

Product at a Glance

**WEALTH
CHOICE**
FIXED INDEXED ANNUITY

Product	WealthChoice is a tax-deferred Fixed Index Annuity (FIA) designed with competitive growth options with protection from market downturns. Premiums may be added during the first contract year. ICC 19 FIA02 • WealthChoice 5: surrender charge schedule 9, 8, 7, 6, 5% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70%) • WealthChoice 7: surrender charge schedule 9, 8, 7, 6, 5, 4, 3% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50%)
Allocation Options	Refer to Crediting Options Guide, CR-0104.
Issue Ages	0-90 for WealthChoice 5 and 7 (max 80 if adding GLBR on WealthChoice 7)
Premiums	\$20,000 – \$1,000,000 Additional premium allowed in first year only to fixed account may be reallocated at the next anniversary. Minimum additional premium is \$5,000.
Features See next page for more details	• RMD-friendly • Free Partial Withdrawals • Return of Premium after 5th contract year • Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA • Guaranteed Living Benefit Rider (GLBR) (available through age 80 on WealthChoice 7)
Death Benefit	A Death Benefit is payable in a lump-sum upon the death of an annuitant or Owner before the Maturity Date and is equal to the greater of the Accumulation Value or the Cash Value. If the Owner is not a natural person, the Death Benefit is payable at the death of an Annuitant. Death Benefit Enhancement: upon death, if beneficiary elects a period certain payout option of 5 years or longer, the death benefit will be multiplied by 110% prior to determining the periodic payment.
Surrender Value	Account value, less surrender charges and Market Value Adjustment (MVA). The cash surrender value will never be less than the Minimum Guaranteed Surrender Value (MGSV), which is 87.5% of premiums accumulated at the Standard Nonforfeiture Law rate, reduced by withdrawals.
MVA	A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Surrender available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount. The MVA may increase or decrease the amount the customer receives based on changes in treasury rates.
Maturity Age	Age 110. GLBR may extend the maturity for life (Age 120).
State Approvals	Please refer to the State & Product Approval document LIP-499.
Chargebacks	Chargeback for surrender or death is 100% within the first 13 months. 100% chargeback for premium reversals and free look cancellations.
Free Partial Withdrawals	In all years 10% of the prior anniversary's accumulation value is available free of surrender charge and MVA. During the first year, this is 10% of the initial premium.

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Return of Premium	After the 5th contract year, any full surrender will return at least the amount of premium paid into the contract reduced by previous withdrawals.
Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges and MVA	Charges waived due to diagnosis of terminal illness and/or confinement to nursing home after contract is issued.
Guaranteed Living Benefit Rider (GLBR)	Available only at issue through age 80 on WealthChoice 7. It is Not available on WealthChoice 5. There is an annual cost of 95 basis points of the account value. The GLBR allows for withdrawals to be made for the lifetime of the owner regardless of available funds as long as withdrawals are less than, or equal to, the GLBR withdrawal amount. Surrender charges and MVA do not apply to GLBR withdrawals. The rider can be exercised any time after issue, or at the minimum age of 50. The owner determines when the GLBR payments start and at that time whether they will be level or increasing. This choice, along with the owner's age (youngest covered person for joint payouts) determines the factor that is taken times the account value to calculate the initial payout amount. Any withdrawals greater than the GLBR amount will reduce the amount of future GLBR payments. Excessive withdrawals can cause the GLBR payments to cease and the policy terminate.

Please refer to CR-0018 5-7 for more product details and CR-0104 for Interest Crediting Options.

Annuities may lose value due to fees and charges and are not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.