

Product Type	Flexible Premium Deferred Annuity	
Product Term	10 Years	
Surrender Charge Period	10 Years	
Issue Ages	Annuitant/Owner	0-90: Q/NQ
Premium	Minimum	Q - \$5,000 NQ - \$10,000
	Maximum	\$500,000 without prior approval
	Additions	\$100 Minimum
Interest Strategies	Monthly Average with a Participation Rate and Asset Fee Rate	Option A
	Fixed Interest Rate	Option B
	Monthly Point-to-Point with a Monthly Cap Rate	Option D
	Annual Point-to-Point with an Annual Cap and Annual Charge	Option J
	Low Volatility Daily Risk Control 5% Excess Return with a Participation Rate	Option U
Minimum Guaranteed Interest Rate	The Minimum Guaranteed Interest Rate is never less than 1.00% and never more than 3.00%	
Free Withdrawals	10% of the Account Value once annually after the 1st Policy Year, cumulative to a maximum of 50% if none taken in previous years. IRA Qualified - RMD free of a withdrawal charge in all Policy Years.	
Systematic Interest	Interest available systematically in lieu of Free Withdrawal option above. Each payment must be at least \$100.00. See policy for details.	
Death Benefit	Account Value payable as single sum, or Contract Value as a Settlement Option, if Annuitant dies before Annuity Date. If Annuitant dies on or after the Annuity Date, we will pay the Beneficiary any unpaid guaranteed amounts provided by the Settlement Option in force on the date of death.	
Additional Benefits	Medical Stay Waiver (Annuitant Up to Age 75 on Policy Date). Terminal Illness Benefit.	
Policy Loan	NQ Contracts Only: Available 30 days after issue, up to 60% of the Contract Value. Loan Rate is 7.4% in Advance.	
Annuitization	Annuitize at Full Contract Value on later of 15th Policy Anniversary or Annuitant's age 105	

Early Withdrawal Charges

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Rate	10%	10%	10%	10%	10%	9%	8%	6%	4%	2%	0%

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Product Type	Flexible Premium Deferred Annuity
Product Term	10 Years
Withdrawal Charge Period	7 Years
Issue Ages	Annuitant/Owner 0-90: Q/NQ
Premium	Minimum Q - \$5,000 NQ - \$10,000
	Maximum \$500,000 without prior approval
	Additions \$100 Minimum
Interest Strategies	Monthly Average with a Participation Rate and Asset Fee Rate Option A
	Fixed Interest Rate Option B
	Monthly Point-to-Point with a Monthly Cap Rate Option D
	Annual Point-to-Point with an Annual Cap Rate Option J
	Low Volatility Daily Risk Control 5% Excess Return with a Participation Rate Option U
Minimum Guaranteed Interest Rate	The Minimum Guaranteed Interest Rate is never less than 1.00% and never more than 3.00%
Free Withdrawals	10% of the Account Value once annually after the 1st Policy Year, cumulative to a maximum of 20% if none taken in previous years. IRA Qualified - RMD free of a withdrawal charge in all Policy Years.
Systematic Interest	Interest available systematically in lieu of Free Withdrawal option above. Each payment must be at least \$100.00. See policy for details.
Death Benefit	Account Value payable as single sum, or Contract Value as a Settlement Option, if Annuitant dies before Annuity Date. If Annuitant dies on or after the Annuity Date, we will pay the Beneficiary any unpaid guaranteed amounts provided by the Settlement Option in force on the date of death.
Additional Benefits**	Medical Stay Waiver (Annuitant Up to Age 75 on Policy Date) Terminal Illness Benefit
Policy Loan	NQ Contracts Only: Available 30 days after issue, up to 60% of the Contract Value. Loan Rate is 7.4% in Advance.
Annuitization	Annuitize at Full Contract Value as early as the 5th Policy Anniversary. If no partial withdrawals have been taken, a 1.50%* Annuitization Enhancement will be added to the Annuitization interest rate (applies only to period certain and proceeds held at interest).

Policy Year	1	2	3	4	5	6	7	8+
Percent	9.00	9.00	8.00	7.00	6.00	5.00	4.00	0.00

Policy Year	1	2	3	4	5	6	7	8
Early Withdrawal Charges for CA: Percent	8.25	8.25	7.25	6.25	5.00	4.00	3.00	0.00

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