

IncomeDefenderSM Rider Overview

Issue ages

40-85 (Income payments may begin at age 55.)

Benefit base

The benefit base starts with the account value and is increased by additional purchase payments and rollup credits.

Rollup credits

At the end of each year during the 7-year rollup period, the current benefit base is increased by 8% of all purchase payments received in the first contract year, including any applicable purchase payment bonuses. The rollup credit for a purchase payment received after the start of the first contract year will be prorated. Rollup credits are not applied to purchase payments received after the first contract year. Rollup credits cannot increase the benefit base to more than the rollup cap, which is equal to 250% of the purchase payment amount.

Resets

Beginning with the first rider anniversary and any anniversary thereafter, the benefit base may be reset to the account value, if greater. By resetting the benefit base, the rollup period and rollup credits can begin again. Resets are only available before income payments begin and may increase the annual rider charge. A reset must be requested and cannot be automatic.

Income payments

If the client is 55 years old or older, income payments may be taken at any time through withdrawals based on the benefit base and the income option that was selected. There are two ways to receive income:

- Single lifetime income
- Joint lifetime income

If the joint lifetime income is selected, the owner and spouse must be at least age 55 on the income start date.

Amount of income payments

The maximum annual income payment is the income percentage multiplied by the benefit base. The income percentage is based on the client's age at the time of the first income payment under the rider and the income option that was selected. The income percentage increases 0.10% each year until it reaches 7.5% for single lifetime income and 6.5% for the joint lifetime income. The income percentage is locked in and will not change once income payments begin.



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Not Insured by any Federal Government Agency		Not a Deposit

Maximum income percentage table

Age at income start date*	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
65	5.0%	4.0%
75	6.0%	5.0%
85	7.0%	6.0%
90+	7.5%	6.5%

Example of maximum income percentage for ages 65–75

Age at income start date*	Single lifetime income	Joint lifetime income
65	5.0%	4.0%
66	5.1%	4.1%
67	5.2%	4.2%
68	5.3%	4.3%
69	5.4%	4.4%
70	5.5%	4.5%
71	5.6%	4.6%
72	5.7%	4.7%
73	5.8%	4.8%
74	5.9%	4.9%
75	6.0%	5.0%

*If joint lifetime, use the age of the younger spouse or legally recognized domestic partner.

Effect of withdrawals

Withdrawals may be taken during any phase of the contract, but account value, rollup credits and the benefit base may be affected. The benefit base will be reduced for any withdrawals taken before income payments begin as well as those above the applicable income payment amount once income payments have begun. This rider uses a proportionality concept. If a withdrawal is taken (other than to pay rider charges or to use as an income payout amount), the benefit base will be reduced by the same percentage that is withdrawn from the account value. If the owner takes a withdrawal that does not exceed the free withdrawal allowance, the rollup credit will be reduced dollar for dollar for that year. Rollup credits will continue to accumulate thereafter until the end of the rollup period. Rollup credits stop if the owner takes a withdrawal that exceeds the free withdrawal allowance.

Rider charge

An annual charge of 0.85% of the benefit base will be taken at the end of each contract year. The charge is deducted from the account value. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider. **The rider charge will be refunded at death if income payments have not started.**

Rider cancellation

The client may cancel the rider at any time by written request.

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