

SINGLE PREMIUM DEFERRED ANNUITY – PRODUCT SUMMARY

GUARANTEE PERIOD/INTEREST CREDITING				
These are the current interest rates for all guarantee period and rider options:				
Guaranteed Interest Term	3 Year	5 Year	7 Year	10 Year
Guaranteed Interest Rate	4.60%	5.40%	5.40%	5.40%
Add Free Withdrawal Waiver Rider Only ⁽¹⁾	4.70%	5.50%	5.50%	5.50%
Add Withdrawal Charges Waiver Rider Only ⁽²⁾		5.90%	5.90%	5.90%
Interest Rate with Both Riders		6.00%	6.00%	6.00%
<p>(1) By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed below.</p> <p>(2) By selecting this rider, the interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.</p>				

KEY ANNUITY TERMS	
Issue Ages	0-90 years old
Minimum/Maximum Premium	\$2,000-500,000 (home office approval over \$500,000)
Death Benefits	Account balance (no surrender charges or MVA)
Free Interest Withdrawals	Available immediately with no fees
Free RMD	Available immediately with no fees
Free Withdrawals	10% per year unless rider is selected
Renewal Options	No automatic renewal. Default option is fully liquid with minimum 2% interest
MVA	Applied to withdrawals
Annuitization Option	After the first year. Surrender charges and MVA are waived over 5 years

WITHDRAWAL CHARGES										
During the Initial Guarantee Period and any Subsequent Guarantee Period, a Withdrawal Charge will be assessed if you make a withdrawal or surrender your contract, unless the surrender charge is waived as explained above.										
Year	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%	0.5%

This is only a summary of the policy terms. For the full terms of the policy, please refer to the policy document.