



Agent Product Training

“Dedicated to serving the needs and financial goals of our customers .”

Preserve and ProOption Multi-Year Guaranteed Annuities

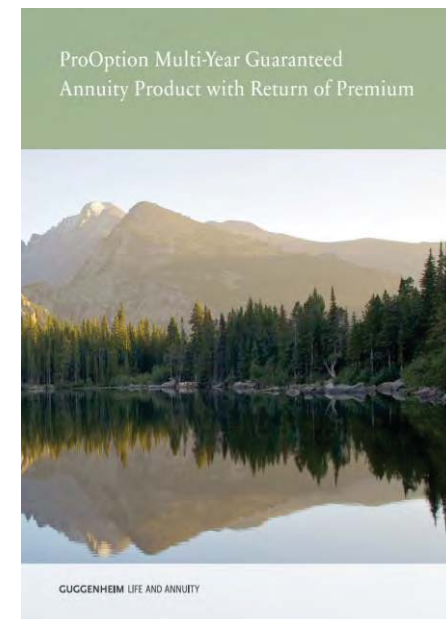
The Preserve and ProOption MYGAs are single premium deferred annuities. Multiple sources may be used to fund the contract; please indicate on the New Business Transmittal your desire that the contract be issued after all funds have been received.

Both products are available in 48 states and the District of Columbia. They are not available in New York or New Jersey nor are they available to individuals who reside in New York or New Jersey.

We offer different guaranteed periods from which your client may choose.

The Preserve and ProOption MYGA s offer a 30- Day Free Look period in all states.

These products can be issued up to age 90 for both qualified and non-qualified contracts.



Preserve and ProOption Multi-Year Guaranteed Annuities

The minimum purchase premium amount is \$5,000 for qualified contracts and \$10,000 for non-qualified contracts. The maximum purchase premium amount is \$1,000,000.

Please contact an Internal Sales Representative if you have a client who is interested in purchasing either product for an amount greater than \$1,000,000.

The death benefit for the ProOption and Preserve MYGAs is the full account value. Surrender charges and Market Value Adjustments are waived.

We will accept the following qualified contracts: IRA, SEP (Rollovers), ROTH, and ROTH Conversions.

The surrender charge schedules for the Preserve and ProOption MYGAs are extremely client friendly. All durations begin at 7% and decline each year.

Guaranteed Period	Surrender Charge by Contract Year Initial Guaranteed Period									
	1	2	3	4	5	6	7	8	9	10
3 Year	7%	6%	5%							
4 Year	7%	6%	5%	4%						
5 Year	7%	6%	5%	4%	3%					
6 Year	7%	6%	5%	4%	3%	2%				
7 Year	7%	6%	5%	4%	3%	2%	1%			
8 Year	7%	6%	5%	4%	3%	2%	1%	1%		
9 Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	
10 Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%

ProOption and Preserve Durations
 Preserve Durations

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Preserve and ProOption Multi-Year Guaranteed Annuities

The Preserve and ProOption MYGA s offer many liquidity options for your client(s)

- Beginning in Year Two your client(s) may take 10% of the previous year's account value penalty free.
- Required Minimum Distributions are available for qualified contracts. RMDs are available during the first contract year without a surrender charge. However, a chargeback of commission will be assessed on the amount withdrawn.
- Systematic Interest Payments may also be taken in lieu of annual 10% withdrawals. Your client(s) may choose to receive monthly, quarterly, semi-annual, or annual interest payments.



Preserve and ProOption Multi-Year Guaranteed Annuity

The Preserve and ProOption MYGAs may be annuitized at any time for a minimum of ten years. They may be annuitized for a minimum of five years at the end of the guaranteed period. **State Variations may apply*

Annuitization Options include:

Life Only	Life with period certain
Joint Life	Joint Life with period certain
Certain Period 5-20 years	COLA (cost of living adjustment)

**Please note: Life Only options are limited to owners 70 years of age or younger. Joint Life Only options are limited to owners 80 years of age or younger. Please add a Period Certain, if the owner is above these ages.*

Preserve Multi-Year Guaranteed Annuities

Preserve MYGA -Unique Feature

Offers two rate bands:

Qualified : \$5,000-\$249,999 and \$250,000+

Non-Qualified: \$10,000-\$249,999 and \$250,000+

**Please note: During the first contract year there will be a 100% chargeback of commission if death occurs. A chargeback of commission will also be assessed on any surrenders/withdrawals, in excess of monthly interest made in year one.*

ProOption Multi-Year Guaranteed Annuities

ProOption MYGA with Return of Premium- Unique Features

Return of Premium Guarantee: The client can surrender the contract and receive their full premium back less any prior withdrawals. Prior withdrawals (including interest withdrawals) will reduce the Return of Premium Benefit.

