

Preserve Plus Deferred Annuity																																							
Type	SPDA (Product features may vary by state.)																																						
Issue Ages	0-80 Qualified & Non-Qualified																																						
Rate Guarantee Options	Products for 3, 5 or 7 year periods																																						
Interest Plus Index Credits	Guaranteed interest rate of a fixed annuity plus the potential for growth through index credits linked to the performance of the S&P 500 Index.																																						
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).																																						
Income Bonus Rider of 2%, 4%, 6%, or 8%	The income bonus percentage, which is based on the number of guaranteed period terms that have been completed, will be applied to the payout at the time annuitization. Minimum annuitization periods are required. Limitations in DE, FL, MN, MO, PA, OR. Not available in WA.																																						
Annuitization Liquidity Rider	If contract has been annuitized the rider allows commuting (or cash out) up to 50% of the annuitization benefit, after a waiting period which is currently 3 months and is specified in the rider. The rider may only be used one time. Not available in OR or WA.																																						
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 1 st contract year.																																						
Market Value Adjustment (MVA)	There is an MVA during the Surrender Charge Period. The MVA is not applied in the states of MN, MO, PA, WA, OR (Commission reduced in these states. Contact Marketing for commission schedule).																																						
Surrender Charge Schedule	<table><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></tr><tr><td>3-YEAR</td><td>7%</td><td>6%</td><td>5%</td><td></td><td></td><td></td><td></td></tr><tr><td>5-YEAR</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</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></tr></table>							Year	1	2	3	4	5	6	7	3-YEAR	7%	6%	5%					5-YEAR	7%	6%	5%	4%	3%			7-YEAR	7%	6%	5%	4%	3%	2%	1%
Year	1	2	3	4	5	6	7																																
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7-YEAR	7%	6%	5%	4%	3%	2%	1%																																
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, FL, MN,MO, OR, PA, or WA.																																						

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