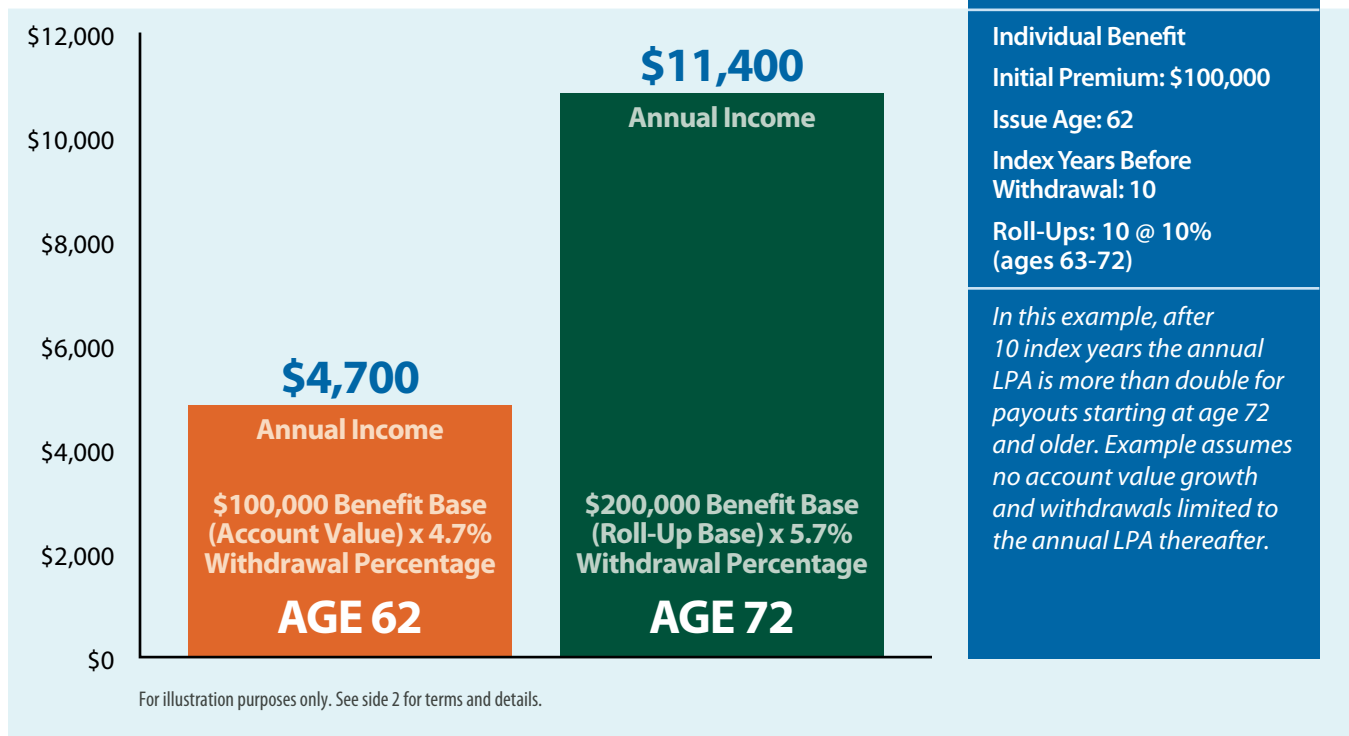


## Double Your Annual Income Amount after 10 Full Years

Indextra single premium deferred fixed indexed annuity creates the opportunity to do just that with the Lifetime Payout Amount (LPA) provided by its Guaranteed Lifetime Withdrawal Benefit (GLWB). The optional benefit is available at issue for an added annual cost of 0.95% (1.50% maximum with prior notice) of the benefit base. Here's how it can work:

### Double your LPA in a Decade by Delaying Withdrawals



*If you could set aside money for retirement and know the annual income amount available from it would be more than 100% greater by delaying 10 full years to take it, would you do so? Then see your financial representative for more information.*

Each annuity in the Indextra Series has a different set of current rates, including participation rates and interest rate caps, and pays different compensation to the financial representative. A financial representative may offer only one Indextra Series annuity.

<sup>1</sup> The GLWB rider guarantees lifetime payments beginning on LPA eligibility date (the first index year after the younger covered person turns 60) as long as the rider is in effect and withdrawals are limited to the guaranteed amount available under the rider. If you withdraw more, guaranteed values usually decrease and rider may terminate. Once purchased, you cannot voluntarily terminate the rider until the beginning of the 6th index year. Once terminated, it cannot be reinstated.

## Planning Pays: Indextra GLWB Available Annual Income Can Grow Two Ways

Two time-related forces can work for you. One, delaying withdrawals enables you to take advantage of the benefit's roll-up. The roll-up is an automatic, age-based increase to the benefit's roll-up base for each index year of the first 10 that no withdrawals are taken. Two, the benefit's withdrawal percentage increases with your age 0.1% each year (up to age 90) until the first withdrawal after the LPA eligibility date. **An increase in the benefit base and LPA does not increase the Indextra account value. The LPA is only available during your lifetime.** The benefit base cannot be withdrawn, surrendered, paid as a death benefit or applied to an annuity option.

### Later Can Be Greater

While the benefit's roll-up applies only to the first 10 index years, its withdrawal percentage increases 0.1% each year (up to age 90) when you take no withdrawals after the LPA eligibility date. It locks in at the first withdrawal after the LPA eligibility date. For example, the withdrawal percentage is 4.5% at age 60 and 5.5% at age 70. While not the sole factor to weigh in deciding when to begin LPA withdrawals, the increasing withdrawal percentage does merit consideration.

### Spouses Can Benefit

Indextra's GLWB offers a spousal benefit! It has a reduced LPA (for both spouses) rather than a higher cost. The spousal LPA is the individual LPA multiplied by a 90% spousal factor. The spousal benefit is based on the age of the younger covered person.

### Some Terms to Know

- **Benefit Base:** Initially equals the account value at the start of the first index year. At the end of each index year thereafter, resets to the greatest of the roll-up base, the account value or the benefit base at the start of the then-current index year reduced for any adjusted nonguaranteed voluntary reductions that same index year.
- **Index Year:** Many annual contract features are based on this repeating annual period. The first index year begins on the date the account value is moved to the allocation options. When one index year ends, the next begins.
- **LPA:** The amount you can withdraw each index year for your lifetime (or, with the spousal benefit, for as long as you or your covered spouse is alive). It becomes available on your LPA eligibility date. It is guaranteed as long as the benefit is in effect and withdrawals are limited to the amount available under the benefit.
- **Nonguaranteed Withdrawal:** Money taken out before the LPA eligibility date or in excess of the LPA.
- **Roll-Up:** An automatic, age-based increase to the roll-up base for each index year of the first 10 when you take no voluntary reductions.
- **Withdrawal Percentage:** Varies with the (younger) covered person's age at the first LPA withdrawal.

<sup>1</sup> In OR, spouse includes domestic partner.

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