

ViStar Fixed Indexed Annuity

Product Guide

ViStar is a single premium, deferred, fixed indexed annuity that offers multiple index options and methodologies to provide the opportunity for a well-diversified allocation, and can provide a living benefit of income that can last as long as you live.

Issue Age

0-80

Premiums

- Minimum Qualified - \$5,000
- Minimum Non-Qualified - \$10,000
- Additional - \$500 minimum (First contract year only)
- Maximum \$1,000,000

Fixed Account

- Fixed Rate - 1-Year Fixed Interest

A fixed interest account provides a fixed, guaranteed interest rate that is declared each year and will never be less than the Guaranteed Minimum Interest Rate shown in your contract.

Indexed Account Strategies

(All Strategies are 1-Year Point-to-Point)

- S&P 500 - with Cap
- S&P 500 - with Participation Rate
- S&P 500 Sector Rotator Daily RC2 5% Index ER - with Participation Rate
- S&P Economic Cycle Factor Rotator Index - with Participation Rate
- S&P MARC 5% Excess Return Index - with Participation Rate

Account Minimum

\$2,000 to each account selected.

Allocations and Reallocations

Subsequent premiums in the first year are deposited in the 1 Year fixed interest strategy. Premiums can be reallocated at the end of each contract year. Written notice must be given within 10 business days after the anniversary date.

Minimum Guaranteed Contract Value

Minimum Guaranteed Contract Value (MGCV) is equal to 87.5% of premium, less withdrawals, accumulated at the Nonforfeiture Interest Rate.

Surrender Charge

Surrender charge percentages apply to the Account Value after the Market Value Adjustment (see below). Surrender charges will not be allowed to reduce the surrender value below the MGCV.

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Most States	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Variation	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Variation applies to AK, CA, CT, FL, MN, MO, OH, OK, OR, PA, SC, TX, UT, WA.

Market Value Adjustment

Any amounts payable that are assessed a surrender charge will also be subject to a Market Value Adjustment (MVA), which may increase or decrease the amount payable. The MVA generally increases the contract withdrawal value when interest rates fall, and decreases the contract withdrawal value when interest rates rise. The MVA is not applied a) at the end of the surrender charge period; b) to penalty-free withdrawals; c) to the death benefit at the death of the owner; or d) to any settlement option after the 5th contract year with the payments being made over at least 5 years. The MVA is not applicable in California or Florida.

Death Benefit

All surrender charges are waived upon death of the Owner (or first Joint Owner).

Annuitization Options

If annuitization is after the end of the fifth contract year, the full account value may be applied to an annuitization option with payments over at least 5 years.

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Accessing Your Money

10% Penalty- Free Withdrawal

A penalty-free withdrawal of up to 10% of the Account Value calculated as the of the last Contract Anniversary. Surrender charges and market value adjustment will be waived on the penalty-free amount withdrawn.

Amounts withdrawn in excess of the penalty-free amount will incur a surrender charge and market value adjustment, if applicable. Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free withdrawal amount will be waived.

Nursing Home Care Rider*

This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home for a period of 90 consecutive days after the first contract year. The contract must be issued prior to the owner's age of 76. Not available in MA.

Terminal Illness Rider*

If the owner becomes terminally ill 1 year after the policy was purchased or is deemed to be terminally ill by a physician, the full account value may be accessed without surrender charges or market value adjustment. Eligibility is subject to rider provisions, which are:

1. Physician must certify that the owner's life expectancy is nine months or less;
2. Owner is diagnosed with a heart attack, stroke or life threatening cancer after the policy was purchased, in force for 1 year and owner is not over the age of 70.

* To meet the criteria for this Rider, the contract must be in force for a minimum of one year. Some state variations apply. See Rider for more details.

Lifetime Withdrawal Rider

Issue Limit

Minimum Issue age of 45 (based on age of Covered Person).

Waiting Period

Income withdrawals may begin any time after the first contract year and after owner has attained age 60.

Benefit Base Bonus

10% bonus on premium in the first contract year added to the income benefit base.

Benefit Base

Benefit base will grow for 20 years by the dollar amount credited to the account value multiplied by 4% guaranteed on each anniversary.

Annual Rider Charge Rate

0.90% will be calculated on, and deducted from, the account value.

Rider Termination

Rider may be terminated any time after the first contract year at the owner's request. Once the rider is terminated, it cannot be reinstated.

Rider will automatically terminate upon:

- Surrender of the contract;
- Election of a settlement option under the annuity provision of the contract;
- Death of the owner prior to the lifetime withdrawal election date, unless the contract is continued by the surviving spouse, or upon death of the last covered person after the lifetime withdrawal election date;
- Change in ownership or annuitants under the contract, unless continued by the surviving spouse; or
- The maturity date, if the lifetime withdrawal election date has not occurred.

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