

North American Guarantee ChoiceSM

multi-year guarantee annuity

Features																				
Issue ages (may vary by state)	0-90																			
Minimum premium	Single premium; \$10,000 non-qualified and \$2,000 qualified. High-band rates start at \$100,000.																			
Guarantee interest rate periods	Choice of 3, 5, 7, or 10 year guarantee interest rate periods. For California, Florida and Delaware , North American Guarantee Choice 7 and 10 are not available.																			
Surrender charge schedules (may vary by state)	3-year schedule <table border="1" style="margin-left: 20px;"> <tr><td>Y1</td><td>Y2</td><td>Y3</td></tr> <tr><td>9.3%</td><td>8.4%</td><td>7.5%</td></tr> </table>	Y1	Y2	Y3	9.3%	8.4%	7.5%													
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	5-year schedule <table border="1" style="margin-left: 20px;"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td></tr> <tr><td>9.3%</td><td>8.4%</td><td>7.5%</td><td>6.6%</td><td>5.7%</td></tr> </table>	Y1	Y2	Y3	Y4	Y5	9.3%	8.4%	7.5%	6.6%	5.7%									
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7-year schedule <table border="1" style="margin-left: 20px;"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td></tr> <tr><td>9.3%</td><td>8.4%</td><td>7.5%</td><td>6.6%</td><td>5.7%</td><td>4.75%</td><td>3.8%</td></tr> </table>	Y1	Y2	Y3	Y4	Y5	Y6	Y7	9.3%	8.4%	7.5%	6.6%	5.7%	4.75%	3.8%						
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10-year schedule <table border="1" style="margin-left: 20px;"> <tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td></tr> <tr><td>9.3%</td><td>8.4%</td><td>7.5%</td><td>6.6%</td><td>5.7%</td><td>4.75%</td><td>3.8%</td><td>2.85%</td><td>1.9%</td><td>0.95%</td></tr> </table>	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	9.3%	8.4%	7.5%	6.6%	5.7%	4.75%	3.8%	2.85%	1.9%	0.95%
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Surrender charge schedules for California	3-year schedule <table border="1" style="margin-left: 20px;"> <tr><td>Y1</td><td>Y2</td><td>Y3</td></tr> <tr><td>8%</td><td>7.15%</td><td>6.2%</td></tr> </table>	Y1	Y2	Y3	8%	7.15%	6.2%													
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Penalty-free withdrawals	Beginning 2nd contract year, equal to the interest earned for the current contract year. By current company practice*, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis, beginning as early as 30 days after the annuity is issued. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each.																			
Included rider (may vary by state)	Nursing home confinement waiver After first contract anniversary, in the event of a qualifying confinement, increases penalty-free withdrawal amount by 10% of accumulation value each year the annuitant is confined.																			

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Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

* A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.

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