

The client's heirs can take either the Enhanced Death Benefit in a lump sum or Income Base over 10 years

UP TO

8.00%

BONUS

Company Information	A- (Excellent)																			
Important!	Choose *Enhancement Package (5% Bonus) or Protection Package (8% Bonus) MVA applies except in MO, NC, VT																			
Commissions	8.500% (18-75) , 6.500% (76-80) , 4.250% (81-85) - Qualified Money 8.500% (0-75) , 6.500% (76-80) , 4.250% (81-85) - Non-Qualified Money																			
Issue Ages	(18-85) Qualified , (0-85) Non-Qualified																			
Premium Bonus!	8.00% for issue ages (0 - 75) , 5.00% for issue ages (0 - 75) , 4.00% for issue ages (76 - 85) , 2.50% for issue ages (76 - 85)																			
Initial Premium	\$10,000.00 Q & NQ																			
Maximum Premium	\$1,000,000.00 Q & NQ																			
Interest Crediting Methods	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #333; color: white;">Strategy</th> <th style="background-color: #333; color: white;">Spread</th> <th style="background-color: #333; color: white;">Cap</th> <th style="background-color: #333; color: white;">Part. Rate</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Reset Point to Point</td> <td></td> <td>5.25%</td> <td></td> </tr> <tr> <td>S&P 500 Annual Reset Monthly Point to Point</td> <td></td> <td>1.85%</td> <td></td> </tr> <tr> <td>S&P 500 Annual Reset Monthly Average</td> <td></td> <td>5.75%</td> <td></td> </tr> </tbody> </table>				Strategy	Spread	Cap	Part. Rate	S&P 500 Annual Reset Point to Point		5.25%		S&P 500 Annual Reset Monthly Point to Point		1.85%		S&P 500 Annual Reset Monthly Average		5.75%	
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5 indexing methods to choose from!																				

Gold Annual Reset Point to Point (Not available in NC, VT)		5.50%	
Barclays Trailblazer Sectors 5 2 year Reset Point to Point (Not available in IA, NH)	.00%		120.00%

Strategy	Interest Rate	Guaranteed
Index Gain with Declared Rate		4.25%
Fixed Rate	1.50%	

Minimum Guarantee	87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate. (Between 1% and 3% depending on state of issue)				
Penalty-Free Withdrawal	10.00% of Vested Account available after 1 Year				
Systematic Withdrawal	Interest Only available after 1 Day				
Annuitization	Can be annuitized before the 5th contract anniversary based on the Surrender Value. After the 5th contract anniversary, payments are based on the greater of Account Value or MGSV.				
Riders, Waivers, & Provisions	<table border="1"> <thead> <tr> <th>Terms</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td> Optional Protection Package 2 (6.00% Compound Interest) - Includes a Vesting Bonus, Enhanced Guaranteed Minimum Death Benefit, and Enhanced Guaranteed Minimum Withdrawal Benefit Rider (may be restarted for roll-up potential of 20 years) (See brochure for state specifications.) (Guaranteed Minimum Withdrawal Benefit Rider (GMWB) - Income Base is the greater of: - Initial premium plus 18% bonus or - premium growing at GMWB annual roll-up Rate compounded for no more than 10 years or - Vested account value minus surrender charges - minimum guaranteed surrender value) </td> <td>1.30%</td> </tr> </tbody> </table>	Terms	Cost	Optional Protection Package 2 (6.00% Compound Interest) - Includes a Vesting Bonus, Enhanced Guaranteed Minimum Death Benefit, and Enhanced Guaranteed Minimum Withdrawal Benefit Rider (may be restarted for roll-up potential of 20 years) (See brochure for state specifications.) (Guaranteed Minimum Withdrawal Benefit Rider (GMWB) - Income Base is the greater of: - Initial premium plus 18% bonus or - premium growing at GMWB annual roll-up Rate compounded for no more than 10 years or - Vested account value minus surrender charges - minimum guaranteed surrender value)	1.30%
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	Optional Enhancement Package (5.00% Simple Interest) - Includes a Vested Bonus and Guaranteed Minimum Death Benefit.	.50%
	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
Death Benefit	Full Accumulated Value	
Surrender Charges	(Ages 0-85) 14.75-13.75-12.75-11.75-10.75-10.00-9.00-8.00-7.00-6.00-5.00-4.00-3.00-2.00-0% (14 years)	
Bonus Vesting Schedule	(Ages 0-85) 7.00-14.00-21.00-29.00-36.00-43.00-50.00-57.00-64.00-71.00-79.00-86.00-93.00-100.00% (14 years)	
Chargebacks	Death Chargeback	Surrender Chargeback
	100% chargeback in the first year	100% chargeback months 1-6 50% chargeback months 7-12