

# Vega Series

## Product Highlights



INSURANCE COMPANY  
PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245  
888-352-5178 FAX: 888-352-5126

States: AL, AZ, AR, CO, DC, GA, HI, IL, IA, IN, KS, KY, LA, ME, MI, MS, NE, NH, NM, NC, ND, OK, RI, SD, TN, VT, VA, WV, WI, WY

	Vega 7	Vega 10	Vega 14																																																																																																						
Term	7 Years	10 Years	14 Years																																																																																																						
Issue Ages	0-90	0-85	0-80																																																																																																						
Minimum Premium	\$10,000 Qualified and Non-Qualified Additional premiums allowed 1st 12 months. (Minimum Additional Premium: \$2,000)																																																																																																								
Maximum Premium	\$1,000,000 (Larger amounts will be considered with Home Office approval)																																																																																																								
Interest Rates	Choose from Fixed and Indexed crediting strategies. Please see Interest Rate Sheet.																																																																																																								
Withdrawal Charge/ Interest Recovery Schedule	<table><tr><th>Policy Year</th><th>Withdrawal Charge Percent</th><th>Interest Recovery Percent</th></tr><tr><td>1</td><td>12.00%</td><td>100%</td></tr><tr><td>2</td><td>12.00%</td><td>95%</td></tr><tr><td>3</td><td>11.00%</td><td>90%</td></tr><tr><td>4</td><td>10.00%</td><td>85%</td></tr><tr><td>5</td><td>9.00%</td><td>75%</td></tr><tr><td>6</td><td>7.00%</td><td>50%</td></tr><tr><td>7</td><td>4.00%</td><td>25%</td></tr></table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	12.00%	100%	2	12.00%	95%	3	11.00%	90%	4	10.00%	85%	5	9.00%	75%	6	7.00%	50%	7	4.00%	25%	<table><tr><th>Policy Year</th><th>Withdrawal Charge Percent</th><th>Interest Recovery Percent</th></tr><tr><td>1</td><td>12.00%</td><td>100%</td></tr><tr><td>2</td><td>12.00%</td><td>95%</td></tr><tr><td>3</td><td>11.00%</td><td>95%</td></tr><tr><td>4</td><td>10.00%</td><td>95%</td></tr><tr><td>5</td><td>9.00%</td><td>95%</td></tr><tr><td>6</td><td>8.00%</td><td>90%</td></tr><tr><td>7</td><td>7.00%</td><td>85%</td></tr><tr><td>8</td><td>6.00%</td><td>80%</td></tr><tr><td>9</td><td>4.00%</td><td>75%</td></tr><tr><td>10</td><td>2.00%</td><td>50%</td></tr></table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	12.00%	100%	2	12.00%	95%	3	11.00%	95%	4	10.00%	95%	5	9.00%	95%	6	8.00%	90%	7	7.00%	85%	8	6.00%	80%	9	4.00%	75%	10	2.00%	50%	<table><tr><th>Policy Year</th><th>Withdrawal Charge Percent</th><th>Interest Recovery Percent</th></tr><tr><td>1</td><td>14.75%</td><td>100%</td></tr><tr><td>2</td><td>13.75%</td><td>95%</td></tr><tr><td>3</td><td>12.75%</td><td>95%</td></tr><tr><td>4</td><td>11.75%</td><td>95%</td></tr><tr><td>5</td><td>10.75%</td><td>95%</td></tr><tr><td>6</td><td>10.00%</td><td>90%</td></tr><tr><td>7</td><td>9.00%</td><td>80%</td></tr><tr><td>8</td><td>8.00%</td><td>70%</td></tr><tr><td>9</td><td>7.00%</td><td>60%</td></tr><tr><td>10</td><td>6.00%</td><td>50%</td></tr><tr><td>11</td><td>5.00%</td><td>40%</td></tr><tr><td>12</td><td>4.00%</td><td>30%</td></tr><tr><td>13</td><td>3.00%</td><td>20%</td></tr><tr><td>14</td><td>2.00%</td><td>10%</td></tr></table>	Policy Year	Withdrawal Charge Percent	Interest Recovery Percent	1	14.75%	100%	2	13.75%	95%	3	12.75%	95%	4	11.75%	95%	5	10.75%	95%	6	10.00%	90%	7	9.00%	80%	8	8.00%	70%	9	7.00%	60%	10	6.00%	50%	11	5.00%	40%	12	4.00%	30%	13	3.00%	20%	14	2.00%	10%
Policy Year	Withdrawal Charge Percent	Interest Recovery Percent																																																																																																							
1	12.00%	100%																																																																																																							
2	12.00%	95%																																																																																																							
3	11.00%	90%																																																																																																							
4	10.00%	85%																																																																																																							
5	9.00%	75%																																																																																																							
6	7.00%	50%																																																																																																							
7	4.00%	25%																																																																																																							
Policy Year	Withdrawal Charge Percent	Interest Recovery Percent																																																																																																							
1	12.00%	100%																																																																																																							
2	12.00%	95%																																																																																																							
3	11.00%	95%																																																																																																							
4	10.00%	95%																																																																																																							
5	9.00%	95%																																																																																																							
6	8.00%	90%																																																																																																							
7	7.00%	85%																																																																																																							
8	6.00%	80%																																																																																																							
9	4.00%	75%																																																																																																							
10	2.00%	50%																																																																																																							
Policy Year	Withdrawal Charge Percent	Interest Recovery Percent																																																																																																							
1	14.75%	100%																																																																																																							
2	13.75%	95%																																																																																																							
3	12.75%	95%																																																																																																							
4	11.75%	95%																																																																																																							
5	10.75%	95%																																																																																																							
6	10.00%	90%																																																																																																							
7	9.00%	80%																																																																																																							
8	8.00%	70%																																																																																																							
9	7.00%	60%																																																																																																							
10	6.00%	50%																																																																																																							
11	5.00%	40%																																																																																																							
12	4.00%	30%																																																																																																							
13	3.00%	20%																																																																																																							
14	2.00%	10%																																																																																																							
Free Withdrawals	In the 1st Policy Year, Required Minimum Distributions (RMD) can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One non-systematic free withdrawal allowed per year.																																																																																																								
Terminal Illness Benefit	Up to 100% of the Account Value can be withdrawn if the Owner is diagnosed with a Terminal Illness that results in the Owner having a life expectancy of 12 months or less and eligibility requirements are met. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Nursing Home Benefit*	Up to 100% of the Account Value can be withdrawn if the Owner is confined to a nursing home for at least 90 consecutive days and meets the eligibility requirement. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Home Health Care Benefit*	Up to 20% of the Account Value can be withdrawn each year for 5 Policy Years if the Owner is unable to perform 2 of the 6 Activities of Daily Living without the physical assistance of another person and meets eligibility requirements. Available after the 1st Policy Year. Please see the Certificate of Disclosure for more information.																																																																																																								
Market Value Adjustment (MVA)	An MVA applies to a full or any partial withdrawal to which a withdrawal charge applies. An MVA can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period.																																																																																																								
Death Benefit	Beneficiary(s) will receive the full Account Value upon the death of the Owner.																																																																																																								

