

Multi Year Guarantee

FIXED ANNUITY

4.00% GUARANTEED AFTER 10 YEARS

4.90% YEAR 1

3.90% YEARS 2- 10

No Withdrawals & Limited Beneficiary Options

Pure Accumulation Product

YEAR	Beginning Value	Interest Earned	End Of Year Value
Year 1	\$1,000,000.00	\$49,000.00	\$1,049,000.00
Year 2	\$1,049,000.00	\$40,911.00	\$1,089,911.00
Year 3	\$1,089,911.00	\$42,506.53	\$1,132,417.53
Year 4	\$1,132,417.53	\$44,164.28	\$1,176,581.81
Year 5	\$1,176,581.81	\$45,886.69	\$1,222,468.50
Year 6	\$1,222,468.50	\$47,676.27	\$1,270,144.77
Year 7	\$1,270,144.77	\$49,535.65	\$1,319,680.42
Year 8	\$1,319,680.42	\$51,467.54	\$1,371,147.96
Year 9	\$1,371,147.96	\$53,474.77	\$1,424,622.73
Year 10	\$1,424,622.73	\$55,560.29	\$1,480,183.02

During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges. However, surrender of the contract at any time prior to the final 30 days of the guarantee period will result in a market value adjustment and surrender charge. During the initial 10-year guarantee period, the current rate of 4.90% for the first year and 3.90% for subsequent years are guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at minimum guaranteed interest rate of 1.0%.

ONLY Available in AL, AR, AZ, CO, FL, GA, IA, IN, IL, KY, LA, MD, MS, MO, NM, NC, OK, OR, SC, TN, TX, UT, VA, WV



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