

Product at a Glance																							
Policy Form Numbers	20710																						
Minimum Age	45																						
Maximum Age	85																						
Sales Illustration Required	No																						
States Available	Approved in all states EXCEPT : NY, OR																						
Type	Single Premium Deferred Indexed Annuity																						
Plan Options	403(b) TSA, ROTH 403(b), IRA, SEP IRA, ROTH IRA, 457(b), ROTH, 457(b) and Non-Qualified S&P 500 Annual Point-to-Point with a Cap S&P 500 Monthly Sum Cap																						
Account Options (Crediting Strategies)	US Fundamental Balanced Index- Annual Point to Point with Participation Rate Global Balanced Index - Annual Point-to-Point Participation Rate Declared Rate																						
Rate Booster*	A Rate Booster strategy is optional for all indexing strategies. Money allocated to a Rate Booster strategy as 1% annual charge deducted from it's accumulation value.																						
Account Reallocation	Allowed on each policy anniversary (with written notification 15 days prior to anniversary)																						
Loans	\$500 minimum for 403(b) and 457(b) if the plan permits.																						
Minimum Premium	\$50,000																						
Maximum Premium	\$1 million age 45-70; \$750,000 age 71-75; \$500,000 age 76-80; \$250,000 age 81-85																						
Free Look	30 Days																						
Free Withdrawals	10% of Accumulation Value annually after the first year as permitted by law. You must maintain at least \$5,000 in the annuity to keep it in force.																						
Withdrawal Charges	<table border="1"> <thead> <tr> <th>Annuity Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>Withdrawal Charge %</td> <td>8.25%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table>	Annuity Year	1	2	3	4	5	6	7	8	9	10	Withdrawal Charge %	8.25%	8%	7%	6%	5%	4%	3%	2%	1%	0%
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Riders	Nursing Care & Terminal Illness at no additional cost in approved states. No Charge GLIR or Standard GLIR required for issue. Standard GLIR has an annual charge. (See rider details)																						
Market Value Adjustment (MVA)	Yes, applies to withdrawals in excess of the penalty free withdrawal amount for the first 10 policy years.																						

Guaranteed Minimum

The Policy Value equals 87.5% of the premium paid; less any amounts withdrawn; plus interest on the above items credited at the Policy Value Interest Rate, set at issue, ranging between 1-3%.

Death Benefit

Full accumulation value at death of the annuitant. Policy will be issued on the 7th, 14th, 21st, or 28th day of the month following or coincident with the date the single premium is paid.

Policy Issue Date

If you want further information on this product, please contact the National Life Group Sales Desk at 800-906-3310.

Footnotes:

* Rate booster only benefits interest crediting during periods where interest is credited to that strategy. If no indexed interest is credited for that period, Rate Booster will have no effect. The charge for Rate Booster occurs for every crediting period regardless of whether interest is credited.

Loans are subject to IRC guidelines, company limitations, and current cash values. Loans are provided to 403(b)/457(b) policies by endorsement.

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