

Fixed Index Annuities

Product Guide

Allianz Life Insurance Company of North America





Allianz Summit IISM Annuity (C52340)



Allianz MasterDex XSM Annuity (C52575)

Product positioning	Accumulation potential with no cap, lump sum available after 10 years, earns indexed interest whether the blended index change is positive or negative.	Multiple crediting options, 10% withdrawals, lump sum available after 10 years with 10% vesting premium bonus
Bonus (Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.)	NA	10% bonus on all premium received during the first three contract years. The bonus is vested over a 10-year period at 10% per year.
Issue ages (owner)	0-85	0-80
Premium – initial minimum	A single premium of \$10,000 qualified and nonqualified	<ul style="list-style-type: none"> • \$10,000 qualified/nonqualified • Flexible premium first three years
Maximum premium	\$1,000,000 without approval	\$1,000,000 without approval
Allocation options	A blended index comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), EURO STOXX 50 (20%), and Russell 2000 (10%)	S&P 500 index, Nasdaq-100 [®] Index, EURO STOXX 50, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), EURO STOXX 50 (20%), and Russell 2000 (10%)
Index crediting method	5-year point-to-point	Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Monthly sum is not available for the blended index.
Participation rate	Call the FASTeam for current participation rates.	100% participation rate
Cap/spread	NA	Call the FASTeam for current caps.
Fees	No up front fees or sales charges	No up front fees or sales charges
Surrender charge/ Distribution rule	10 years (9%, 8.1%, 7.20%, 6.30%, 5.40%, 4.50%, 3.60%, 2.70%, 1.80%, .90%, 0%)	10 years (10%, 10%, 10%, 8.75%, 7.5%, 6.25%, 5.00%, 3.75%, 2.5%, 1.25%, 0.00%)
Minimum guarantee	87.5% of premium less any withdrawals accumulated at a rate no less than 1% compounded annually.	87.5% of premium, less any withdrawals, accumulated at a rate no less than 2.5% compounded annually.
Loans (Contract loans will reduce available cash values and death benefits.)	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRAs, SEPs, or some other qualified plans. Loans may be considered taxable distributions. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRAs, SEPs, or some other qualified plans. Loans may be considered taxable distributions. If clients fully surrender their contract, unpaid loans will be subject to surrender charges and loss of some or all of the unvested bonus. Loans participate in the indexing method.
Withdrawal provision	Beginning immediately, up to 10% of the contract's paid premium can be withdrawn each contract year; maximum of cash surrender value.	In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.
Death benefit (prior to annuitization)	Can receive the death benefit as a lump-sum payment, or as annuity income payments. Will receive the greater of the contract's accumulation value or principal credited at 3% annually while in deferral.	The contract's accumulation value, including both vested and unvested premium bonus, is available as a lump sum or may be taken as income payments. Death benefit applies to contracts not yet annuitized.
No additional cost features	<ul style="list-style-type: none"> • Flexible Annuity Option Rider • Nursing Home Benefit • No surrender charges for RMDs 	<ul style="list-style-type: none"> • Flexible Annuity Option Rider • Nursing Home Benefit • Trail commissions
Additional cost features	NA	<ul style="list-style-type: none"> • Flexible Withdrawal Rider • Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.) • Simple Income II Rider



