

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	\$20,000; maximum premium amount is \$1,000,000																																																																				
Interest rate guarantee periods	Your choice of 3-, 5-, or 7-year guarantee periods The 7-year guarantee period is not available in CA and FL; please confirm availability with your financial professional.																																																																				
Interest rate bands	Your financial professional can provide you with the current interest rate at the time of your application. The declared fixed rate is an annual effective rate. Interest is credited daily. 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. Band #1: \$20,000-\$99,999.99 Band #2: \$100,000-\$249,999.99 Band #3: \$250,000+																																																																				
Penalty-free withdrawal amount	Beginning second contract year, equal to the interest earned in the prior contract year. By current company practice, you may take a penalty-free withdrawal in the first contract year equal to interest earned in the first year. You may elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis, called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each. 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.																																																																				
Surrender charge schedule	<table border="1"> <thead> <tr> <th rowspan="2">Guarantee period selected</th> <th colspan="7">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> </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> </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> </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> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th rowspan="2">Guarantee period selected</th> <th colspan="5">Surrender charges (California)</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>8%</td> <td>7.10%</td> <td>6.15%</td> <td></td> <td></td> </tr> <tr> <td>5-year</td> <td>8%</td> <td>7.10%</td> <td>6.15%</td> <td>5.25%</td> <td>4.30%</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. 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	3-year	9%	8%	7%					5-year	9%	8%	7%	6%	5%			7-year	9%	8%	7%	6%	5%	4%	3%	Guarantee period selected	Surrender charges (California)					1	2	3	4	5	3-year	8%	7.10%	6.15%			5-year	8%	7.10%	6.15%	5.25%	4.30%
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Market value adjustment (MVA)	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. See the annuity disclosure statement for more details. The MVA and surrender values may differ by state, please confirm with your financial professional.																																																																				
Nursing home confinement waiver	After the first contract anniversary, if the annuitant becomes confined to a qualified nursing care center, as defined in the rider, up to 100% of the accumulation value without a surrender charge and without application of a market value adjustment (MVA) is available. If 100% of the accumulation value is taken, it will be considered a full surrender, and the contract will terminate. The Annuitant cannot be confined at the time of issue. This rider is automatically included with the annuity at no additional charge. If joint annuitants are named on the annuity, the waiver will apply to the first annuitant who qualifies for the benefit, but not both. May vary by state, please confirm with your financial professional.																																																																				
Death benefit	No surrender charges or MVA are applied at death. Death benefit is available as a lump sum or a series of payments and is the greater of the accumulation value or the minimum surrender value as of the date of death. See contract for details.																																																																				

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