

Premier Income Bonus

AT A GLANCE

Issue ages

Non-qualified & qualified: 40-85

Tax qualifications

Non-qualified & qualified: 403(b) (Traditional and Roth), IRA (Traditional, Roth, SEP and SIMPLE) and 457(b)

Purchase payments

- Issued with single premium
- Subsequent purchase payments accepted in the 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:** \$10,000
- **Subsequent:** \$2,000
- **Maximum:** \$1 million for issue ages 0-85 without prior Home Office approval

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
- First Trust Barclays Edge Index 1-year point-to-point with cap
- First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock

Early withdrawal charges

Seven-year declining early withdrawal charges starting at 6% on amounts that exceed the 10% penalty-free withdrawal allowance.

MVA: market value adjustment

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

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.

Death benefit

Greater of the account value or GMSV.

Built-in rider

Includes built-in income rider for an annual charge.

Rider bonus

6% of all purchase payments are added to the rider benefit base.

Rider rollup credits

6% simple interest rollup during the 10-year rollup period.

Rider income payments

If the client is 55 years old or older, income payments may be taken at any time through withdrawals based on the benefit base and the income option that was selected. There are two income options available:

- Single lifetime income
- Joint lifetime income

If joint lifetime income is selected, the owner and spouse must be at least age 55 on the income start date.

Maximum income percentage table

AGE AT INCOME START DATE*	SINGLE LIFETIME INCOME	JOINT LIFETIME INCOME
55	4.0%	3.0%
65	5.0%	4.0%
75	6.0%	5.0%
85	7.0%	6.0%
90+	7.5%	6.5%

**If joint lifetime, use the age of the younger spouse or legally recognized domestic partner. For both payout options, the income percentage increases 0.10% each year until it reaches 7.5% for single lifetime income and 6.5% for the joint lifetime income. See example in Product Overview.*

Rider charge

An annual charge of 1.15% of the benefit base will be taken at the end of each contract year. The charge is deducted from the account value. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider.

Rider cancellation

The client may cancel the rider at any time by written request.

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 and search keyword SPXAV10P.

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