

Facts at a glance

Annuity type	Single premium multi-year guaranteed annuity																																																																										
Issue age	0-90; Maximum maturity age: 115																																																																										
Type of money	Nonqualified, Traditional IRAs, Roth IRAs, SEP IRAs																																																																										
Minimum premium	\$25,000																																																																										
Interest rate guarantee periods	Your choice of 3-, 5-, 7-, or 10-year guarantee periods Confirm guarantee period availability with your financial professional																																																																										
Interest rate bands	<p>Your financial professional can provide you with the current interest rate at the time of your application. Interest is credited and compounded daily.</p> <p>Your interest rate is dependent upon your single premium payment amount and is locked in for the duration of the initial guarantee period you selected.</p> <p>Band #1: \$25,000-\$99,999.99 Band #2: \$100,000-\$249,999.99 Band #3: \$250,000+</p>																																																																										
Penalty-free withdrawal amount	<p>Beginning in the 2nd contract year, up to 5% of the beginning-of-year accumulation value may be taken each year. Surrender charges and market value adjustments on any portion of the IRS-required minimum distributions exceeding the available penalty-free withdrawal amount will be waived by current company practice.</p> <p>A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.</p>																																																																										
Surrender charge schedule	<table border="1"> <thead> <tr> <th rowspan="2">Guarantee period selected</th> <th colspan="10">Surrender charges</th> </tr> <tr> <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> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>7-year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>10-year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0.50%</td> </tr> </tbody> </table> <p>Surrender charge schedule is based on the length of the current guarantee period and how long you have been in the current guarantee period.</p> <p>The surrender value is the amount that is available at the time of surrender. The surrender value is equal to the accumulation value, subject to the MVA, less applicable surrender charges and state premium taxes, if applicable. A surrender during the surrender charge period could result in loss of premium. The surrender value will never be less than the minimum requirements set forth by the state laws at the time of issue in the state where the contract is delivered.</p>										Guarantee period selected	Surrender charges										1	2	3	4	5	6	7	8	9	10	3-year	9%	8%	7%								5-year	9%	8%	7%	6%	5%						7-year	9%	8%	7%	6%	5%	4%	3%				10-year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.50%
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Market value adjustment (MVA)	<p>May decrease or increase surrender value depending on the change in the MVA index value of the MVA external index since annuity purchase. With an MVA, surrender values generally decrease when the MVA external index rises and generally increase when the MVA external index decreases over time. The MVA is applied during the initial guarantee period and each subsequent guarantee period to surrenders exceeding the applicable penalty-free amount.</p> <p>See the Annuity Disclosure Statement for more details.</p>																																																																										
Death benefit	No surrender charges or MVA are applied at death. See contract for details.																																																																										

¹ Accumulation value as of prior contract anniversary. The accumulation value is used to determine the death benefit as well as penalty-free withdrawals. The accumulation value equals premium less withdrawals accumulated at the current guarantee period interest rate.

Helping you enjoy a life of living well

At Sammons Retirement Solutions®, we know you want to live well and retire well. But in order to do that, you need your retirement funds to last. The problem is many people are outliving their savings, which may make you feel anxious about your financial future.

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“**A+**”

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S&P Global Ratings^{B,C} (Strong) (Fifth category of 22)

Fitch Ratings^{B,D} (Stable) (Fifth category of 19)

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