

# Index Frontier Registered Index-Linked Annuities

## Product Reference Guide

This guide highlights some features of these products. Please see the prospectuses and contracts for more information.



Participate in market growth



Manage downside risk



No annual or recurring fees

<b>Issue ages</b>	Qualified: 0–80 Non-qualified: 0–80	Inherited IRA: 0–75 Inherited non-qualified: 0–75
<b>Tax qualifications</b>	Non-qualified and inherited non-qualified, IRA (traditional, Roth, SEP, SIMPLE, and inherited), 401(a) (including 401(k) traditional and Roth), 403(b) (traditional and Roth)- Governmental 457(b) (traditional and Roth)	
<b>Purchase payments</b>	<b>Minimum:</b> \$25,000; additional purchase payments accepted in first two months of contract; minimum \$10,000 <b>Maximum:</b> \$1 million for ages 0-80 without prior Home Office approval	
<b>Early withdrawal charges</b>	Varies by product. 5- and 7-year early withdrawal charge periods available. 5-year declining: 8%, 7%, 6%, 5%, 4%      7-year declining: 8%, 7%, 6%, 5%, 4%, 3%, 2%	
<b>Indexed strategies</b>	Three types of indexed strategies available: <ul style="list-style-type: none"> <li>• <b>10% buffer indexed strategy</b> provides growth potential up to a cap and protects against the first 10% of index losses.</li> <li>• <b>-10% floor indexed strategies</b> provide growth potential up to a cap and protect against index losses in excess of -10%.</li> <li>• <b>0% floor indexed strategies</b> provide growth potential up to a cap and complete protection against index losses.</li> </ul>	
<b>Product features</b>	<ul style="list-style-type: none"> <li>• Bailout feature on indexed strategies</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is the greater of the account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	

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*The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.*

*Annuities are intended to be long-term products and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.*

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