**PremierDex™
Annuity
(C58270)**



**PremierDex 5™
Annuity
(C58487)**

Product positioning	Monthly sum annual crediting, along with a “high water” feature, lump sum available after seven years	Monthly sum annual crediting, plus a “high water” feature, lump sum available after 10 years with a 5% premium bonus
Bonus (Bonus annuities may include higher surrender charge periods, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.)	NA	5% bonus on all premium received during the first five contract years. To receive the bonus, the contract cannot be partially or fully surrendered during the first 10 contract years or annuitized prior to the sixth contract year.
Issue ages (owner)	0-85	0-85
Premium – initial minimum	<ul style="list-style-type: none"> • \$10,000 qualified/nonqualified • Flexible premium first three years 	<ul style="list-style-type: none"> • \$10,000 qualified/nonqualified • Flexible premium first five years
Maximum premium	\$1,000,000 without approval	\$1,000,000 without approval
Allocation options	S&P 500 index, Nasdaq-100 Index, and Interest Earning Value. Client can select more than one allocation option during an index term in increments of 25% and can change allocations on an annual basis.	S&P 500 index, Nasdaq-100 Index, and Interest Earning Value. Client can select more than one allocation option during an index term in increments of 25% and can change allocations on an annual basis.
Index crediting method	Monthly point-to-point with “high water” and vesting features. Vesting percentage increases 15% each contract anniversary. Gains are fully vested after the seventh contract year.	Monthly point-to-point with “high water” and vesting features. Vesting percentage increases 10% each contract anniversary. Gains are fully vested after the 10 th contract year.
Participation rate	100% participation rate	100% participation rate
Cap/spread	Call the FASTeam for current caps.	Call the FASTeam for current caps.
Fees	No up front fees or sales charges	No up front fees or sales charges
Surrender charge/ Distribution rule	<ul style="list-style-type: none"> • No payout required (10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%) 	<ul style="list-style-type: none"> • No payout required (15%, 15%, 15%, 15%, 12.86%, 10.71%, 8.57%, 6.43%, 4.29%, 2.14%, 0%)
Minimum guarantee	87.5% of the premiums paid, less any withdrawals, accumulated at a rate no less than 1.5% compounded annually.	87.5% of the premiums paid, less any withdrawals, accumulated at a rate no less than 2% compounded annually.
Loans (Contract loans will reduce available cash values and death benefits.)	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.	Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.
Withdrawal provision	12 months after last premium has been added, 10% of premium annually, up to 100% of premiums paid. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to agent 59½, a 10% federal tax penalty.	12 months after last premium has been added, 10% of premium annually, up to 100% of premiums paid. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to agent 59½, a 10% federal tax penalty.
Death benefit (prior to annuitization)	The greater of the contract's accumulation value or guaranteed minimum value	The greater of the contract's accumulation value or guaranteed minimum value
No additional cost features	<ul style="list-style-type: none"> • Nursing Home Benefit • RMD available (no penalty to client) • Flexible Annuity Option Rider 	<ul style="list-style-type: none"> • Nursing Home Benefit • RMD available (no penalty to client) • Flexible Annuity Option Rider
Additional cost features	<ul style="list-style-type: none"> • Flexible Withdrawal Rider • Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.) 	<ul style="list-style-type: none"> • Flexible Withdrawal Rider • Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)

Guarantees are based on the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Product availability and features may vary by state. For agent use only – not for use with the public.



All annuities listed are owner-driven contracts.



Allianz Target AcceleratorSM Annuity (C51673)

Product positioning

A target date annuity that offers a combination of guaranteed interest and potential indexed interest

Bonus (Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.)

NA

Issue ages (owner)

0-85

Premium – initial minimum

- \$10,000 for qualified/nonqualified
- Flexible premium first three years

Maximum premium

\$1,000,000 without approval

Allocation options

A blended index comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%) and a fixed interest allocation. The allocation percentages to these options are automatically adjusted as the target date nears.

Index crediting method

Annual point-to-point

Participation rate

Call the FASTeam for current caps and participation rate.

Cap/spread

NA

Fees

No up front fees or sales charges

Surrender charge/ Distribution rule

Seven years
(9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%)

Minimum guarantee

87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% compounded annually.

Loans

(Contract loans will reduce available cash values and death benefits.)

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.

Withdrawal provision

In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

Death benefit (prior to annuitization)

The greater of the contract's accumulation value or guaranteed minimum value

No additional cost features

- Flexible Annuity Option Rider
- Nursing Home Benefit
- No surrender charges for RMDs

Additional cost features

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)

Allianz Endurance 10SM Annuity (C50915)

Allianz Endurance 15SM Annuity (C50915)

Flexible income options that provide an income stream without annuitization

Flexible income options that provide an income stream without annuitization

10% for Enhanced Withdrawal Benefit (EWB) value on premium received during the first three years. The EWB value is available as one of two income options after at least seven years with payments lasting at least 10 years. No bonus applied to the accumulation or cash surrender value.

15% for Enhanced Withdrawal Benefit (EWB) value on premium received during the first three years. The EWB value is available as one of two income options after at least 10 years with payments lasting at least 10 years. No bonus applied to the accumulation or cash surrender value.

0-80

0-80

- \$10,000 for qualified/nonqualified
- Flexible premium first three years

- \$10,000 qualified/nonqualified
- Flexible premium first three years

\$1,000,000 without approval

\$1,000,000 without approval

S&P 500 index, Nasdaq-100[®] Index, FTSE 100, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).

S&P 500 index, Nasdaq-100 Index, FTSE 100, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).

Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Monthly sum is not available for blended index.

Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Monthly sum is not available for blended index.

100% participation rate

100% participation rate

Call the FASTeam for current caps and spreads.

Call the FASTeam for current caps and spreads.

No up front fees or sales charges

No up front fees or sales charges

Seven years
(10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%)

10 years
(10%, 10%, 10%, 8.75%, 7.5%, 6.25%, 5%, 3.75%, 2.50%, 1.25%, 0%)

90% of premium, less any withdrawals, accumulated at a rate no less than 1.5% compounded annually.

90% of premium, less any withdrawals, accumulated at a rate no less than 1.5% compounded annually.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans are no longer available once the EWB is selected. Loans participate in the indexing method.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans are no longer available once the EWB is selected. Loans participate in the indexing method.

In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Free withdrawals are not available once an EWB option is selected. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Free withdrawals are not available once an EWB option is selected. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

The accumulation value; beneficiary may elect to annuitize the death benefit. The EWB value is available as an annuity option over five years.

The accumulation value; beneficiary may elect to annuitize the death benefit. The EWB value is available as an annuity option over five years.

- Enhanced Withdrawal Benefit 110% crediting on EWB value
- Flexible Annuity Option Rider
- Nursing Home Benefit
- No surrender charges for RMDs

- Enhanced Withdrawal Benefit 110% crediting on EWB value
- Flexible Annuity Option Rider
- Nursing Home Benefit
- No surrender charges for RMDs

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)

**Allianz MasterDex PlusSM
Annuity
(C51233)**

**Allianz MasterDex 5 PlusSM
Annuity
(C51261)**

Multiple crediting options, 10% withdrawals, lump sum available after seven years

Multiple crediting options, 10% withdrawals, lump sum available after 10 years with 5% premium bonus

NA

5% bonus on all premium received during the first five contract years. To receive the bonus, the contract cannot be partially or fully surrendered during the first 10 contract years or annuitized prior to the sixth contract year.

0-85

0-85

- \$10,000 qualified/nonqualified
- Flexible premium first three years

- \$10,000 qualified/nonqualified
- Flexible premium first five years

\$1,000,000 without approval

\$1,000,000 without approval

S&P 500 index, Nasdaq-100 Index, FTSE 100, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).

S&P 500 index, Nasdaq-100 Index, FTSE 100, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).

Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Monthly sum is not available for blended index.

Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Monthly sum is not available for blended index.

100% participation rate

100% participation rate

Call the FASTeam for current caps and spreads.

Call the FASTeam for current caps and spreads.

No up front fees or sales charges

No up front fees or sales charges

- No payout required
- Seven years (10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%).

- No payout required
- 10 years (15%, 15%, 15%, 15%, 12.86%, 10.71%, 8.57%, 6.43%, 4.29%, 2.14%, 0%).

87.5% of premium, less any withdrawals, accumulated at a rate no less than 1.5% compounded annually.

87.5% of premium, less any withdrawals, accumulated at a rate no less than 2% compounded annually.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.

In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

The greater of the contract's accumulation value or guaranteed minimum value


The greater of the contract's accumulation value or guaranteed minimum value

- Nursing Home Benefit
- Flexible Annuity Option Rider
- No surrender charge for RMDs


- Nursing Home Benefit
- Flexible Annuity Option Rider
- No surrender charge for RMDs

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)
- Income Plus Benefit Rider

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)
- Income Plus Benefit Rider



Allianz MasterDex 10 PlusSM Annuity (C51288)



Allianz InfiniDex[®] Annuity (C50819)

Multiple crediting options and a 10% premium bonus

Monthly threshold crediting, 10% withdrawals, lump sum available after five years

10% bonus on all premium received during the first five contract years. To receive the bonus, the contract must be held in deferral for a minimum of five years and annuity payments must be taken over a minimum of 10 years.

NA

0-85

0-85

- \$2,000 for qualified/\$5,000 nonqualified
- Flexible premium first five years

- \$10,000 for qualified/nonqualified
- Flexible premium first two years

\$1,000,000 without approval

\$1,000,000 without approval

S&P 500 index, Nasdaq-100 Index, FTSE 100, blended index, and fixed interest. Client can select more than one allocation option during a contract year in increments of 1% and can change allocations on an annual basis. The blended index is comprised of: Dow Jones Industrial Average (35%), Lehman Brothers U.S. Aggregate Index (35%), FTSE 100 Index (20%), and Russell 2000 (10%).

