

American Freedom Stars & Stripes 7

AT A GLANCE

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Issue ages

Qualified: 0–88

Non-qualified: 0–88

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 payment

- Issued with single premium
- **Minimum:** \$10,000
- **Maximum:** \$1 million for ages 0-85; \$500,000 for 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

Annual interest rate adjustment

After the first contract year of the initial term, 0.25% will be added to the base interest rate in years two through seven.

MVA: market value adjustment

A market value adjustment will apply to withdrawals and surrenders during each seven-year term. The following states do not allow an MVA feature on the contract: Indiana, Minnesota, Missouri and Ohio. Non-MVA interest rates apply in these states.

Early withdrawal charges

Seven-year declining early withdrawal charge schedule starting at 9% applies during each seven-year term.

Penalty-free withdrawals

The following amounts may be withdrawn without deduction of an MVA or early withdrawal charge:

- **First contract year:** up to 10% of the purchase payment
- **Subsequent contract years:** up to 10% of the account value as of the most recent contract anniversary

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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