

Product Profile

Interest Rates Effective: 07/10/17

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals	Surrender Charges						
Bonus Gold 10% Premium Bonus Premium Bonus on all 1st year Premiums	S&P 500® Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value ¹	20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% (16 Years)						
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	0%	-											
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-											
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	0%	-											
	Dow Annual Monthly Avg w/ Cap	2.25%	-	0%	-											
	Dow Annual Pt to Pt w/ Cap	2.25%	-	0%	-											
	S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁶	-	-	-											
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.25%	-	0%	-											
	S&P 500 Performance Triggered	-	-	-	2.00%											
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-											
Volatility Control Index ⁴	-	-	3.25%	-												
Current Fixed Value Rate 1.15% ⁵																
For IN: Issue Ages 77-80; Surrender Charges: 17.5, 16.5, 15.5, 15, 14, 13, 12.5, 11.5, 10.5, 10, 9, 7.5, 6, 4.5, 3, 1.5, 0% (16 Years)																
Retirement Gold 8% Premium Bonus⁷ Premium Bonus on all 1st year Premiums	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000	18-78	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value ¹	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 Years)						
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-											
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-											
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-											
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	0%	-											
	S&P 500 Performance Triggered	-	-	-	1.75%											
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-											
	Volatility Control Index ⁴	-	-	3.50%	-											
	Current Fixed Value Rate 1.00% ⁵															
	Bonus Vesting: 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 Years)															
For IN: 8% Premium Bonus on 1 st year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78. Issue Ages 74-78: Surrender Charges: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (10 Years) Issue Ages 74-78: Bonus Vesting: 0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100% (10 Years)																

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Foundation Gold 7% Premium Bonus⁷ Premium Bonus on all 1st year Premiums	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	5% of Contract Value Annually, Starting Year 2. Cumulative Penalty-Free Withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T for details.	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	1.75%					
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	3.50%	-					
	Current Fixed Value Rate 1.00% ⁵									
Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)										
Traditions Gold	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T for details.	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
	S&P 500 Annual Monthly Avg w/ Cap	4.75%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	37%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	3.50%					
	Bond Yield w/ Cap & Spread	7.90%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	1.50%	-					
	Current Fixed Value Rate 2.00% ⁵									

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Choice 6 Choice Series products are excluded from all incentives.	Choice 6 - MVA				MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	18-85	5% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years) ⁸				
	Cap	PR	Spread ³	-						40%	-		
	S&P 500 [®] Annual Pt to Pt w/ PR	-	-	-						-			
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.50%	-	-						-			
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-						-			
	Volatility Control Index ⁴	-	-	1.50%						-			
	Current Fixed Value Rate 1.80% ⁵												
	Choice 6 - Non MVA												
	Cap	PR	Spread ³	-						35%	-		
	S&P 500 [®] Annual Pt to Pt w/ PR	-	-	-						-			
S&P 500 [®] Annual Pt to Pt w/ Cap	4.25%	-	-	-									
S&P 500 [®] Monthly Pt to Pt w/ Cap	1.60% ⁶	-	-	-									
Volatility Control Index ⁴	-	-	1.75%	-									
Current Fixed Value Rate 1.70% ⁵													

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Choice 8 Choice Series products are excluded from all incentives.	Choice 8 - MVA				MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	18-85	5% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years) ⁸	
	Cap	PR	Spread ³							
	S&P 500 [®] Annual Pt to Pt w/ PR	-	45%	-						
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.75%	-	-						
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-						
	Volatility Control Index ⁴	-	-	1.25%						
	Current Fixed Value Rate 1.90% ⁵									
	Choice 8 - Non MVA									
	Cap	PR	Spread ³							
	S&P 500 [®] Annual Pt to Pt w/ PR	-	40%	-						
S&P 500 [®] Annual Pt to Pt w/ Cap	4.50%	-	-							
S&P 500 [®] Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-							
Volatility Control Index ⁴	-	-	1.50%							
Current Fixed Value Rate 1.80% ⁵										
							10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.			

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Product	Interest Rates				Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals	Surrender Charges	
Choice 10 Choice Series products are excluded from all incentives.	Choice 10 - MVA Issue Age 18-80		Cap	PR	Spread ³	MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	5% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years) ⁸
	Current Fixed Value Rate 2.00% ⁵									
	Choice 10 - Non MVA Issue Age 18-80		Cap	PR	Spread ³					
	S&P 500 [®] Annual Pt to Pt w/ PR		-	47%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap		5.00%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap		1.90% ⁶	-	-					
	Volatility Control Index ⁴		-	-	1.25%					
	S&P 500 [®] Annual Pt to Pt w/ PR		-	42%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap		4.50%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap		1.80% ⁶	-	-					
Volatility Control Index ⁴		-	-	1.25%						
Current Fixed Value Rate 1.90% ⁵										

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Advantage Gold 5% Premium Bonus Premium Bonus on all 1st year Premiums	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T for details.	16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 Years)
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.00%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	1.75%					
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	3.50%	-					
Current Fixed Value Rate 1.05% ⁵										

Annuity Contract and Rider issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, ICC11 IDX4, INDEX-6-07, ICC14 IDX8, ICC17 R-MVA, and state variations thereof. Availability and benefits may vary by state. MVA Rider on Choice Series not available in CA, CT, DC, DE, FL, ND and SD.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Spread is the same as Asset Fee as described in the Contract.

⁴ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Index

⁵ Fixed Value Minimum Guaranteed Interest Rate is 1%.

⁶ Monthly Cap

⁷ Bonus Vesting Schedule Applies

⁸ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value PR = Participation Rate PT = Performance Triggered

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Form number, availability and provisions may vary by state.

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