

Overview

Issue ages

Qualified: 18–85

Non-qualified: 0–85

Inherited IRA: 18–75

Tax qualifications

Non-qualified & qualified: 403(b), IRA, (traditional, Roth, SEP, SIMPLE and Inherited) and 457(b)

Purchase payments

- ★ Single and flexible purchase payments
- ★ All purchase payments paid into purchase payment account
- ★ Moved into interest strategies on 6th and 20th of each month

Minimum purchase payment

Minimum: \$10,000

Subsequent: \$2,000 (Q); \$5,000 (NQ)

Maximum: \$750,000 issue ages 0-79

\$500,000 issue ages 80-85 without prior Home Office approval

Riders & waivers

- ★ Extended Care – 100% account value when criteria met.
- ★ Terminal Illness – 100% account value when criteria met.
- ★ Inheritance EnhancerSM – Guaranteed death benefit rider (optional).
- ★ IncomeSecureSM – Guaranteed income rider (optional).
- ★ IncomeSustainer[®] Plus – Guaranteed income and death benefit rider (optional).

GMSV: Guaranteed Minimum Surrender Value

1% on 100% of purchase payments, less gross withdrawal amounts prior to surrender date and less any early withdrawal charges that would apply on a full surrender.

Early withdrawal charges

Seven-year declining early withdrawal charges starting at 12% for issue ages through 57, starting at 9% for ages 58-85

For more product details, see the following pages.

Waiver of early withdrawal charges

- ★ 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

None

Annuitization for account value

Account value used for income payout periods of five years or life, or under the income for a fixed period, not to exceed life expectancy option

Easy systematic payment (ESP) program

Fixed dollar, life distributions and RMDs

Loans

Available: 403(b)

Minimum loan: \$1,000

Settlement options

- ★ Income for a fixed period
- ★ Single life annuity
- ★ Single life with period certain
- ★ Joint and one-half survivor
- ★ Income for a fixed period, not to exceed life expectancy

Death benefit

Greater of the account value or GMSV

Issue ages	18–85 (qualified); 0–85 (non-qualified); 18–75 (inherited IRA) Issue age is the owner's age at last birthday. For joint owners, the oldest age will be used as the issue age. If the owner is a non-natural person, the age of the eldest annuitant will be treated as the age of the owner for all purposes under this contract.
Purchase payments	This product accepts multiple purchase payments for non-qualified, 403(b), traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Inherited IRA and 457 plan funds. Terms last for a period of one year and can begin only on the 6 th and 20 th of each month. Purchase payments received prior to the beginning of a term will be held in a holding account (referred to as a purchase payment account in the contract) until the beginning of that term. Minimum: Initial purchase payment: \$10,000; Additional purchase payments: \$2,000 (qualified); \$5,000 (non-qualified) Maximum: \$750,000 for ages 0–79, \$500,000 for ages 80+ without prior Home Office approval
Inheritance EnhancerSM rider (optional) R6042513NW	This guaranteed death benefit rider offers a 9% rollup credit and a 10-year income rollup period. This is an optional rider that must be added at issue and is available for a charge that is currently 0.85%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Rider issue ages: 50–85. <i>Please note that this rider will terminate and all rights under it will end if the annuity is annuitized. The annuity generally requires that your clients annuitize their annuity no later than the contract anniversary following the date the owner or a joint owner reaches age 95. This means that no rider death benefit will be available if the "Insured" dies after the required annuitization date. In this case, we will refund 50% of all rider charges if the contract is annuitized for life or over a fixed period of at least five years. This refund may not be available in all states.</i>
IncomeSecureSM rider (optional) R6036711NW	This guaranteed income rider offers a 10% income credit, a 7-year income rollup period and payout percentages that increase 0.10% each year your clients wait to start income payments until it reaches 7.5% for single lifetime income and 6.5% for joint lifetime income. To determine the amount of the maximum annual income payments, we multiply the income base by the income percentage. <ul style="list-style-type: none"> • The income base is the account value on the date of issue or reset election, increased by subsequent income credits and purchase payments and reduced for withdrawals. • The income percentage is based on the selected income option (single lifetime income or joint lifetime income) and the owner's age (or youngest age for joint spousal income) at the time of the first income payment. This is an optional rider that must be added at issue and is available for a charge that is currently 0.85%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Rider issue ages: 40–85. Income payments may begin starting at age 55.
IncomeSustainer[®] Plus rider (optional) R6032810NW	This guaranteed income and death benefit rider offers an 8% rollup credit for income and death benefits, and a 12-year income rollup period. In addition to providing income options, the rider provides a guaranteed death benefit to beneficiaries. The death benefit is available after the fifth contract anniversary, and replaces the death benefit available with the annuity. Lump sum and annuitization payout options are available for the rider death benefit, and beneficiaries will be able to choose the death benefit payment option most attractive to them at the time of settlement. This is an optional rider that must be added at issue and is available for a charge that is currently 1.25%. The charge will be taken at the end of each contract year and may increase if a reset is elected. Please note, asset allocation limits may apply to the declared rate strategy. Not available in all states. Rider issue ages: 50–85. Income payments may begin starting at age 55. <i>Please note that the income rollup period will end earlier under certain circumstances including the occurrence of the annuity commencement date (ACD) of the annuity contract. The ACD is generally no later than the contract anniversary following the date the owner or a joint owner reaches age 95. This means that, if the income rollup maximum period is 12 years and the contract is purchased when the owner is age 84 or above, then we may require the owner to annuitize the contract or to begin taking living benefit payments under the rider by that date, even though the owner has not received the 12 years of rollup credits otherwise available under the rider.</i>
Extended care waiver	To help ease the strain of certain unforeseen events, an extended care waiver is available for no additional charge. If the owner is confined to a nursing home or other long-term care facility after the completion of the first contract year for at least 90 consecutive days, early withdrawal charges may be waived on withdrawals up to a full surrender. Rider form R6020708NW. Form number may vary according to the state in which a contract is sold. Not available in all states; please see the state approval chart for more information.
Terminal illness waiver	Provided that the diagnosis is rendered more than one year after the contract effective date, up to 100% of the account value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less. This waiver may be used only once. Rider form R6019308NW. Form number may vary according to the state in which a contract is sold. Not available in all states; please see the state approval chart for more information.

