

SecureLiving® Index 10 Plus Fixed Index Annuity



All rates are as of
and are subject to change.

Annual Caps and Specified Rates

Minimum Renewal

Index Strategies

Monthly Cap Strategy (Year 1)

Annual Cap Strategy (Year 1)

Performance Trigger Strategy (Year 1)

Bailout Cap

Annual Cap Strategy

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy **is less than** the above bailout cap then surrender charges, loss of unvested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Annual Effective Yield

Minimum Renewal

Fixed Rate Strategies

10-Year Fixed Strategy

Available for new allocation at contract issue only.

1-Year Fixed Strategy

Surrender Charge

Year	9	10	11+
10 years	2%	1%	0%

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate¹ at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

¹ The index rate used is the 10-Year Treasury Constant Maturity Series (10 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 10 Plus. Subject to policy forms
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