

# PRODUCT HIGHLIGHTS

## Secure Retirement Fixed Index Annuity



Secure Retirement 10-year																																													
Term	10 Year																																												
Issue Ages	Growth: 0-85, Boost: 0-80, Max: 0-80																																												
Minimum Premium	\$5,000 (Qualified or Non-Qualified) Additional premiums allowed first 6 months (Minimum additional premium of \$2,000)																																												
Maximum Premium	\$1,000,000 (Larger amounts will be considered with Home Office approval)																																												
Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate sheet																																												
Bonus Schedule & Bonus Vesting Schedule	<table border="1"> <thead> <tr> <th>Bonus Level</th> <th>IA 0-70</th> <th>IA 71-75</th> <th>IA 76-80</th> <th>IA 81-85</th> </tr> </thead> <tbody> <tr> <td>Growth (Non-Bonus)</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>Boost (Mid-Level)</td> <td>12%</td> <td>8%</td> <td>5%</td> <td>N/A</td> </tr> <tr> <td>Max (High-Level)</td> <td>25%</td> <td>16%</td> <td>10%</td> <td>N/A</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Vesting %</td> <td>0%</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100%</td> </tr> </tbody> </table>	Bonus Level	IA 0-70	IA 71-75	IA 76-80	IA 81-85	Growth (Non-Bonus)	0%	0%	0%	0%	Boost (Mid-Level)	12%	8%	5%	N/A	Max (High-Level)	25%	16%	10%	N/A	Policy Year	1	2	3	4	5	6	7	8	9	10	11+	Vesting %	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
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Free Withdrawals	After the first Contract Year, you can withdraw up to 5% of your Contract Value or your Required Minimum Distribution (RMD) each year without Withdrawal Charges or Market Value Adjustments.																																												
Cumulative Free Withdrawals	If no free withdrawals are taken in any given year, the unused amount accumulates, up to the cumulative maximum of 25% of your Contract Value. Taking any withdrawal resets the amount available to 5% of your Contract Value in the following year.																																												
Terminal Illness Benefit	After the first Contract Year, if diagnosed with a terminal illness with a life expectancy of 12 months or less and meeting eligibility requirements, you can withdraw up to 100% of the Contract Value free of Surrender Charges and MVA's. Please see the Certificate of Disclosure for more information.																																												
Nursing Home Benefit	After the first Contract Year, if you're confined to a nursing home for 90+ days and meet the eligibility requirements, you can withdraw up to 50% of the Contract Value. Please see the Certificate of Disclosure for more information.																																												
Critical Illness Benefit	After the first Contract Year, if diagnosed with a Critical Illness (Invasive Cancer, Heart Attack, Stroke, End Stage Renal Disease, or Major Organ Failure), you can withdraw up to 25% of the Contract Year. Please see the Certificate of Disclosure for more information.																																												
Home Health Care Benefit	After the first Contract Year, if you cannot perform 2 of 6 Activities of Daily Living without assistance, receive Home Health Care and meet eligibility requirements, you can withdraw up to 25% of the Contract Value annually for 5 years. Please see the Certificate of Disclosure for more information.																																												
Market Value Adjustment (MVA)	An MVA applies to a full or any partial withdrawal to which a withdrawal charge applies and can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period. The amount of this increase or decrease is determined by the changes in interest rates since you purchased your annuity and the amount of time left in the withdrawal charge period.																																												
Death Benefit	The Death Benefit is equal to the full Contract Value and fully vested bonus with no MVA or Surrender Charges upon death of the Owner. If the Owner's spouse is a beneficiary or joint owner, the spouse may continue in the Contract in his or her own name.																																												