

## SINGLE PREMIUM DEFERRED ANNUITY – PRODUCT SUMMARY

### GUARANTEE PERIOD/INTEREST CREDITING

These are the current interest rates for all guarantee period and rider options:

| Guaranteed Interest Term                                | 3 Year | 5 Year | 7 Year | 10 Year |
|---------------------------------------------------------|--------|--------|--------|---------|
| Guaranteed Interest Rate                                | 5.40%  | 5.60%  | 5.65%  | 5.70%   |
| Add Free Withdrawal Waiver Rider Only <sup>(1)</sup>    | 5.45%  | 5.65%  | 5.70%  | 5.75%   |
| Add Withdrawal Charges Waiver Rider Only <sup>(2)</sup> |        | 5.70%  | 5.75%  | 5.80%   |
| Interest Rate with Both Riders                          |        | 5.75%  | 5.80%  | 5.85%   |

- (1) By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed below.
- (2) By selecting this rider, the interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.

### KEY ANNUITY TERMS

|                           |                                                                               |
|---------------------------|-------------------------------------------------------------------------------|
| Issue Ages                | 0-90 years old                                                                |
| Minimum/Maximum Premium   | \$2,000-2,000,000 (home office approval over \$2,000,000)                     |
| Death Benefits            | Account balance (no surrender charges or MVA)                                 |
| Free Interest Withdrawals | Available immediately with no fees                                            |
| Free RMD                  | Available immediately with no fees                                            |
| Free Withdrawals          | 10% per year unless rider is selected                                         |
| Renewal Options           | No automatic renewal. Default option is fully liquid with minimum 2% interest |
| MVA                       | Applied to withdrawals                                                        |
| Annuitization Option      | After the first year. Surrender charges and MVA are waived over 5 years       |

### WITHDRAWAL CHARGES

During the Initial Guarantee Period and any Subsequent Guarantee Period, a Withdrawal Charge will be assessed if you make a withdrawal or surrender your contract, unless the surrender charge is waived as explained above.

| Year    | 1  | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10   |
|---------|----|----|----|----|----|----|----|----|----|------|
| 3 Year  | 9% | 8% | 7% |    |    |    |    |    |    |      |
| 5 Year  | 9% | 8% | 7% | 6% | 5% |    |    |    |    |      |
| 7 Year  | 9% | 8% | 7% | 6% | 5% | 4% | 3% |    |    |      |
| 10 Year | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0.5% |

This is only a summary of the policy terms. For the full terms of the policy, please refer to the policy document.