

# American Landmark 5

## AT A GLANCE

### Issue ages

Qualified: 0–89

Non-qualified: 0–89

Inherited IRA: 0–75

Inherited non-qualified: 0–75

### Tax qualifications

Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified

### Purchase payments

- Issued with single premium
- Subsequent purchase payments accepted in the first contract year
- All purchase payments are paid into purchase payment account, then moved into interest strategies at the start of the next term
- **Minimum:** \$10,000
- **Subsequent:** \$2,000
- **Maximum:** \$1 million issue ages 0–85, \$500,000 issue ages 86+ without prior Home Office approval

### Waiver riders

- **Extended Care Waiver**  
100% account value when criteria met
- **Terminal Illness Waiver**  
100% account value when criteria met

### GMSV: guaranteed minimum surrender value

87.5% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less prior withdrawals, net of applicable early withdrawal charges and market value adjustments.

### Early withdrawal charges

Five-year declining early withdrawal charges starting at 9%.

### Penalty-free withdrawals

- During first contract year, 10% of purchase payments
- After first contract anniversary, 10% of the account value as of the most recent contract anniversary

## MVA: market value adjustment

A market value adjustment will apply to withdrawals or surrenders during the five-year term. An MVA does not apply in all states. Refer to the Interest Rate or State Approval Charts for non-MVA states.

## Annuity payout value

Greater of account value (reduced by taxes not previously deducted) or GMSV used for all annuitizations. A fixed period of less than ten years is available only as a death benefit settlement option.

## Easy systematic payment program (non-contractual)

Fixed dollar and RMDs

## Interest strategies

- Declared rate
- S&P 500® 1-year point-to-point with cap
- S&P 500® 5-year cap lock annual point-to-point
- S&P 500 Risk Control 1-year point-to-point with participation rate
- S&P U.S. Retiree Spending 1-year point-to-point with participation rate
- iShares U.S. Real Estate 1-year point-to-point with cap
- First Trust Barclays Edge 1-year point-to-point with cap
- First Trust Barclays Edge 1-year point-to-point with 5-year cap lock

## Payout options

- Fixed period payout
- Life payout or life payout with payments for at least a fixed period
- Joint and one-half survivor payout

## Death benefit

Greater of the account value (reduced by taxes not previously deducted) or GMSV.

The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% Price Return Index. For more information, visit [US.SPIndices.com](http://US.SPIndices.com) and search keyword SPXAV10P. For more information on the S&P U.S. Retiree Spending Index, visit [US.SPindices.com](http://US.SPindices.com) and search keyword SPRETIRE. For more information on the iShares U.S. Real Estate ETF, visit [iShares.com](http://iShares.com) and search ticker symbol IYR.

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