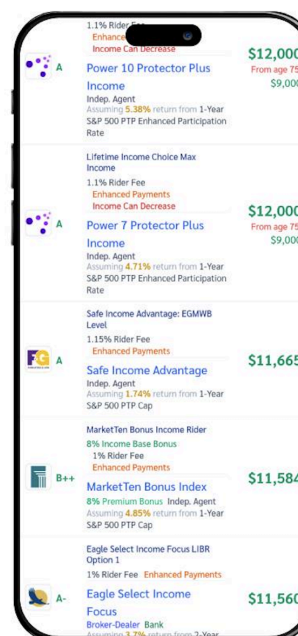




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A single premium, deferred, fixed indexed annuity. We will accept additional premiums at any time during the first contract year. All premiums after the initial premium must first be allocated to the 1-year fixed interest strategy. At the end of the first contract year, amounts in that strategy may be reallocated to other available strategies.

Issue Age

0-81

Premiums

- Minimum Qualified - \$5,000
- Minimum Non-Qualified - \$10,000
- Maximum - \$1,000,000

Fixed Account

A fixed interest account provides a fixed, guaranteed interest rate that is declared at the beginning of each annual interest term and will never be less than the guaranteed minimum interest rate shown in your contract.

Indexed Accounts

S&P 500

- 1- Year Point-to-Point (Cap)

Deutsche Bank CROCI Sectors II USD Index

Volatility Control*

- 1- Year Point-to-Point (Spread)
- 2- Year Point-to-Point (Participation Rate)

No Volatility Control

- 5- Year Point-to-Point

Morgan Stanley Diversified Select Index (MSDSI)

- 1- Year Point-to-Point (Participation Rate)
- 2- Year Point-to-Point (Participation Rate)
- 5- Year Point-to-Point (Participation Rate)

* While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

Account Minimum

- \$2,000 to each account elected.

Allocations and Reallocations

Subsequent premiums in the first year are deposited into the 1 year fixed strategy. Premiums can be reallocated to the available strategies at the end of each contract year. Written notice must be given within 10 business days after the anniversary date. Funds allocated to the 2 year and 5 years strategies may only be reallocated at the end of those terms.

Surrender Charge

Withdrawals in excess of the penalty-free amount will be subject to a surrender charge during the surrender charge period. 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+
Percentage (%)	9	9	8	7	6	5	4	3	2	1	0

Market Value Adjustment (MVA)

Applicable in Delaware, Mississippi, and South Carolina. Any amounts that are assessed a surrender charge will also be subject to an MVA, which may increase or decrease the account value. 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 free withdrawals; c) to the death benefit at 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 Arkansas, California, Minnesota, Missouri, Ohio, Oklahoma, Oregon, Pennsylvania, Utah, and Washington.

Death Benefit

The Death Benefit is equal to the full account value of your annuity contract. Surrender penalties and market value adjustments, if applicable, are waived. If your spouse is named as the sole, primary beneficiary, they may elect to become the owner of the contract and continue it for the rest of his or her life. Additional payout options may also be available.

Guaranteed Minimum Value

Minimum guaranteed contract value (MGCV) is equal to 87.5% of premium, less withdrawals, accumulated at the minimum guaranteed interest rate.

Accessing Your Money

10% Annual Free Withdrawal

A single, penalty-free withdrawal of up to 10% of the account value may be taken beginning in the second contract year. Surrender charges or market value adjustment will be waived on any penalty-free amount withdrawn.

Amounts withdrawn in excess of the 10% 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*

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 after the first contract anniversary. The contract must be issued prior to the owner's age of 76 and confinement in a nursing home must be for 90 continuous days.

Terminal Illness*

If the owner is diagnosed with a critical illness (heart attack, stroke, life threatening cancer) or is deemed terminally ill by a physician, the full account value may be accessed without surrender charges and market value adjustment. Eligibility is subject to rider provisions which are:

- Terminal illness-physician must certify that the owner's life expectancy is nine months or less;
- Critical illness- the contract must have been purchased prior to the owner's age of 70.

* To meet the criteria for either of these riders, the contract must be in force for a minimum of one year. Some state variations apply.

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Lifetime Withdrawal Rider

An optional rider chosen at issue that offers lifetime income withdrawals.

Issue Limit

Minimum issue age of 45 (based on age of annuitant).

Waiting Period

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

Bonus

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

Benefit Base

Benefit Base will grow for 20 years by 4% guaranteed annually plus the dollar amount credited to the account value 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 anytime 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;
- The maturity date, if the lifetime withdrawal election date has not occurred.

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