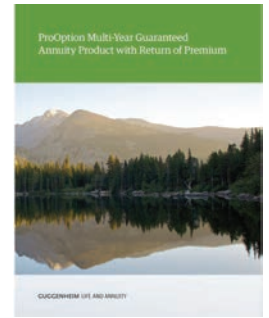


# ProOption Multi-Year Guaranteed Annuity with Return of Premium Feature



<b>Type</b>	Single Premium Deferred Annuity (Product features may vary by state.)
<b>Issue Ages</b>	0-90 Qualified and Non-Qualified
<b>Rate Bands</b>	Q: \$5,000-\$249,999 and \$250,000+ NQ: \$10,000-\$249,999 and \$250,000+
<b>Rate Guarantee Options</b>	Products for 5, 7 or 10 year periods
<b>Interest Rate Step Up</b>	Interest Rates are guaranteed to increase during the first guaranteed period. Renewal periods will have a level rate for the entire period.
<b>Return of Premium Feature</b>	The contract contains a rider which guarantees the client will receive no less than their premium if surrendered during the deferral period. Any withdrawal, including interest and RMDs are considered a reduction to premiums paid.
<b>Minimum/Maximum Contributions</b>	Q: \$5,000-\$1,000,000 NQ: \$10,000-\$1,000,000 *Higher amounts with prior home office approval.
<b>Free Withdrawals</b>	One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMDs allowed in all years (with chargebacks Year 1).
<b>Systematic Withdrawals</b>	Monthly interest as earned or automatic RMD for qualified plans.
<b>Death Benefit</b>	Full account value at death. Surrender charges waived. No MVA applied.
<b>Chargebacks</b>	100% on death, surrender, and withdrawals, in excess of monthly interest, within 1st contract year; 50% on withdrawals or surrender in the 2nd contract year.
<b>Annuitization</b>	Can annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years or for 5 years after the initial guarantee period.
<b>Market Value Adjustment (MVA)</b>	There is a Market Value Adjustment during the Surrender Charge Period. The MVA is not applicable in Delaware. (Commissions are reduced in these states).
<b>Renewability</b>	At the end of the initial guaranteed term, there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in Delaware.

**Surrender Charge Schedule**

Year	1	2	3	4	5	6	7	8	9	10
5-Year	7%	6%	5%	4%	3%					
7-Year	7%	6%	5%	4%	3%	2%	1%			
10-Year	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%