

Rate Certainty Annuity

Issue Ages	0 – 85 (owner and annuitant; age last birthday)																												
Maturity Age	100 (annuitant)																												
Premium	Single Premium																												
Minimum Premium	Q \$ 5,000	NQ \$ 10,000																											
Index	S&P 500 Dynamic Intraday TCA Index																												
Interest Crediting Strategies	<p>Interest rate credited for indexed strategies will be determined by comparing the index value at the end of the term to the index value at the beginning of the term multiplied by (1 plus the threshold rate). If the ending index value is greater to or equal to the index value threshold then the interest rate credited will be the specified rate; otherwise, it will be the floor. See below for example of crediting parameters.</p> <p>Initial crediting rates will be guaranteed for first 7, 10 or 20 years then declared annually. Reallocations made on a contract anniversary prior to the end of the initial guaranteed period will receive the initial crediting rates.</p> <table border="1"> <thead> <tr> <th>Crediting Strategy</th> <th>Declared</th> <th>Floor</th> <th>Specified</th> <th>Threshold</th> </tr> </thead> <tbody> <tr> <td>Declared Rate</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Protected Performance Trigger</td> <td>N/A</td> <td>2.0%</td> <td>6.0%</td> <td>0%</td> </tr> <tr> <td>Performance Trigger</td> <td>N/A</td> <td>0%</td> <td>7.5%</td> <td>0%</td> </tr> <tr> <td>Enhance Performance Trigger</td> <td>N/A</td> <td>0%</td> <td>10.0%</td> <td>5.0%</td> </tr> </tbody> </table>				Crediting Strategy	Declared	Floor	Specified	Threshold	Declared Rate	4.0%	N/A	N/A	N/A	Protected Performance Trigger	N/A	2.0%	6.0%	0%	Performance Trigger	N/A	0%	7.5%	0%	Enhance Performance Trigger	N/A	0%	10.0%	5.0%
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Riders	None																												
Minimum Guaranteed Surrender Value	87.5% of premium, accumulated at the minimum guaranteed rates required by law for the indexed account and the declared rate account, less any withdrawals. There are separate minimum guaranteed rates for the indexed and declared rate accounts. These rates will be set at issue and guaranteed for the life of the contract.																												
Surrender Value	The surrender value is equal to the annuity value (1) minus any applicable surrender charge, (2) minus any federal or state premium taxes, and (3) with any applicable MVA. MVA could be positive or negative (subject to cap/floor equal to the surrender charge).																												
Surrender Charge Free Withdrawal Privilege	After the contract is issued, you can withdraw up to 10% of your annuity value as of the beginning of each Contract Year. The minimum withdrawal is \$100.																												
Surrender Charges	7-year period 9, 8, 7, 6, 5, 4, 3, 0 thereafter 10-year period* 9, 8, 7, 6, 5, 5, 4, 3, 2, 1, 0 thereafter 20-year period* 9, 8, 7, 6, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 4, 2, 2, 1, 0 thereafter * May be different surrender charges in CA																												
Surrender Waivers	Confinement, disability, and terminal illness. Please see contract for specific details.																												
Market Value Adjustment	If you withdraw any amount during the surrender charge period in excess of the surrender charge free withdrawal amount, additional adjustments may be applied that could increase or decrease the total withdrawal amount. Values are determined by comparing market interest rates on the contract's issue date to its surrender date. Not applicable in all states.																												
Death Benefit	At the death of the owner, the greater of the annuity value or surrender value will be paid.																												

Information above is subject to change.