Interest strategies	<p>Upon issue, the owner selects from two types of interest strategies: a declared rate strategy and an indexed strategy. The owner has the opportunity to reallocate the account value among the available interest strategies. Changes for new purchase payments will apply upon the receipt of the request. For amounts already in the contract, changes will be applied at the end of the current term. To change strategy selections or amounts applied, the owner must submit a strategy selection form at least five days prior to the end of that term. Available strategies are subject to change at any time for new sales.</p>																											
Interest rates	<p>Purchase payment account interest rate: Interest is credited daily on amounts held in a holding account based on an applicable interest rate. This interest rate is guaranteed to be at least equal to the guaranteed minimum declared interest rate.</p> <p>Declared interest rate: Interest is credited daily on amounts held under a declared rate strategy based on the applicable declared interest rate. The current declared interest rate will not change during the strategy's term and is guaranteed to never be below the guaranteed minimum declared rate for any subsequent terms.</p> <p>Indexed interest rate: The indexed interest rate is determined, in part, by the performance of the S&P 500®, and is credited only on the last day of each term. Currently available indexed strategies: annual point-to-point, monthly averaging and monthly sum. The indexed interest rate formulas for the annual point-to-point and monthly averaging indexed strategies are as follows:</p> <p>Indexed interest rate: (Index change - index spread) x 100% participation rate, up to a cap (if any).</p> <p>Index change: The amount of change in the S&P 500 over a term. <i>With the annual point-to-point method, the index change is the percentage by which the S&P 500 value on the last day of the strategy's term exceeds the S&P 500 value on the first day of the strategy's term.</i> <i>With the monthly averaging method, the index change is the percentage by which the average of the previous 12 monthly S&P 500 values exceeds the S&P 500 value on the first day of the term.</i></p> <p>Index spread: A percentage that may be subtracted from the index change when computing the indexed interest rate.</p> <p>Participation rate: A percentage of index change applied when determining the indexed interest rate.</p> <p>Cap: The maximum indexed interest rate.</p> <p>Floor: The minimum indexed interest rate is 0%.</p> <p>The indexed interest rate formula for the monthly sum indexed strategy is as follows:</p> <p>Indexed interest rate: Sum of 12 monthly changes in the S&P 500 over a term.</p> <p>Monthly change: (Index change – index spread) x 100% participation rate up to a cap, but not below a floor.</p> <p>Index change: The amount of change in the S&P 500 over a one-month segment. Change is measured by determining the percentage by which the value of the S&P 500 at the end of the segment differs from the S&P 500 at the beginning of the segment. Index change can be both positive and negative.</p> <p>Index spread: A percentage that may be subtracted from the index change when computing the monthly change.</p> <p>Participation rate: A percentage of index change applied when determining the monthly change.</p> <p>Cap: The maximum positive monthly change permitted for a monthly segment.</p> <p>Floor: The maximum negative monthly change permitted for a monthly segment. The minimum indexed interest rate is 0%.</p> <p>Segment: The period of time over which the change in the index is measured. Currently, a segment is one month.</p>																											
Account value	<p>The account value equals the sum of the following values:</p> <p>Purchase payment account value: A holding account, or purchase payment account value, equals the amount applied to the purchase payment account, less amounts withdrawn, including any early withdrawal charges (referred to as surrender charges in the contract) deducted from those amounts, plus interest credited daily at a rate at least equal to the guaranteed minimum declared rate, and less any applicable premium taxes and other taxes required by each state.</p> <p>Declared rate strategy value: A declared rate strategy value equals the amount applied to the declared rate strategy, less any amounts withdrawn, including any early withdrawal charges deducted from those amounts, plus interest credited at the declared interest rate, and less any applicable premium taxes and other taxes required by each state.</p> <p>Indexed strategy value: An indexed strategy value equals the amount applied to the indexed strategy, less any amounts withdrawn, including any early withdrawal charges deducted from those amounts, plus interest credited at the indexed interest rate, and less any applicable premium taxes and other taxes required by each state.</p>																											
Surrender value	<p>The surrender value equals the greater of the account value less any early withdrawal charges, or the guaranteed minimum surrender value.</p>																											
