



Conseco Patriot

A FLEXIBLE-PREMIUM, INDEXED ANNUITY

Conseco Patriot gives you the opportunity to choose among three long-term growth options with access to your earnings if you need it.

Product features

- Access to earnings without surrender charge
- 100% participation rate guaranteed
- No risk to premiums
- Annual index/interest credit
- Account value paid upon death of annuitant

Three growth options

- S&P 500® index—Monthly averaging
- S&P 500® index—Point-to-point
- One-year, fixed-interest rate

Minimum guaranteed interest rate (MGIR)

- Your contract will earn between 1–3% interest on 87.5% of your premiums received, fixed for the life of the contract (as declared at contract issue; check with your agent for the current declared rate. In some states, the minimum guaranteed interest rate may be 1.5–3%).
- Regardless of the performance of each crediting option, you are guaranteed to receive no less than 113% (assumes 2.2% MGIR) of your initial premium at the end of the term, assuming no withdrawals are made.
- Your premiums cannot be reduced due to market downturns.

Issue ages

- 0–70 qualified
- 0–85 nonqualified, qualified rollovers

Minimum premium

- \$5,000 nonqualified
- \$250 monthly (EFT) nonqualified
- \$2,000 qualified
- \$50 monthly TSA or employer-sponsored plan

Surrender charge-free withdrawal option*

- You may withdraw 100% of your earnings at any time without a surrender charge. Some limitations may apply.

Surrender charges

(See your disclosure for complete chart.)

Contract year and issue age 0–75:

Year	Percentage
1–5	12
6	11
7	10
8	9
9	8
10	6
11	4
12	2
13	0

Additional benefits (no additional cost)

- Nursing Care rider (CIC-NCR) to issue age 74 with access to 100% of your money; certain conditions apply.
- Terminal Illness rider (94-TIR) to issue age 74 with access to 75% of your contract value surrender charge-free; certain conditions apply.

*Withdrawals prior to age 59½ could be subject to federal tax penalties. Consult a tax adviser.

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The indexes do not reflect dividends paid on the stocks included in the index.
This contract does not participate directly in stocks, bonds or stock market indexes.
This product is available in most states and has limitations.
For complete details, please contact your agent.

Policy form series: CIC-4002

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