

ProOption Multi-Year Guaranteed Annuity with Return of Premium																																													
Type	SPDA (Product features may vary by state.)																																												
Issue Ages	0-90 Qualified & Non-Qualified																																												
Rate Guarantee Options	Products for 5, 7 or 10 year periods																																												
Interest Rate Step Up	Interest Rates are guaranteed to increase during the first guaranteed period. Renewal periods will have a level rate for the entire period.																																												
Return of Premium Guarantee	The contract contains a rider which guarantees the client will receive no less than their premium if surrendered during the deferral period. Any withdrawal, including interest and RMDs, are considered a reduction to premiums paid.																																												
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 up 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	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 1 st contract year. 50% on surrenders/withdrawals, in excess of the free withdrawal amount in the 2 nd contract year.																																												
Annuitization	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 MVA during the Surrender Charge Period. The MVA is not applied in the states of DE, MO, OR, PA & WA (Commission reduced in these states. Contact Marketing for commission schedule).																																												
Surrender Charge Schedule	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>5-YEAR</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>7-YEAR</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>10-YEAR</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>1%</td> <td>1%</td> <td>0.75%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	5-YEAR	7%	6%	5%	4%	3%						7-YEAR	7%	6%	5%	4%	3%	2%	1%				10-YEAR	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%
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Renewability	At the end of the initial guaranteed term, there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in DE, MO, OR, PA, or WA.																																												

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