

Smart Start

Accumulator Series



▶ Product Overview

Smart Start Accumulator / Smart Start Accumulator Plus

Issue Ages	0-85 (owner and annuitant; age last birthday)		
Maturity Age	100 (annuitant)		
Minimum Premium	Q	\$5,000	
	NQ	\$10,000	
Interest Crediting Strategies	<ul style="list-style-type: none"> • S&P 500® - Value Cap • S&P 500® Dynamic - Performance • S&P MARC 5% - Low Volatility 	<ul style="list-style-type: none"> • Invesco QQQ - Growth • Morningstar - Global Advantage • Declared Rate 	
Optional Riders for Contract Owner	Premium Enhancement		
Riders Included at Option	<ul style="list-style-type: none"> • Best Entry Window Index Value • Annual Free Withdrawal • Market Value Adjustment 	<ul style="list-style-type: none"> • Disability Waiver • Terminal Illness Waiver • Confinement Waiver • Strategy Rebalancing Rider 	
Minimum Guaranteed Surrender Value	87.5% of premium, accumulated at the minimum guaranteed rates required by law for the indexed account and the declared rate account, less any withdrawals. There are separate minimum guaranteed rates for the indexed and declared rate accounts. These rates will be set at issue and guaranteed for the life of the contract.		
Surrender Value	The surrender value is the greater of 1) the annuity value minus any applicable surrender charge, minus premium enhancement recapture, and with any applicable MVA or 2) the minimum guaranteed surrender value.		
Surrender Charge Free Withdrawal Privilege	Annually and based on beginning of year values, a percent of the annuity value is eligible to be withdrawn free of surrender charges, market value adjustment, and premium enhancement recapture.		

	Initial Free Withdrawal Percentage	Incremental Increase	Maximum Percentage
No premium enhancement	5%	None	None
Premium enhancement without fee*	5%	None	None
Premium enhancement with fee*	10%	10%	20%

* Available only with Smart Start Accumulator Plus

Surrender Charges

Withdrawals taken in excess of the surrender charge free withdrawal amount will be subject to the following surrender charge schedule (shown as percentages):

Surrender Charge Period	Premium Enhancement Recapture Rate by Contract Year										
	1	2	3	4	5	6	7	8	9	10	11
10-Year	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	-

*The Recapture Rate is only for Smart Start Plus

Surrender Charge Period	Surrender Charge Percentage by Contract Year										
	1	2	3	4	5	6	7	8	9	10	11
10-Year	9.0	8.1	7.2	6.4	5.5	4.6	3.7	2.7	1.8	0.9	-

Surrender Charge Free Waivers

Confinement, Disability, and Terminal Illness. Please see contract for specific details.

Market Value Adjustments (MVA)

A market value adjustment will apply if part or all the surrender value is withdrawn prior to the end of the market value adjustment period. The market value adjustment applies to both, full and partial withdrawals. No market value adjustment is assessed after the market value adjustment period. Market value adjustment will be at the company's option via market value adjustment rider. Not applicable in all states.

Death Benefit

At the death of the owner, the greater of the annuity value or surrender value will be paid.

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