

Preserve Plus Deferred Annuity



About Preserve Plus

Preserve Plus is a single-premium, deferred annuity product that credits a guaranteed interest rate combined with credits earned, based on the performance of the S&P 500 Index.

Preserve Plus allows for a guaranteed interest rate of a fixed annuity combined with the potential for growth through index credits. This product offers free withdrawals, tax-deferred growth, and the option for a guaranteed lifetime income, while providing protection against stock market declines.

Account values will be credited with a guaranteed interest rate for the term you choose PLUS a percentage of the growth in the index over that same term. The amount credited is based on the performance of the S&P 500 Index and is applied to your account balance at the end of the term.

Guaranteed Interest Rate + Potential Credits Earned in the Index = Account Value

Preserve Plus Benefits

Increased Income During Retirement

The Preserve Plus offers an income bonus percentage, which is based on the number of guarantee terms completed. The percentage ranges from 2% to 8%.

Annuitization Liquidity

Preserve Plus offers flexibility in starting income payments when needed, while also providing a liquidity option. After receiving payments, clients may request that we commute up to 50% of your annuitization options benefits. A lump-sum distribution will reduce further income payments proportionally.

Preserve Plus Sample Illustration

Deposit \$100,000 at 1% Interest on 7/1/2010

Year	Interest Rate	Account Value	Surrender Value
1	1.00%	\$101,000	\$93,930
2	1.00%	\$102,010	\$96,495
3	1.00%	\$103,030	\$103,030

Index Date	Index	% Change	Participation Rate	Index Credit %
7/1/2010	1027.37			
7/1/2013	1614.96	57.1936	25%	14.3%

$\$103,030 \times 14.3\% = \$14,732$

$\$103,030 + \$14,732 = \$117,762$ (Account Value)

Annual Return = 5.60%

Please Note: The above example is based on historical values and is not intended to predict actual future results. It is only hypothetical. Actual results will differ.

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