

Preserve Multi-Year Guaranteed Annuity

Type	SPDA (Product features may vary by state.)										
Issue Ages	0-90 Qualified & Non-Qualified										
Rate Bands	Q: \$5,000-\$249,999 and \$250,000+ NQ: \$10,000-\$249,999 and \$250,000+										
Rate Guarantee Options	Products for 3, 4, 5, 6, 7, 8, 9 or 10 year periods										
Minimum/Maximum Contributions Higher amounts with prior home office approval.	Qualified: \$5,000-\$1,000,000 Non-qualified: \$10,000 to \$1,000,000										
Free Withdrawals	One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1).										
Systematic Withdrawals	Yes, monthly interest as earned or automatic RMD for qualified plans.										
Death Benefit	Full account value at death. Surrender Charges waived. No MVA applied.										
Chargebacks	Yes, 100% on any withdrawal or death within 1st contract year.										
Annuitization	Can annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years, or for 5 years after the initial guarantee period.										
Market Value Adjustment (MVA)	There is a Market Value Adjustment during the Surrender Charge Period. The MVA is not applied in the states of DE, MO, OR, WA										
Surrender Charge	Year	1	2	3	4	5	6	7	8	9	10
	3-YEAR	7%	6%	5%							
	4-YEAR	7%	6%	5%	4%						
	5-YEAR	7%	6%	5%	4%	3%					
	6-YEAR	7%	6%	5%	4%	3%	2%				
	7-YEAR	7%	6%	5%	4%	3%	2%	1%			
	8-YEAR	7%	6%	5%	4%	3%	2%	1%	1%		
	9-YEAR	7%	6%	5%	4%	3%	2%	1%	1%	1%	
	10-YEAR	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%

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