




Lifetime Solutions Annuity

Providing flexible solutions that will be there for you on your retirement journey.

Issue Ages
(Owner and Annuitant)

0-78

Premiums

Premiums accepted only in Year 1
Minimum: \$25,000
Premium banding: \$100,000

Bonus

First-year premium bonus banded at \$100,000
7% for premium less than \$100,000
9% for premium \$100,000+

Free Withdrawals

Year 1: 5% of Accumulated Value
Years 2+: 10% of Accumulated Value

Confinement Waiver - 100% of Accumulated Value available if confined to convalescent care for at least 60 consecutive days after the first policy year.

Terminal Illness Waiver - 100% of Accumulated Value available if diagnosed after the first contract year with terminal illness that is expected to result in death within one year.

Withdrawal Charge Schedule
(Percent of Accumulated Value)

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	12	12	12	11	10	9	8	7	6	4	0%

Please see the state-specific insert for individual state withdrawal charge schedules. In some states, the withdrawal charge is combined with an MVA factor.

Premium Bonus Vesting Schedule

This product uses a Premium Bonus Vesting Schedule that applies only to the Premium Bonus. The vesting schedule is as follows: (see Spec Sheets for any state variations):

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Vested amount	0	0	0	0	0	0	0	25%	50%	75%	100%

Interest Crediting Strategies

Fixed Strategy (1-year guarantee)
1-Year Monthly Cap Index
1-Year Point-to-Point Index
1-Year Average Index

Benefit Base

Automatically included with the base contract

The Benefit Base Interest Rate is banded based on initial premium:

- 7% simple interest during the Accumulation Years for premium up to \$100,000
- 8% simple interest during the Accumulation Years for premium greater than \$100,000

The Accumulation Period is 10 Years with the option to restart for another 10 years or until rider withdrawals begin, as long as the policyholder is under age 75. The rate may change on the second 10-year term. Charge is 0.95%, assessed annually on the Accumulated Value. At the end of the 10th Year, if income payments haven't begun, the total fee that exceeds the interest credits during that time period is credited back to the Accumulated Value. The annual fee is refunded if the cumulative fee is higher than cumulative interest credited. This insures that the client does not lose principal in their base contract if they keep funds to surrender rather than trigger rider income.

Income "Doublor" that provides double the rider withdrawal amount if the customer is confined to a qualified care facility.¹

Benefit Base is available as a Death Benefit to beneficiaries, to be paid out over 5 years.²

¹ See the Contract for qualifying confinement criteria.

² The death benefit amount is capped at two times the initial premium amount plus the premium bonus..