Interest Rate Increase: The interest rates credited during the initial term of the contract will increase each year on the contract anniversary. This applies to the first term only. These rates are guaranteed for the initial term. Future terms will receive a level guaranteed rate for each renewal term, which will be set by the company upon renewal.

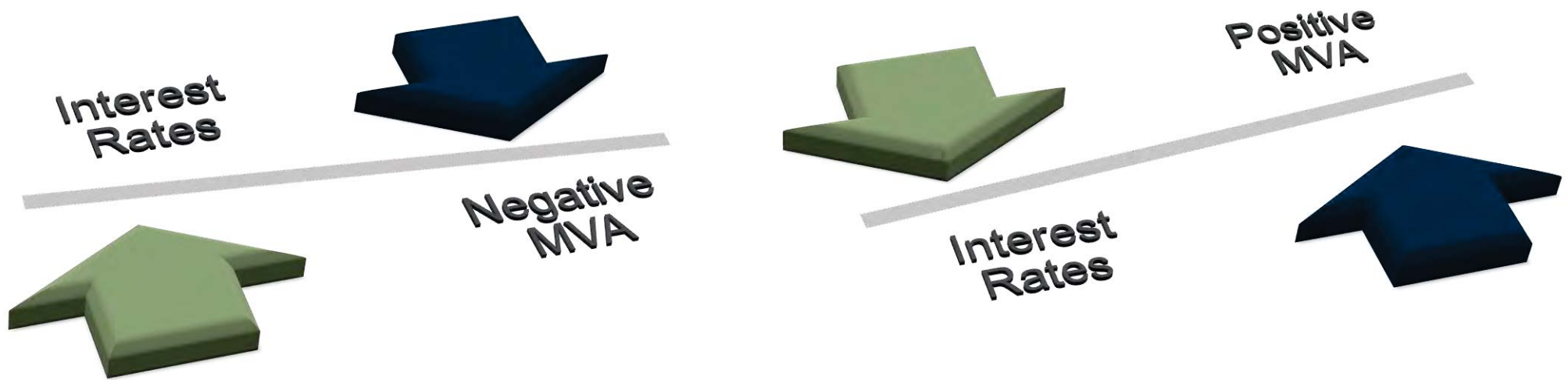
**Please note: During the first contract year there will be a 100% chargeback of commission if death occurs. A chargeback of commission will also be assessed on any surrender/withdrawals, in excess of monthly interest made in year one. During the second contract year a 50% chargeback will be assessed on any surrenders/withdrawals, in excess of the free withdrawal amount.*

Market Value Adjustment

The Preserve and ProOption MYGAs contain a market value adjustment (MVA). It is applied when the contract is liquidated early or more than the penalty free amount is withdrawn. It is designed to share some of the investment risk between the contract holder and the company.

If interest rates in the market are **higher** than when the annuity was purchased, the adjustment may cause a **negative MVA**. If interest rates in the market are **lower** than when the annuity was purchased, the adjustment may cause a **positive MVA**.

**Please note: contracts issued in DE, WA, OR, PA, MO do not contain an MVA*



End of Guaranteed Period Options

When the Preserve and ProOption MYGAs have reached the end of their initial guaranteed periods the owner must make an election. We will notify the owner 30 days prior to their anniversary date with their election options.

The owner may decide to do a combination of all three of the below options. If an election is not made, by the anniversary date, the contract will automatically renew and the new surrender charge schedule will begin. Please refer to the next slide for subsequent surrender charge schedule.

*Options One is not available to contracts issued in DE, WA, OR, PA, MO.

Option One

The owner may decide to renew the contract for the same guaranteed period. The contract will earn a new stated interest rate at that time. **state variations may apply*

Option Two

The owner may decide to annuitize the contract for a minimum of five years.*
state variations may apply

Option Three

The owner may decide to withdraw all or a portion of the contract, without a surrender charge or MVA.

