

Product Type	Flexible Premium Deferred Fixed Indexed Annuity										
Product Term	9 Years										
Issue Ages*	Annuitant	0–80: Qualified/Non-Qualified									
	Owner (If Different from Annuitant)	0–85: Qualified/Non-Qualified									
Premium	Minimum	Qualified - \$2,000 Non-Qualified - \$5,000									
	Maximum	\$500,000 per annuitant without prior approval									
	Additions	\$100 Minimum									
Interest Strategies	Annual Reset - Monthly Average with a Participation Rate and Asset Fee Rate										Option A
	Annual Reset - Low Volatility Daily Risk Control 5% Excess Return										Option U
	Fixed Interest Rate										Option B
Minimum Guaranteed Interest Rate	The Minimum Guaranteed Interest Rate is never less than 1.00% and never more than 3.00%										
Minimum Guaranteed Contract Value	The Minimum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the MGIR										
Death Benefit*	Contract Value										
Withdrawal Benefit Riders	Income Outlook Plus 5 Withdrawal Benefit Rider and Income Outlook Withdrawal Benefit Rider										
Policy Loan*	NQ Contracts Only: Available 30 days after issue, up to 60% of the Contract Value. Must be allocated 100% to Fixed Interest (Option B). Loan Rate is 7.4% in advance.										
Annuitization*	Annuitize full Contract Value AFTER 5th policy year for a minimum of 5 years										
State Specific Variations	Death Benefit	LA & GU: Contract Value paid out as a settlement option or CSV if paid as a lump sum									
	Policy Loan	VA & VT: No Loans until after Premiums have been paid for 3 full years, then up to 100% of the cash surrender value.									
	Annuitization	FL: 1st Annv-14yrs+, 2nd Annv-7yrs+, 3rd Annv-5yrs+; or Life									
Free Withdrawals	10% Account Value once annually INCLUDING the 1st policy year - or Systematic withdrawal of interest after 1st policy year, or Required Minimum Distribution in all policy years										
Early Withdrawal Charges	Policy Year	1	2	3	4	5	6	7	8	9	Thereafter
	Percent	9.25	8.25	7.25	6.25	5.00	4.00	3.00	2.00	1.00	0.00

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