

AssuranceSelect 5

AT A GLANCE

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Issue ages

Qualified: 0–89

Non-qualified: 0–89

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 the first contract year
- 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 issue ages 0–85; \$500,000 issue ages 86+

Waiver riders

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

GMSV: guaranteed minimum surrender value

100% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less prior withdrawals (other than rider charges) and early withdrawal charges, minus the account value multiplied by the applicable early withdrawal charge rate.

Early withdrawal charges

Five-year declining early withdrawal charges starting at 9%.

Penalty-free withdrawals

The following amounts may be withdrawn without deduction of an early withdrawal charge:

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

Annuitization for account 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)

Fixed dollar and 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

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 (reduced by taxes not previously deducted) or GMSV.

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