

Product Profile

Interest Rates Effective: 07/10/17

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Issue Age	Penalty-Free Withdrawals	Surrender Charges
Foundation Gold 7% Premium Bonus⁷ Premium Bonus on all 1st year Premiums		Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	5% of Contract Value Annually, Starting Year 2. Cumulative Penalty-Free Withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T for details.	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	1.75%					
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	3.50%	-					
Current Fixed Value Rate 1.00% ⁵										
Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)										
Traditions Gold		Cap	PR	Spread ³	PT	MGIR: Currently 1.00% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: See form 1031-T for details.	9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)
	S&P 500 Annual Monthly Avg w/ PR	-	60%	-	-					
	S&P 500 Annual Monthly Avg w/ Cap	4.75%	-	-	-					
	S&P 500 Annual Pt to Pt w/ PR	-	37%	-	-					
	S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	-					
	S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-	-					
	10 Yr. U.S. Treasury Bond w/ Cap	4.50%	-	-	-					
	S&P 500 Performance Triggered	-	-	-	3.50%					
	Bond Yield w/ Cap & Spread	7.90%	-	2.00%	-					
	Volatility Control Index ⁴	-	-	1.50%	-					
Current Fixed Value Rate 2.00% ⁵										

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Choice 6	Choice 6 - MVA	Cap	PR	Spread ³	MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	18-85	5% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	9.20, 8, 7, 5.50, 4, 2.50, 0% (6 Years) ⁸			
	S&P 500 [®] Annual Pt to Pt w/ PR	-	40%	-								
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.50%	-	-								
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-								
	Volatility Control Index ⁴	-	-	1.50%								
	Current Fixed Value Rate 1.80% ⁵											
	Choice 6 - Non MVA	Cap	PR	Spread ³								
	S&P 500 [®] Annual Pt to Pt w/ PR	-	35%	-								
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.25%	-	-								
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.60% ⁶	-	-								
	Volatility Control Index ⁴	-	-	1.75%								
	Current Fixed Value Rate 1.70% ⁵											
												10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.

Choice Series products
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Choice 8	Choice 8 - MVA	Cap	PR	Spread ³	MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	18-85	5% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details. 10% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹ Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.	9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0% (8 Years) ⁸
	S&P 500 [®] Annual Pt to Pt w/ PR	-	45%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.75%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-					
	Volatility Control Index ⁴	-	-	1.25%					
	Current Fixed Value Rate 1.90% ⁵								
	Choice 8 - Non MVA	Cap	PR	Spread ³					
	S&P 500 [®] Annual Pt to Pt w/ PR	-	40%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.50%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-					
	Volatility Control Index ⁴	-	-	1.50%					
	Current Fixed Value Rate 1.80% ⁵								

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Choice 10	Choice 10 - MVA Issue Age 18-80	Cap	PR	Spread ³	MGIR: Currently 1.00% ² MGSV: 90% premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	18-80	5% of Contract Value Annually, Starting Year 2. Systematic W/D & RMD Immediately from Fixed Value ¹	9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0% (10 Years) ⁸
	S&P 500 [®] Annual Pt to Pt w/ PR	-	47%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap	5.00%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.90% ⁶	-	-					
	Volatility Control Index ⁴	-	-	1.25%					
	Current Fixed Value Rate 2.00% ⁵								
	Choice 10 - Non MVA Issue Age 18-80	Cap	PR	Spread ³					
	S&P 500 [®] Annual Pt to Pt w/ PR	-	42%	-					
	S&P 500 [®] Annual Pt to Pt w/ Cap	4.50%	-	-					
	S&P 500 [®] Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-					
	Volatility Control Index ⁴	-	-	1.25%					
	Current Fixed Value Rate 1.90% ⁵								
						Optional Lifetime Income Benefit Rider: Choice Series Version. Available issue ages 50-80. See form 1031-CS for details.			

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