

Safe Income Plus

UP TO

8.00%

BONUS

Company Information	A- (Excellent)							
Important!	Bonus available with Enhanced Guaranteed Minimum Withdrawal Benefit Rider MVA applies except in IL, MO							
Commissions	7.000% (18-75) , 5.000% (76-80) - Qualified Money 7.000% (0-75) , 5.000% (76-80) - Non-Qualified Money							
Issue Ages	(18-80) Qualified , (0-80) Non-Qualified							
Premium Bonus!	Up to 8.00% for all issue ages							
Initial Premium	(18-80) \$10,000.00 Qualified (0-80) \$10,000.00 Non-Qualified							
Maximum Premium	(18-80) \$1,000,000.00 Qualified (0-80) \$1,000,000.00 Non-Qualified							
Interest Crediting Methods 3 indexing methods	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%; text-align: center;">Strategy</th> <th style="width: 30%; text-align: center;">Cap</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Reset Point to Point</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td>S&P 500 Annual Reset Monthly Point to Point</td> <td style="text-align: center;">1.10%</td> </tr> </tbody> </table>		Strategy	Cap	S&P 500 Annual Reset Point to Point	2.00%	S&P 500 Annual Reset Monthly Point to Point	1.10%
Strategy	Cap							
S&P 500 Annual Reset Point to Point	2.00%							
S&P 500 Annual Reset Monthly Point to Point	1.10%							

to choose from!	S&P 500 Annual Reset Monthly Average	2.00%	
	Strategy	Interest Rate	Guaranteed
	Fixed Rate	1.00%	
	S&P 500 Annual Point to Point Declared Rate (amount is credited for positive gain in index)		1.75%
Minimum Guarantee	87.5% of premiums compounding at the minimum guaranteed surrender value (MGSV) rate. That rate is between 1% and 3%, is set at issue and fixed for the life of the contract.		
Penalty-Free Withdrawal	10.00% of Vested Account available after 1 Year		
Annuitization	Can be annuitized at any time prior to the maturity date.		
Riders, Waivers, & Provisions	Terms	Cost	
	Nursing Home Benefit - Nursing Home Benefit (100.00% access after 60-Day Confinement available after 1 Year)	None	
	Home Health Care Rider - Surrender Charges and MVA waived if you require services provided by a licensed Home Health Care Provider and are unable to perform 2 of 6 activities of daily life. (100.00% access available after 1 Year)	None	
	Terminal Illness Rider - Terminal Illness Rider (100% access after diagnosis of less than 1 year, available after 1 year)	None	
Safe Income Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) (7.50% Compound Interest) - Flexible, guaranteed lifetime income withdrawals allow your client to maintain control of his/her financial assets while helping them to avoid outliving their money. Protection Against Impairment: 200% of Single Payout; 150% of Joint Payout. In order to receive the enhanced guaranteed withdrawal payments your client must be certified by a physician as impaired and expected to be permanently unable to perform at least two out of six activities of daily living. ((No impairment doubler in HI, IL) from age 50 to 80)	1.05%		
Death Benefit	Greater of Account Value, including any unvested bonus if applicable or MGSV.		

Surrender Charges	(Ages 0-80) 12.00-11.00-10.00-9.00-8.00-7.00-6.00-5.00-4.00-3.00-0% (10 years)	
Bonus Vesting Schedule	(Ages 0-80) 10.00-20.00-30.00-40.00-50.00-60.00-70.00-80.00-90.00-100.00% (10 years)	
Chargebacks	Death Chargeback	Surrender Chargeback
	100% chargeback in the first year	100% chargeback year 1 50% chargeback year 2

Notice: Information contained on this sheet including but not limited to commissions, rates, caps, fees, participation rates, issue ages, product features and state availability are all subject to change. ALWAYS check with the insurance company to confirm current information.

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Rates updated on 11/01/2018. Call for current rates.

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