



The AnnuityEdge

A flexible-premium, indexed annuity with a first-year 3% premium bonus.* The Annuity Edge gives you the opportunity to choose among six growth options—to create a strategy that fits your own needs.

Product features

- 3% first-year premium bonus
- No 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

Six growth options

- *Dow Jones Index—Monthly averaging*
- *S&P 500® Index—Monthly point-to-point*
- *S&P 500® Index—Monthly averaging*
- *S&P MidCap 400 Index—Monthly averaging*
- *Russell 2000® Index—Monthly averaging*
- *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 are guaranteed to receive no less than 104% of your premium at the end of the 8-year term, assuming no withdrawals.¹
- Your contract value can't be reduced due to market downturns.

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)

Year	Percentage
1–3	11
4	10
5	8
6	6
7	4
8	2
9	0

Additional benefits (no additional cost)

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

¹ Assuming a guaranteed minimum interest rate of 2.2%

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Policy form: CIC-4005

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*Rate subject to change; check with your agent for current rate.