



# RetirementEdge

A flexible-premium, indexed annuity with a first-year 8% premium bonus.\* Retirement Edge gives you the opportunity to choose among ten growth options—to create a strategy that fits your own needs.

## Product features

- 8% first-year premium bonus
- No market risk to premiums
- Rates are guaranteed for one year at a time (participation rate, index cap and fixed-interest rate)
- Annual index/interest credit
- Contract value paid upon death of annuitant

## Ten growth options

- **Dow Jones Index:**
  - Monthly averaging
  - Annual point-to-point
- **S&P 500® Index:**
  - Monthly point-to-point
  - Monthly averaging
  - Annual point-to-point
- **S&P 400 MidCap Index:**
  - Monthly averaging
  - Annual point-to-point
- **Russell 2000® Index:**
  - Monthly averaging
  - Annual point-to-point
- **One-year, fixed interest rate**

## Guarantees

- The minimum your contract will earn is between 1%–3% interest on 87.5% of your premiums received for the life of the contract, declared at contract issue (minus any withdrawals).
- Regardless of the performance of each growth option, you're guaranteed to receive no less than 113% of your premium at the end of the 12-year term, assuming no withdrawals.<sup>1</sup>
- Your contract value can't be reduced due to market downturns.

<sup>1</sup>Assuming a guaranteed minimum interest rate of 2.2%.

\*1% vests immediately at issue and 1% vests per year thereafter.

"Dow Jones" is a service mark of Dow Jones and Company, Inc., and has been licensed for use for certain purposes by Conseco Services, L.L.C. Conseco Insurance Company's Retirement Edge is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of investing in such product.

"S&P 500®" and "S&P MidCap 400" are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by Conseco Services, L.L.C. The Retirement Edge annuity is not sponsored, endorsed, sold or promoted by Standard & Poor's®, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

This contract is not promoted, sponsored, endorsed, or in any way affiliated with Frank Russell Company. Frank Russell Company is not responsible for and has not reviewed this contract nor any associated literature or publications, and Frank Russell Company makes no representation or warranty, express or implied, as to their accuracy, or completeness, or otherwise.

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. Past performance is not a guarantee of future performance. This product is available in most states and has limitations. For complete details, please contact your agent.

## Issue ages

- 0–80 qualified and nonqualified

## Minimum premium

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

## Access

- After the first contract year, you may make one withdrawal of up to 10% of your premium(s) each contract year surrender charge-free (some restrictions may apply).
- Systematic withdrawals of interest available in the first year.

## Surrender charges (see disclosure for complete chart)

Contract year and issue age 0–70:

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

## Additional benefits (no additional cost)

- Nursing Care rider (NCR-MVA) to issue age 74
- Terminal Illness rider (94-TIR) to issue age 74

(Riders subject to state availability.)

Policy form series:  
CIC-4006

CONSECO INSURANCE COMPANY  
Administrative Office  
11825 N. Pennsylvania Street  
Carmel, IN 46032

(11/06) 127155  
© 2006 Conseco Services, L.L.C.