End of Guaranteed Period- all states except DE, WA, OR, PA, and MO

30-Day Window Options

- Renew for the same guarantee period
- Annuitize
- Withdraw the contract without a surrender charge or MVA

Guaranteed Period	Surrender Charge by Contract Year Subsequent Guaranteed Period									
	1	2	3	4	5	6	7	8	9	10
3 Year	7%	6%	5%							
4 Year	7%	6%	5%	4%						
5 Year	7%	6%	5%	4%	3%					
6 Year	7%	6%	5%	4%	3%	2%				
7 Year	7%	6%	5%	4%	3%	2%	1%			
8 Year	7%	6%	5%	4%	3%	2%	1%	1%		
9 Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	
10 Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%

■ ProOption and Preserve Durations

■ Preserve Durations

End of Guaranteed Period Options- Non MVA States

When the Preserve and ProOption MYGAs have reached the end of their initial guaranteed period in **DE, WA, OR, PA, MO** the owner has the ability to 1) withdraw their funds without a surrender charge 2) annuitize the contract, or 3) renew their contract for a one-year term at the then current offered rate. The contract is fully liquid during the one-year renewal term.

**Please note there are reduced commissions in these states. Please contact an Internal Sales Representative for a Non-MVA Commission Schedule.*



Riders

Nursing Home Care Rider

Waiver of surrender charges and MVA:

- Contract purchased prior to 76th birthday;
- Contract must be in force for one year; AND
- Confinement to a nursing home for 90 consecutive days.

Terminal Illness Rider

Waiver of surrender charges and MVA:

- Any medical condition which a physician certifies has reduced the owner's life expectancy to 9 months* or less; OR
- If owner diagnosed with a heart attack, stroke, or life threatening cancer after policy was purchased, in force for at least one year, and owner isn't older than 70.

**please note there are state variations*

Preserve and ProOption MYGA State Variations

State	Contract Variation
Delaware Washington Oregon Pennsylvania Missouri	These states do not contain a Market Value Adjustment and are unable to renew for a subsequent duration
Massachusetts	Nursing Home Rider not offered
Vermont	Life expectancy for the Terminal Illness rider is 24 months or less
Florida	The minimum annuitization is ten years
California	Nursing Home Care and Terminal Illness Riders not offered
Texas	Contains the Waiver of Surrender Charge Rider in lieu of the Terminal Illness Rider

Provider Single Premium Immediate Annuity

Our Provider SPIA is available in 48 states and the District of Columbia. It is not available in New York or New Jersey nor is it available to individuals who reside in New York or New Jersey.

We offer multiple payout options to fit your client's needs:

- Life Only
- Life with period certain
- Joint Life with 100% survivorship
- Joint Life and 100% survivorship with period certain
- Certain Period 5-20 years
- COLA (cost of living adjustment) only available with Certain Period options.

**Please note Life only options are limited to owners 70 years of age or younger.*

Joint Life Only options are limited to owners 80 years of age or younger

The Provider SPIA can be issued up to age 95 for both qualified and non-qualified contracts.



Provider Single Premium Immediate Annuity

We offer a 30-Day free look period in all states.

Multiple sources may be used to fund this contract; please indicate on the New Business Transmittal your desire that the contract be issued after all funds have been received.

Your client may choose to receive their periodic payments monthly, quarterly, semi-annually, or annually.

** Please note that annual payments will begin one year after the contract is issued.*

The minimum purchase premium amount must support a periodic payment of \$100. We will accept a maximum purchase premium amount of \$1,000,000.

Please contact an Internal Sales Representative If you have a client who is interested in purchasing the Provider for an amount greater than \$1,000,000.

Non-Resident Sales

A non-resident sale is any transaction in which a customer purchases a life insurance or annuity contract outside of their primary resident state. These types of sales are being monitored very closely by regulators and having a customer cross the border to a neighboring state for the purpose of purchasing life insurance or an annuity is strictly prohibited. Some of the acceptable reasons for allowing non-resident sales include:

- A second home (i.e.: snow birds).
- Customer owns a business in the non-resident state.

Things to know:

- You must be licensed in the solicitation state. You must have a resident or non-resident license and be appointed with the company to do business in that state.
- We will not allow a non-resident sale, if the primary reason for the non-resident sale is to purchase a product that is not available in the customer's primary resident state.
- Currently, states such as Alabama, Massachusetts, Minnesota, Oregon, Utah, and Washington do not allow a non-resident sale if the product being solicited is not approved in the customer's primary resident state.
- Other state restrictions may exist. For example, when the client is a resident of the state of New York or New Jersey, we will not accept the business, regardless of the state where the application is being solicited.
- Please complete the Non-Resident Verification Form for all non-resident sales.