

# Index Frontier<sup>®</sup> 7

## AT A GLANCE

# Index Frontier® 7

## Issue ages

Qualified: 0–80

Non-qualified: 0–80

Inherited IRA: 0–75

Inherited non-qualified: 0–75

## Tax qualifications

- Non-qualified and inherited non-qualified
- IRA (traditional, Roth, SEP, SIMPLE, and inherited)
- 401(a) (including 401(k) traditional and Roth)
- 403(b) (traditional and Roth)
- Governmental 457(b) (traditional and Roth)

## Purchase payments

- Issued with single purchase payment
- Subsequent purchase payments accepted in first two contract months
- All purchase payments are paid into purchase payment account, then moved into interest strategies at the start of the next term
- **Minimum:** \$25,000
- **Subsequent:** \$10,000
- **Maximum:** \$1 million (ages 0-80)

## Waiver riders

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

## Early withdrawal charges

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

## Penalty-free withdrawals

- During first contract year, 10% of purchase payments
- After first contract anniversary, 10% of the account value as of the most recent contract anniversary

## Annuity payout value

The account value on the annuity payout initiation date (reduced by premium taxes, if applicable).

## Crediting strategies

### Declared rate

#### S&P 500®

- 10% Buffer Indexed Strategy
- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

#### iShares MSCI EAFE

- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

#### iShares U.S. Real Estate

- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

#### SPDR Gold Shares

- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

## Bailout right

On indexed strategies, early withdrawal charges are waived if the cap for an indexed strategy ever falls below its bailout trigger.

## 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 value

Death benefit is the greater of the account value or the purchase payments, reduced proportionately for withdrawals.

Annuities are intended to be long-term products and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.

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