Guaranteed minimum surrender value (GMSV)	<p>The GMSV currently equals 100% of the purchase payments, less any gross withdrawals, plus interest at the current GMSV rate, less any early withdrawal charges that would apply on a full surrender. The GMSV will not be less than the minimum values required by each state.</p>																											
Fees	<p>There are no up-front sales charges or fees.</p>																											
Early withdrawal charge	<p>An early withdrawal charge is applied to full surrenders, withdrawals and upon annuitization if the payout period is less than five years. (An early withdrawal charge will not be applied to annuitizations made for life.)</p> <table><tr><td><i>Contract year</i></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td></tr><tr><td>Issue ages 0–57</td><td>12%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>0%</td></tr><tr><td>Issue ages 58–85</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>0%</td></tr></table>	<i>Contract year</i>	1	2	3	4	5	6	7	8+	Issue ages 0–57	12%	11%	10%	9%	8%	7%	6%	0%	Issue ages 58–85	9%	8%	7%	6%	5%	4%	3%	0%
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Free withdrawal allowance	During the first contract year, 10% of the purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the sum of the account value on the most recent contract anniversary, plus any purchase payments received since, may be withdrawn without an early withdrawal charge. The sum of all previous withdrawals during the same contract year will be subtracted to determine the amount available. This free withdrawal allowance is not cumulative, and unused amounts do not carry over to the next contract year.
Withdrawals	Withdrawals are allowed any time prior to the annuity commencement date. All withdrawals are subject to IRS regulations and early withdrawal charges. Withdrawals will be taken first from amounts applied to the holding account, then from the declared rate strategy, and then from the indexed strategy with the shortest term. If there are multiple indexed strategies that meet that criterion, it will be taken proportionally from all indexed strategies with the shortest term. Amounts withdrawn from an indexed strategy prior to the end of a term will not be credited with interest. Minimum withdrawal: \$500; Minimum account value following withdrawal: \$5,000.
Easy Systematic Payment (ESP) Program (non-contractual)	The fixed dollar and life distribution options are available. Refer to the <i>Terms and Conditions</i> section of the applicable ESP program election agreement form for eligibility requirements. ESP payments reduce the amount available under the free withdrawal allowance. Please note, the indexed interest is credited only at the end of a term. Amounts withdrawn before the end of a term will not earn any indexed interest.
Loans	A loan endorsement is available for 403(b) contracts. Loans are subject to terms of the loan application and agreement (TSAL2798). Minimum loan amount: \$1,000; Minimum surrender value balance that must remain following a loan: \$500 plus collateral interest on all outstanding loans on the contract.
Settlement options	The following options are available: income for a fixed period, single life annuity, life annuity with payments for at least a fixed period, joint and one-half survivor and income for a fixed period, not to exceed life expectancy. If settlement options are selected during the early withdrawal charge period, the greater of the account value or GMSV will be used to calculate the benefit for a fixed payout period of at least five years or a life contingent payout period. The surrender value will be used to calculate income for payout periods other than described above.
Income for a fixed period, not to exceed life expectancy	The owner may elect to have payments made for a fixed period equal to his life expectancy (determined according to the Medicaid rules). This option is irrevocable and, similar to other settlement options, has no commuted value.
Death benefit	The greater of the account value or GMSV will be paid upon the death of the owner. A spouse who is the surviving joint owner or sole surviving beneficiary may become the successor owner.
Agent guidelines	The following procedures should be followed when submitting business for the American Legend® II annuity: <ul style="list-style-type: none"> • Submit business on a flexible premium deferred annuity with multiple interest crediting strategies - request form. • Complete a separate transfer/rollover/exchange request form for each contract or account to be transferred. • Complete any replacement form(s) and any additional forms required by each state.
State variations	CT and TX – Different surrender charge schedule. <i>Please note: Contract form numbers, request forms and disclosure documents may vary by state.</i>
The product guide is intended only to provide a summary of this annuity product. In order to obtain a complete understanding, please read the contract provisions carefully as this is not intended to be a substitute for the contract.	

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