



National Life
Group®



FIT FPDA Comparison

FLEXIBLE PREMIUM DEFERRED ANNUITY

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No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

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The chart below should help determine which FIT FPDA meets the customer's needs and the differences between the products.

Customer Goal	Accumulation	Income
Product Name	FIT Secure Growth	FIT Select Income
Immediate Interest Credit	None	5% if Split Bonus GLIR is elected on all premiums for first 8 policy years
Issue age range	0-85	18-75
Guaranteed Lifetime Income Rider	Not Available	Requires Either: Max Bonus GLIR or Split Bonus GLIR; both have a 1% annual charge
Interest Crediting Options	<ul style="list-style-type: none"> • S&P 500 annual point to point with a cap • S&P 500 monthly sum cap • US Fundamental Balanced Index annual point to point with a participation rate • Global Balanced Index annual point to point with a participation rate • Declared rate 	
Rate Booster	A Rate Booster strategy is optional for all indexing strategies. Money allocated to a Rate Booster strategy has a 1% annual charge deducted from its accumulation value.	
Minimum Premium	\$100 per month salary reduction/deduction or auto bank draft or \$5,000 single premium: Only salary reduction/deduction or auto bank draft accepted after 5th policy year subject to \$50,000 annual limit	
Maximum Premium	\$1,000,000 age 0-70; \$750,000 age 71-75; \$ 500,000 age 76-80; \$250,000 age 81-85	
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law.	
Withdrawal charges	Annuity year	1 2 3 4 5 6 7 8 9 10
	Withdrawal Charge %	8.25% 8% 7% 6% 5% 4% 3% 2% 1% 0%
Market Value Adjustment	A Market Value Adjustment will apply to withdrawals in excess of the penalty free withdrawal amount for the first 10 policy years	
Immediate Interest Credit Recapture (if applicable)	Annuity year	1 2 3 4 5 6 7 8 9
	Recapture %	90% 80% 70% 60% 50% 40% 30% 20% 0%
Riders	Nursing Care & Terminal Illness at no additional cost in approved states.	
Loans	\$500 minimum for 403(b) and 457(b) if the plan permits	
Plan Options	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457(b), Roth 457(b) and Non-Qualified	

Guaranteed Lifetime Income Rider (GLIR) – FIT Select Income

The GLIR provides a lifetime of income for a customer without having to annuitize the policy.

FIT Select Income – Potential for Higher Income via Index Interest Crediting

Income calculation method:

Accumulation Value X Activation Bonus X Guaranteed Withdrawal Percentage**

	Max Bonus	Split Bonus
Customer Goal	Income	Balance of Income and Accumulation
Immediate Interest Credit	None	5% on premiums paid in first 8 policy years*
Activation Bonus		
Years 2-5	115%	100%
Years 6-10	125%	110%
Years 11-15	145%	125%
Years 16-20	170%	145%
Year 21+	200%	170%

Rider Charge: Both riders have a 1% annual charge.

GLIR Income Doubler

The Income Doubler may double the lifetime income being paid for up to five years if the annuitant becomes permanently unable to perform two of six activities of daily living. See application for full qualification requirements. (Not available in California)

Increasing Income

At activation of the Guaranteed Lifetime Income Rider the customer can choose to have a level payment for life or a payment that will increase over time. If increasing income is selected, the initial income will be lower than level income but will increase by 2.5% per year until the accumulation value reaches zero dollars. At that time the client's income will lock in at the current amount.

*Immediate Interest Credit subject to recapture.

**See product application for current Guaranteed Withdrawal Percentage table.



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