\*Not available in South Dakota.

**FOR AGENT USE ONLY**  
**PRODUCT AVAILABILITY MAY VARY BY STATE**

# Vega Series

## Product Highlights

	Vega 7	Vega 10	Vega 14
<b>Benefit Value*</b>	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.		
<b>Benefit Multiplier-Deferral</b> <i>This applies before Rider Withdrawals have begun.</i>	250%	275%	300%
<b>Benefit Multiplier-Payout</b> <i>This applies after Rider Withdrawals have begun.</i>	150%	175%	200%
<b>Optional Enhanced Death Benefit*</b>	Benefit Value paid over 5 years.		

\*Refer to Certificate of Disclosure for more detail.

### Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14
<b>Waiting Period</b>	7 years	10 years	10 years
<b>Basis</b>	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.		
<b>Step-up*</b>	Automatically increases as a multiple of each interest credit.		
<b>Increasing Multiplier</b>	150%	175%	200%
<b>Spousal Continuation</b>	Included		

\*Refer to Certificate of Disclosure for more detail.

### Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14
50	2.75%	60	3.75%	70	4.75%	80	5.75%
51	2.85%	61	3.85%	71	4.85%	81	5.85%
52	2.95%	62	3.95%	72	4.95%	82	5.95%
53	3.05%	63	4.05%	73	5.05%	83	6.05%
54	3.15%	64	4.15%	74	5.15%	84	6.15%
55	3.25%	65	4.25%	75	5.25%	85	6.25%
56	3.35%	66	4.35%	76	5.35%	86	6.35%
57	3.45%	67	4.45%	77	5.45%	87	6.45%
58	3.55%	68	4.55%	78	5.55%	88	6.55%
59	3.65%	69	4.65%	79	5.65%	89	6.65%
						90+	6.75%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

**Level Lifetime Withdrawal Benefit** - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14
<b>Waiting Period</b>	7 years	10 years	10 years
<b>Basis</b>	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.		
<b>Step-up</b>	None		
<b>Spousal Continuation</b>	Included		

**Single Level Lifetime Withdrawal Percentages**

Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14
50	3.25%	60	4.25%	70	5.25%	80	6.25%
51	3.35%	61	4.35%	71	5.35%	81	6.35%
52	3.45%	62	4.45%	72	5.45%	82	6.45%
53	3.55%	63	4.55%	73	5.55%	83	6.55%
54	3.65%	64	4.65%	74	5.65%	84	6.65%
55	3.75%	65	4.75%	75	5.75%	85	6.75%
56	3.85%	66	4.85%	76	5.85%	86	6.85%
57	3.95%	67	4.95%	77	5.95%	87	6.95%
58	4.05%	68	5.05%	78	6.05%	88	7.05%
59	4.15%	69	5.15%	79	6.15%	89	7.15%
						90+	7.25%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

**Wellness Withdrawals\*** - Automatically included with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7	Vega 10	Vega 14
<b>Waiting Period</b>	7 years	10 years	10 years
<b>Qualification</b>	A person for whom Lifetime Withdrawals are based cannot perform 2 of the 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued and is expected to be permanent.		
<b>Maximum Wellness Period</b>	5 policy years		
<b>Wellness Benefit</b>	Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period.		
<b>Wellness Multiplier</b>	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5		

\*Not available in Kansas.

**Accelerated Withdrawal Benefit\*** - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14
<b>Waiting Period</b>	7 years	10 years	10 years
<b>Basis</b>	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.		
<b>Step-up</b>	None		
<b>Payment Period</b>	10 years or until death occurs, whichever is earlier.		
<b>Spousal Continuation</b>	Not available		

\*Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.