

Index Protector 4

AT A GLANCE

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Issue ages

Qualified: 0–90

Non-qualified: 0–90

Inherited IRA: 0–75

Inherited non-qualified: 0–75

In Texas, contracts can only be issued up to age 86.

Tax qualifications

Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 401(a), 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:** \$25,000
- **Maximum:** \$2 million issue ages 0-75, \$1.5 million issue ages 76-80, \$1 million issue ages 81+

Riders & waivers

- **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 guaranteed minimum rate less prior withdrawals, net of applicable early withdrawal charges.

Early withdrawal charges

Four-year early withdrawal charges of 5.6%.

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

Annuitization for account value

Greatest of account value 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

Loans

Not available

Interest strategies

- Declared rate
- S&P 500® 1-year point-to-point with cap
- 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
- iShares MSCI EAFE 1-year point-to-point with cap

Payout options

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

Death benefit

Greater of the account value 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.SPIIndices.com and search keyword SPXAV10P.

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