

Evolve™ Series Product Highlights



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

| | Evolve 7 | Evolve 10 | Evolve 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 policy year. (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. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Bonus | 3.00% | 5.00% | 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Withdrawal Charge/ Interest & Bonus Recovery Schedule | <table border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Interest & Bonus Recovery Percent</th> </tr> </thead> <tbody> <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> </tbody> </table> | Policy Year | Charge Percent | Interest & Bonus 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 border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Interest & Bonus Recovery Percent</th> </tr> </thead> <tbody> <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> </tbody> </table> | Policy Year | Charge Percent | Interest & Bonus 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 border="1"> <thead> <tr> <th>Policy Year</th> <th>Charge Percent</th> <th>Interest & Bonus Recovery Percent</th> </tr> </thead> <tbody> <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> </tbody> </table> | Policy Year | Charge Percent | Interest & Bonus 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 | Charge Percent | Interest & Bonus 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 | Charge Percent | Interest & Bonus 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 | Charge Percent | Interest & Bonus 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 can be withdrawn. After the 1st Policy Year, up to 5% of the Account Value or RMD can be withdrawn. One 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 requirements. 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 any 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.

Evolve Series Product Highlights

Enhanced Lifetime Withdrawal Benefit

The annual spread is 1.50% of your Account Value. The spread will never exceed the policy's interest credit and occurs on each policy anniversary. Please see the Certificate of Disclosure for more information.

Enhanced Lifetime Withdrawal Benefit Details

| | |
|---------------------------|--|
| Lifetime Withdrawal Basis | Income Value |
| Income Value | The Income Value is used to calculate Lifetime Withdrawals. It is equal to the Initial Premium plus Premium Bonus. It increases with Income Credits. |
| Income Credit | Income Rollup Rate plus Interest Credit Rate plus the spread. |
| Income Rollup Rate | 6.00% compounded for 20 years; 3.00% guaranteed years 21-30. |
| Rollup Period | 30 years or until Lifetime Withdrawals are elected, whichever is earlier. |

Level Lifetime Withdrawal Benefit

| | |
|----------------------|--|
| Waiting Period | 1 Year |
| Basis | Greater of the Account Value or Income Value on the day Lifetime Withdrawals begin. |
| Step-Up | Automatic; Occurs if the Account Value on any Anniversary multiplied by the original Lifetime Withdrawal Percentage exceeds the current Lifetime Withdrawal Benefit. |
| Wellness Withdrawals | Available after 2 year waiting period. |
| Spousal Continuation | Included |

Single Level Lifetime Withdrawal Percentages

| Attained Age | Evolve 7 & 10 | Evolve 14 | Attained Age | Evolve 7 & 10 | Evolve 14 | Attained Age | Evolve 7 & 10 | Evolve 14 | Attained Age | Evolve 7 & 10 | Evolve 14 |
|--------------|---------------|-----------|--------------|---------------|-----------|--------------|---------------|-----------|--------------|---------------|-----------|
| 50 | 3.50% | 3.25% | 60 | 4.50% | 4.25% | 70 | 5.50% | 5.25% | 80 | 6.50% | 6.25% |
| 51 | 3.60% | 3.35% | 61 | 4.60% | 4.35% | 71 | 5.60% | 5.35% | 81 | 6.60% | 6.35% |
| 52 | 3.70% | 3.45% | 62 | 4.70% | 4.45% | 72 | 5.70% | 5.45% | 82 | 6.70% | 6.45% |
| 53 | 3.80% | 3.55% | 63 | 4.80% | 4.55% | 73 | 5.80% | 5.55% | 83 | 6.80% | 6.55% |
| 54 | 3.90% | 3.65% | 64 | 4.90% | 4.65% | 74 | 5.90% | 5.65% | 84 | 6.90% | 6.65% |
| 55 | 4.00% | 3.75% | 65 | 5.00% | 4.75% | 75 | 6.00% | 5.75% | 85 | 7.00% | 6.75% |
| 56 | 4.10% | 3.85% | 66 | 5.10% | 4.85% | 76 | 6.10% | 5.85% | 86 | 7.10% | 6.85% |
| 57 | 4.20% | 3.90% | 67 | 5.20% | 4.95% | 77 | 6.20% | 5.95% | 87 | 7.20% | 6.95% |
| 58 | 4.30% | 4.05% | 68 | 5.30% | 5.05% | 78 | 6.30% | 6.05% | 88 | 7.30% | 7.05% |
| 59 | 4.40% | 4.15% | 69 | 5.40% | 5.15% | 79 | 6.40% | 6.15% | 89 | 7.40% | 7.15% |
| | | | | | | | | | 90+ | 7.50% | 7.25% |

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

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Evolve Series Product Highlights

Increasing Lifetime Withdrawal Benefit

| | |
|----------------------|---|
| Waiting Period | 1 Year |
| Basis | Greater of the Account Value or Income Value on the day Lifetime Withdrawals begin. |
| Step-up | Automatically increases with each interest credit. |
| Wellness Withdrawals | Available after 2 year waiting period. |
| Spousal Continuation | Included |

Single Increasing Lifetime Withdrawal Percentages

| Attained Age | Evolve 7 & 10 | Evolve 14 | Attained Age | Evolve 7 & 10 | Evolve 14 | Attained Age | Evolve 7 & 10 | Evolve 14 | Attained Age | Evolve 7 & 10 | Evolve 14 |
|--------------|---------------|-----------|--------------|---------------|-----------|--------------|---------------|-----------|--------------|---------------|-----------|
| 50 | 2.00% | 1.75% | 60 | 3.00% | 2.75% | 70 | 4.00% | 3.75% | 80 | 5.00% | 4.75% |
| 51 | 2.10% | 1.85% | 61 | 3.10% | 2.85% | 71 | 4.10% | 3.85% | 81 | 5.10% | 4.85% |
| 52 | 2.20% | 1.95% | 62 | 3.20% | 2.95% | 72 | 4.20% | 3.95% | 82 | 5.20% | 4.95% |
| 53 | 2.30% | 2.05% | 63 | 3.30% | 3.05% | 73 | 4.30% | 4.05% | 83 | 5.30% | 5.05% |
| 54 | 2.40% | 2.15% | 64 | 3.40% | 3.15% | 74 | 4.40% | 4.15% | 84 | 5.40% | 5.15% |
| 55 | 2.50% | 2.25% | 65 | 3.50% | 3.25% | 75 | 4.50% | 4.25% | 85 | 5.50% | 5.25% |
| 56 | 2.60% | 2.35% | 66 | 3.60% | 3.35% | 76 | 4.60% | 4.35% | 86 | 5.60% | 5.35% |
| 57 | 2.70% | 2.45% | 67 | 3.70% | 3.45% | 77 | 4.70% | 4.45% | 87 | 5.70% | 5.45% |
| 58 | 2.80% | 2.55% | 68 | 3.80% | 3.55% | 78 | 4.80% | 4.55% | 88 | 5.80% | 5.55% |
| 59 | 2.90% | 2.65% | 69 | 3.90% | 3.65% | 79 | 4.90% | 4.65% | 89 | 5.90% | 5.65% |
| | | | | | | | | | 90+ | 6.00% | 5.75% |

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.

Wellness Withdrawals - Automatically included to provide higher withdrawals during a time or need.

| | |
|-------------------------|--|
| Waiting Period | 2 Years |
| Qualification | 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. |
| Maximum wellness period | 5 policy years |
| Wellness Benefit | Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period. |
| Wellness Multiplier | Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5 |

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