

Product at a Glance

Product	<p>WealthChoice is a tax-deferred Fixed Index Annuity (FIA) designed with competitive growth options and protection from market downturns. Premiums may be added during the first contract year. The product is generally issued under policy form GI-FIA02.</p> <ul style="list-style-type: none"> • 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%) • WealthChoice 10: surrender charge schedule 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50, 1.35, 0.25, 0%)
Owner and Annuitant Guidelines	<ul style="list-style-type: none"> • The Owner of the Contract must be the Annuitant (unless the Owner is a non-natural person). • If Joint Owners are named, neither the Owner nor Joint Owner may be a non-natural person, and the Owner and Joint Owner must both be named as the only Primary Beneficiaries.
Allocation Options	Refer to Crediting Options Guide, WC-66.
Issue Ages	<p>0-90 for WealthChoice 5 and 7 (max 80 if adding GLBR on WealthChoice 7)</p> <p>0-80 for WealthChoice 10</p>
Premiums	<p>Minimum Premium: \$20,000</p> <p>Maximum Premium: \$3,000,000 through age 80; \$2,000,000 for ages 81+. Suitability and other restrictions may apply. Additional premium allowed in first year only to fixed account may be reallocated at the next anniversary. Minimum additional premium is \$5,000.</p>
Features See next page for more details	<ul style="list-style-type: none"> • 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 & 10) • Premium Bonus Rider is only available on WealthChoice 10 (Not available in combination with the Guaranteed Living Benefit Rider.)
Death Benefit	<p>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.</p> <p>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.</p>
Surrender Value	Account value less any premium bonus recapture, 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).

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State Approvals	Please refer to the State & Product Approval document, LIP-499.
Chargebacks	Chargeback for surrender or death is 100% within the first 6 months and 50% between 7-12 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.
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 (note that premium bonus may still be recaptured upon terminal illness and/or confinement to nursing home.)
Premium Bonus Rider	Optional only on WealthChoice 10. Initial premiums will receive a premium bonus, which is allocated in a like manner as the premium. Unplanned premiums (of at least \$5,000) paid in the first 90 days, along with the applicable bonus, are allocated to the fixed account. No bonus is paid on unplanned premiums after the first 90 days. Premiums and bonus allocated to the fixed account may be reallocated as accumulated value at the next anniversary. There is no fee for the rider, though caps and pars are lower than if no Premium Bonus Rider had been selected. If any withdrawal in excess of free partial withdrawals, Lifetime Yearly Income withdrawals, RMDs or surrender occurs, some or all of the Premium Bonus may be forfeited in years one through five. 100% in year 1, 80% in year 2, 60% in year 3, 40% in year 4, 50% in year 5. The premium bonus is fully vested beginning year 6. Not available in combination with the Guaranteed Living Benefit Rider (GLBR). View the Interest Rate Bulletin for the current bonus rate.
Guaranteed Living Benefit Rider (GLBR)	<p>Available only at issue through age 80 on WealthChoice 7 and WealthChoice 10. 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.</p> <p>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.</p>

Please refer to the [WealthChoice Marketing Guide \(WC-20\)](#) and the [Interest Crediting Options Guide \(WC-66\)](#) for more information.

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.