

# AssuranceSelect 5 Plus

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

### Included

- **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 minus all prior withdrawals (not including early withdrawal charges or negative market adjustments) plus interest credited daily at the GMSV rate.

## Early withdrawal charges

Five-year declining early withdrawal charges starting at 8%.

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The following amounts may be withdrawn without deduction of an early withdrawal charge: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

## MVA: market value adjustment

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

## 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 payout option.

## Easy systematic payment program (non-contractual)

Fixed dollar and RMDs

## Interest strategies

- Declared rate
- S&P 500<sup>®</sup> 1-year point-to-point with cap
- S&P 500<sup>®</sup> 5-year cap lock annual point-to-point

## Payout options

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

## Death benefit

Greater of the account value (reduced by taxes not previously deducted) or GMSV.

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