

American Legend 7

AT A GLANCE

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
- 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 without prior Home Office approval

Riders & waivers

Included

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

Optional riders are available

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.

Early withdrawal charges

Seven-year declining early withdrawal charges starting at 9%

Penalty-free withdrawals

- During first contract year, 10% of purchase payments
- After first contract anniversary, 10% of the sum of the account value as of the most recent contract anniversary and any purchase payments received since

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.

Annuitization for account value

Greater of account value 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

Loans

Available: 403(b)

Minimum loan: \$1,000

Interest strategies

- Declared rate
- S&P 500® 1-year point-to-point with cap
- S&P 500® 7-year cap lock annual point-to-point
- S&P 500 Risk Control 1-year point-to-point with participation rate
- SPDR® Gold Shares 1-year point-to-point with cap
- 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

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 or GMSV

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. SPDR Gold Shares refer to units of interest in an exchange traded fund that reflect the market value of gold bullion.

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