

Product Type	Fixed Indexed Flexible Premium Deferred Annuity																																		
Product Term	15 Years																																		
Premium Bonus	9.00% First Year (7.75% in Puerto Rico) 4.75% Years 2-5																																		
Issue Ages	<table border="0"> <tr> <td>Annuitant</td> <td>0–80: Q/NQ CA: 0–54; OH: 0–54; TX: 0–55</td> </tr> <tr> <td>Owner (If Different from Annuitant)</td> <td>0–85: Q/NQ</td> </tr> </table>	Annuitant	0–80: Q/NQ CA: 0–54; OH: 0–54; TX: 0–55	Owner (If Different from Annuitant)	0–85: Q/NQ																														
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Minimum Guaranteed Interest Rate	The Minimum Guaranteed Interest Rate is never less than 1.00% and never more than 3.00%																																		
Minimum Guaranteed Contract Value	The Minimum Guaranteed Contract Value equals 87.5% of premiums received, less withdrawals and withdrawal charges, accumulated at the MGIR																																		
Free Withdrawals	10% Account Value once annually AFTER the 1st policy year – systematic withdrawal of interest after 1st policy year, or Required Minimum Distribution in all policy years																																		
Early Withdrawal Charges**	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12</th> <th>13</th> <th>14</th> <th>15</th> <th>16+</th> </tr> </thead> <tbody> <tr> <td>Percent</td> <td>19.25</td> <td>18.50</td> <td>17.75</td> <td>16.75</td> <td>16.00</td> <td>15.25</td> <td>14.50</td> <td>13.50</td> <td>12.75</td> <td>12.00</td> <td>10.00</td> <td>8.00</td> <td>6.00</td> <td>4.00</td> <td>2.00</td> <td>0.00</td> </tr> </tbody> </table>	Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Percent	19.25	18.50	17.75	16.75	16.00	15.25	14.50	13.50	12.75	12.00	10.00	8.00	6.00	4.00	2.00	0.00
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Death Benefit*	Contract Value																																		
Withdrawal Benefit Riders	Income Outlook Plus 5 Withdrawal Benefit Rider and Income Outlook Withdrawal Benefit Rider																																		
Policy Loan*	NQ Contracts Only: Available 30 days after issue, up to 60% of the Contract Value. Must be allocated 100% to Fixed Interest (Option B). Loan Rate is 7.4% in advance.																																		
Annuitization*	Annuitize full Contract Value AFTER 5th policy year for a minimum of 5 years																																		
State Specific Variations	<table border="0"> <tr> <td>Death Benefit</td> <td>LA: Contract Value paid out as a settlement option or CSV if paid as a lump sum</td> </tr> <tr> <td>Policy Loan</td> <td>VA & VT: No Loans until after Premiums have been paid for 3 full years, then up to 100% of the cash surrender value</td> </tr> <tr> <td>Annuitization</td> <td>FL: 1st Annv-14yrs+, 2nd Annv-7yrs+, 3rd Annv-5yrs+; or Life</td> </tr> </table>	Death Benefit	LA: Contract Value paid out as a settlement option or CSV if paid as a lump sum	Policy Loan	VA & VT: No Loans until after Premiums have been paid for 3 full years, then up to 100% of the cash surrender value	Annuitization	FL: 1st Annv-14yrs+, 2nd Annv-7yrs+, 3rd Annv-5yrs+; or Life																												
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