

## CERTIFICATE OF DISCLOSURE

### GUARANTEE PERIOD/INTEREST CREDITING

This is a Single Premium Deferred Annuity contract, which is a long-term contract. You choose the guaranteed rate period that is best for you. This period begins on the date of issue and ends on the last day of the chosen period. After your chosen rate period ends you will have a number of options as described in the "Renewal of Guarantee Period" below. Interest is credited and compounded on a daily basis. The rates below are the current effective annual rates.

Guaranteed Interest Term	3 Year	5 Year	7 Year	10 Year
Guaranteed Interest Rate	5.40%	5.60%	5.65%	5.70%
Add Free Withdrawal Waiver Rider Only <sup>(1)</sup>	5.45%	5.65%	5.70%	5.75%
Add Withdrawal Charges Waiver Rider Only <sup>(2)</sup>		5.70%	5.75%	5.80%
Interest Rate with Both Riders		5.75%	5.80%	5.85%

- (1) By selecting this rider, the 10% annual free withdrawal included in the policy will be waived and any withdrawal of the Single Premium Payment amount will incur withdrawal charges as detailed below.
- (2) By selecting this rider, the interest rate on your annuity may be changed on each anniversary date of your policy to no less than 1% on the 5-year, 7-year, and 10-year terms. If the rate is reduced below the initial rate, you will be able to fully withdraw your annuity balance with no withdrawal charges or MVA.

### KEY ANNUITY TERMS

#### Single Premium Deferred Annuity

This annuity is a single premium deferred annuity. Additional premiums may not be added in the future.

#### Death Benefits

Death Benefits are equal to the account value upon death of the owner.

If the owner's spouse is the sole beneficiary, the spouse may continue the policy in his or her own name.

#### No Sales Charges or Fees

There are no annual maintenance fees and no front-end sales loads.

#### Right to Examine Annuity

Within the first 30 days after you receive your annuity, you may return the annuity and receive 100% of your premium, minus any prior withdrawals

<b>Issue Ages</b>	<b>Minimum/Maximum Premium</b>
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0-90 years old	\$2,000-500,000
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#### Exceptions to Surrender Charges & MVA

- You may withdraw 100% of your accumulated interest and RMD free of all charges at any time
- You may withdraw 10% of the account value each year (including any accumulated interest amount) free of surrender charges. MVA calculation will apply. This exception may not apply if you selected the Free Withdrawal Waiver rider.
- In the event of owner death, withdrawal charges and MVA are waived and benefits equal the account balance
- You may elect to annuitize at any time after the first year from a number of options. Surrender charges and MVA are waived with a payout period of 5 years or longer

### MARKET VALUE ADJUSTMENT

When you make a withdrawal, we also may increase or decrease the amount you receive based on a market value adjustment (MVA). If interest rates went up after you bought your annuity, the MVA likely will decrease the amount you receive. If interest rates went down, the MVA will likely increase the amount you receive.