Retirement has taken on a different look over the past 20 years.
The Income Select Bonus is a fixed indexed annuity that gives you choices of interest crediting Strategies to take advantage of stronger market conditions as reflected in index performance, while providing guarantees that protect your retirement savings during down market conditions. It also provides income options that you cannot outlive.

- Tax-deferred Interest Accumulation*
- 10 Interest Crediting Strategies
- 10% Bonus on Premium Credited During Years 1 & 2
- Protection of Principal
- Death Benefit for Beneficiaries
- Free Withdrawals
- Flexibility to Move Money Between Strategies
- Confinement, Terminal Illness & Home Health Care Waivers

*Tax-deferral offers no additional value if the annuity is used to fund a qualified plan, an IRA or 401k and may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.

Individuals are now living longer than ever before as a result of healthier lifestyles and medical advances and need to make sure their retirement plan will last just as long. There is also a need to be more responsible for creating their own retirement savings because of changes to employer-provided pension plans and double-digit increases in health care costs.

Begin building your long-term retirement income with a product strong enough to meet today’s needs and flexible enough to handle what tomorrow holds in store, because who knows what retirement will look like 20 years from now!
Growth & Security

Experience growth in your annuity with key features that may not be found in other types of retirement vehicles: a Premium Bonus; Interest Credits linked to a specific Index; tax-deferral and a Guaranteed Purchase Option.

Relax knowing your annuity provides security through minimum guarantees that protect your hard-earned retirement dollars from the downside risks sometimes associated with other types of retirement vehicles. Guarantees are based on the stability and claims paying ability of the issuing company.

Principal Protection

Your annuity is protected from any direct downside risk associated with the Index. Therefore, a negative Index return can never result in Interest Credits for any Index Term Period that are less than zero.

Interest Credits

There are two types of interest crediting Strategies (Interest Credits) in your Income Select Bonus annuity.

- Interest Credits that are credited daily on any Premium allocated to the Fixed Strategy.
- Interest Credits on any Premium allocated to an Indexed Strategy are based on the growth, if any, of an external Index each term period (excluding dividends).

All Interest Credits earned in the annuity are locked-in at the end of each Index Term Period and can never be taken away by future declines in the value of the Index.

Minimum Guarantee

The Income Select Bonus provides a guaranteed Accumulated Value Floor that guarantees any remaining first year Premium and any remaining First Year Premium Bonus will accumulate at 1.00% each Contract Year. At the end of the 10th Contract Year, assuming no Withdrawals or additional Premiums, your guaranteed Accumulated Value Floor will be equal to 121.5% of your Initial Premium.

10% Premium Bonus

A 10% Premium Bonus will be credited immediately upon receipt of each Premium during Contract Years one and two. Any withdrawal above the free amount will incur a Premium Bonus Recapture Charge. Please see the following page for the Premium Bonus Recapture Charge Rate Schedule. The 10% Premium Bonus is fully vested in the event of death of the Annuitant, any Free Withdrawal amount, or under the Confinement, Home Health Care or Terminal Illness Waivers.

Guaranteed Purchase Option

Anytime after the 10th Contract Year, a 10% income bonus will be credited to the value of your annuity if, under this option, you elect to begin receiving income payments with a guaranteed period of at least 10 years or a life option. The income bonus is based on the amount of any remaining first year Premium. Availability varies by state.

Strategy Allocations

Your Initial Premium will be allocated to the Contract’s interest crediting strategies based on the percentages you choose. At the end of each 1 Year Index Term Period, you can reallocate 100% of the Accumulated Value among all available Strategies.

Tax-Deferred Accumulation

Interest Credits earned in your Income Select Bonus annuity are not taxed until they are withdrawn from the contract. Unlike taxable retirement savings vehicles, money you would otherwise pay in taxes each year remains in your annuity, earning interest, which allows your retirement savings to accumulate even faster.
The Income Select Bonus annuity gives you control over how your Premium dollars are allocated in an effort to maximize your Interest Credits. Plus, starting immediately, you can access a percentage of your retirement dollars free of any Withdrawal Charges and Market Value Adjustments (MVA).

10% Free Withdrawals
Beginning in the very first year, you can withdraw up to 10% of the previous Contract Anniversary's Accumulated Value each Contract Year without incurring a Withdrawal Charge or MVA.

