

# American Landmark 3

## AT A GLANCE

### Issue ages

Qualified: 0–90

Non-qualified: 0–90

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 first two contract months
- All purchase payments are paid into purchase payment account, then moved into interest strategies at the start of the next term
- **Minimum:** \$50,000
- **Subsequent:** \$2,000
- **Maximum:** \$1 million issue ages 0–85  
\$500,000 issue ages 86+

### Waiver riders

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

Three-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 three-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 10 years is available only as a death benefit settlement option.

## **Easy systematic payment program (non-contractual)**

RMDs

## **Interest strategies**

- Declared rate
- S&P 500® 1-year point-to-point with cap
- iShares U.S. Real Estate 1-year point-to-point with cap
- iShares MSCI EAFE 1-year point-to-point with cap
- First Trust Barclays Edge Index 1-year point-to-point with participation rate
- First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate 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.

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