

# American Freedom Aspire 7

AT A GLANCE

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## Issue ages

Qualified: 0–85

Non-qualified: 0–85

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

- Single and flexible purchase payments
- **Minimum:** \$2,000
- **Maximum:** \$1,000,000 for ages 0-85 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

## Annual interest rate adjustment

A base interest rate will be set for each purchase payment. Each purchase payment will have a seven-year term. In years two through seven of each purchase payment's term, 0.10% will be added to the previous year's credited rate.

## Early withdrawal charges

Each purchase payment has a seven-year rolling early withdrawal charge starting at 7%. All early withdrawal charges cease after the 10<sup>th</sup> contract anniversary.

## Penalty-free withdrawals

The following amounts may be withdrawn without deduction of an early withdrawal charge:

- **First contract year:** up to 10% of the total purchase payments received
- **Subsequent contract years:** up to 10% of the sum of the account value as of the most recent contract anniversary, plus all purchase payments received since that contract anniversary

## Return of premium

Return of premium value is the sum of all purchase payments, less all withdrawals (but not including amounts applied to pay early withdrawal charges), premium tax or other taxes not previously deducted. Available on or after the third contract anniversary. Included at no extra charge.

## Loans

Not available

## 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

Account value death benefit

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