

Product Type	Fixed Indexed Flexible Premium Deferred Annuity																														
Product Term	13 Years																														
Issue Ages**	<table border="0"> <tr> <td>Annuitant</td> <td>0–80: Qualified/Non-Qualified TX: 0–57, OH: 0–56, FL: 0–85, CA: 0–56</td> </tr> <tr> <td>Owner (If Different from Annuitant)</td> <td>0–85: Qualified/Non-Qualified</td> </tr> </table>	Annuitant	0–80: Qualified/Non-Qualified TX: 0–57, OH: 0–56, FL: 0–85, CA: 0–56	Owner (If Different from Annuitant)	0–85: Qualified/Non-Qualified																										
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Minimum Guaranteed Interest Rate	The Minimum Guaranteed Interest Rate (MGIR) is never less than 1.00% and never more than 3.00%																														
Minimum Guaranteed Contract Value	The Minimum Guaranteed Contract Value (MGCV) equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the MGIR																														
Free Withdrawals	10% of the Account Value once annually AFTER the 1st policy year - Cumulative to a maximum of 50%, or Systematic withdrawal of interest after 1st policy year, or Required Minimum Distribution in all policy years																														
Early Withdrawal Charges*	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12</th> <th>13</th> <th>14+</th> </tr> </thead> <tbody> <tr> <td>Percent</td> <td>15.00</td> <td>14.75</td> <td>14.00</td> <td>13.00</td> <td>12.25</td> <td>11.25</td> <td>10.50</td> <td>9.75</td> <td>8.75</td> <td>8.00</td> <td>6.00</td> <td>4.00</td> <td>2.00</td> <td>0.00</td> </tr> </tbody> </table>	Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14+	Percent	15.00	14.75	14.00	13.00	12.25	11.25	10.50	9.75	8.75	8.00	6.00	4.00	2.00	0.00
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Death Benefit**	Contract Value																														
Additional Benefits	Medical Stay Waiver (Annuitant Up to Age 75 on Policy Date), Accidental Death Benefit (Terminates on Annuitant's Age 75), Terminal Illness Benefit																														
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																														
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