

Preserve Multi-Year Guaranteed Annuity

Type	Single Premium Deferred Annuity (Product features may vary by state.)
Issue Ages	0-90 Qualified and 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	Q: \$5,000-\$1,000,000 NQ: \$10,000-\$1,000,000 *Higher amounts with prior home office approval.
Free Withdrawals	One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMDs allowed in all years (with chargebacks Year 1).
Systematic Withdrawals	Monthly interest as earned or automatic RMD for qualified plans.
Death Benefit	Full account value at death. Surrender charges waived. No MVA applied.
Chargebacks	100% on death, surrender and withdrawals, in excess of monthly interest within the 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 applicable in Delaware. (Commissions are reduced in these states. Contact Marketing for commission details).

Surrender Charge Schedule

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%