20% Cumulative Withdrawals
Additionally, for any Contract Year immediately following a Contract Year in which no Withdrawals were taken, you can withdraw up to 20% of the Accumulated Value as of the previous Contract Anniversary without incurring a Withdrawal Charge or Market Value Adjustment.

Withdrawal Charge & Market Value Adjustment
A Withdrawal Charge and MVA will be applied during the first 10 Contract Years to any amount withdrawn in excess of a Free Withdrawal amount. Withdrawal Charges include a Premium Bonus Recapture Charge as shown below.

The MVA increases or decreases the value of an affected Withdrawal or surrender based on changes in interest rate conditions. The MVA will not be applied to any surrender or Withdrawal taken after the death of an Owner or to any payments made in the settlement of the contract's Death Benefit. Please refer to the Certificate of Disclosure for maximum negative MVA amounts.

Withdrawal Charges, Premium Bonus Recapture Charges and MVA are waived on Withdrawals from an IRA or qualified contract taken to satisfy the Required Minimum Distribution for that Contract.

The MVA does not apply in all states, including Delaware, Indiana, Minnesota, Missouri, Oregon, Pennsylvania, Utah and Washington.

Taxable amounts withdrawn prior to age 59 1/2 may be subject to a 10% IRS penalty.

Withdrawals in excess of the free amount are not credited with index interest for that term, may be subject to Withdrawal Charges, Premium Bonus Recapture Charges and a Market Value Adjustment, and may result in the loss of principal if taken during the first 10 years of the Contract. Withdrawal Charges, MVA and Premium Bonus Recapture Charges are imposed retroactively if the contract is surrendered within 12 months of a Free Withdrawal (not applicable in Texas).
**Peace of Mind**
Your Income Select Bonus annuity gives you peace of mind knowing it can provide an income guaranteed to last as long as your retirement, or it can be used to take care of loved ones upon your death. It also provides special access to your money in those times you may need it most.

**Death Benefit**
Upon death of the Annuitant, the full Accumulated Value of your Income Select Bonus annuity will be paid to the Beneficiary in a lump sum. In lieu of receiving the Death Benefit in a lump sum, the Beneficiary may select other payout options available with the annuity.

**Confinement Waiver**
In the event you become confined to a qualified care facility for 60 consecutive days, you can withdraw up to 100% of your Contract's Accumulated Value without any Withdrawal Charges, including Premium Bonus Recapture Charges or Market Value Adjustments. To receive this benefit, confinement must begin at least one year after the Contract Date. Additional restrictions may apply.

**Terminal Illness Waiver**
In the event you are diagnosed with a Terminal Illness that would result in death within one year, you can take a one-time withdrawal of up to 100% of your Contract's value without any Withdrawal Charges, including Premium Bonus Recapture Charges or Market Value Adjustments. To receive this benefit, diagnosis must occur at least one year after the Contract Date. Additional restrictions may apply.

**Home Health Care Waiver**
If you need qualified home health care services, starting in the second Contract Year you can withdraw up to 20% of your Accumulated Value as of the previous Contract Anniversary free of any Withdrawal Charges or MVA. Additional restrictions may apply.

**Income for Life**
A variety of annuity payment options are available on the Contract's Annuity Date, including options that will provide you with payments for as long as the annuitant lives.

**Income Edge/Income Edge Plus**
The optional Income Edge and Income Edge Plus Riders can provide guaranteed lifetime income without losing control of your annuity. These Riders may not be available in all states. Refer to the Income Edge and Income Edge Plus brochures for more details.

**Early Income Options**
Any time after the first Contract Year, the value of your annuity may be used to purchase a single Premium immediate annuity. Availability varies by state.

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* Taxable amounts withdrawn prior to 59 1/2 may be subject to a 10% IRS penalty. Withdrawals in excess of the free amount are not credited with index interest for that term and may result in the loss of principal if taken during the first 10 years of the contract.

†† In Massachusetts, the Confinement, Terminal Illness and Home Health Care Waivers are not available; in Texas, these benefits are available in the first Contract year; and in Pennsylvania, the Terminal Illness Waiver is referred to as the Terminal Condition Waiver.
Interest Crediting Strategies

Please refer to the inserts (in pocket of the back cover) for a more in-depth description and hypothetical example of each index strategy.

Market Indices do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets. Indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments.

S&P 500

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