S&P 500 index, Nasdaq-100 Index, and interest allocation; client can select more than one allocation option in whole-number increments, provided interest allocation does not exceed 75% of premium.

Annual point-to-point, monthly sum, and monthly average are available depending on allocations. Current caps and spreads vary by allocation. Monthly sum is not available for blended index.

Monthly threshold

100% participation rate

100% participation rate

Call the FASTeam for current caps and spreads.

Call the FASTeam for current caps.

No up front fees or sales charges

No up front fees or sales charges

- 5x10 (five years deferred/10-year payout)
- 87.5% of premium paid less withdrawals, accumulated at a minimum interest rate of no less than 1.5%, no bonus included

- No payout required
- Five years (10%, 9%, 8%, 7%, 6%, 0%). A market value adjustment may apply during the surrender charge period only.

87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% compounded annually.

87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% compounded annually.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.

In the contract year following the last premium received, 10% of paid premium is available each year in one or more free withdrawals. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

10% of total premium on cumulative payments, available 12 months after the last premium was received. Up to 100% cumulative lifetime. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

The greater of the contract's annuitization value or guaranteed minimum value

The greater of the contract's accumulation value or guaranteed minimum value

- Nursing Home Benefit
- No surrender charge for RMDs
- Flexible Annuity Option Rider
- Systematic Withdrawal of Credits
- Systematic Withdrawal Benefit

- Nursing Home Benefit
- No surrender charge for RMDs
- Flexible Annuity Option Rider

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)



Allianz InfiniDex 5™ Annuity (C50837)



Allianz InfiniDex 10™ Annuity (C50864)

Monthly threshold crediting, lump sum available after 10 years with 5% premium bonus

Monthly threshold crediting and a 10% premium bonus

5% bonus on all premium received during the first five contract years. To receive the bonus, the contract cannot be partially or fully surrendered during the first 10 contract years or annuitized prior to the sixth contract year.

10% bonus on all premium received during the first five contract years. To receive the bonus, the contract must be held in deferral for a minimum of five years and annuity payments must be taken over a minimum of 10 years.

0-85

0-85

- \$10,000 for qualified/nonqualified
- Flexible premium first five years

- \$2,000 for qualified/\$5,000 nonqualified
- Flexible premium first five years

\$1,000,000 without approval

\$1,000,000 without approval

S&P 500 index, Nasdaq-100 Index, and interest allocation; client can select more than one allocation option in whole-number increments, provided interest allocation does not exceed 75% of premium.

S&P 500 index, Nasdaq-100 Index, and interest allocation; client can select more than one allocation option in whole-number increments, provided interest allocation does not exceed 75% of premium.

Monthly threshold

Monthly threshold

100% participation rate

100% participation rate

Call the FASTeam for current caps.

Call the FASTeam for current caps.

No up front fees or sales charges

No up front fees or sales charges

- No payout required
- 10 years (15%, 15%, 15%, 15%, 12.86%, 10.71%, 8.57%, 6.43%, 4.29%, 2.14%, 0%). A market value adjustment may be applied during the surrender charge period only.

- 5x10 (five years deferred/10-year payout)
- 87.5% of premium paid less withdrawals, accumulated at a guaranteed rate of no less than 1.5%, no bonus included

87.5% of premium, less any withdrawals, accumulated at a rate no less than 2% compounded annually.

87.5% of premium, less any withdrawals, accumulated at a rate no less than 1% compounded annually.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.

Up to 50% of cash surrender value (\$50,000 maximum). Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Loans participate in the indexing method.

10% of total premium on cumulative payments, available 12 months after the last premium was received. Up to 100% cumulative lifetime. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

10% of total premium on cumulative payments, available 12 months after the last premium was received. Up to 100% cumulative lifetime. Withdrawals from an annuity contract may be subject to ordinary income taxes and, if taken prior to age 59½, a 10% federal tax penalty.

The greater of the contract's accumulation value or guaranteed minimum value

The greater of the contract's annuitization value or guaranteed minimum value

- Nursing Home Benefit
- No surrender charge for RMDs
- Flexible Annuity Option Rider

- Nursing Home Benefit
- Systematic withdrawal of credits
- No surrender charge for RMDs
- Flexible Annuity Option Rider

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)

- Flexible Withdrawal Rider
- Death Benefit Rider (Available at issue only with nonqualified annuities where the policyowner and annuitant are the same individual.)

Participation rates, caps, and spreads may be subject to change at the Company's discretion, depending on the product selected.

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