

Indextra® Series

Single Premium Deferred Fixed Indexed Annuity

Effective 2/15/19
Last Updated 2/15/19

Allocation Option	7-Year Withdrawal Charge Period		10-Year Withdrawal Charge Period	
	Interest Rate Cap/ Interest Rate	Participation Rate	Interest Rate Cap/ Interest Rate	Participation Rate
GS Momentum Builder® Multi-Asset Class Index				
3-Year Point-to-Point	No Cap	135%	No Cap	140%
2-Year Point-to-Point	No Cap	110%	No Cap	115%
1-Year Point-to-Point	No Cap	75%	No Cap	80%
J.P. Morgan Strategic BalancedSM Index				
3-Year Point-to-Point	No Cap	107%	No Cap	110%
2-Year Point-to-Point	No Cap	87%	No Cap	90%
1-Year Point-to-Point	No Cap	60%	No Cap	62%
S&P 500® Index				
1-Year Point-to-Point	4.75%	100%	5.00%	100%
Fixed Interest Option				
1-Year	2.20%	n/a	2.25%	n/a

How to Calculate the Interest Crediting Using a Participation Rate

Hypothetical 3-Year Index Return ¹		Participation Rate ²		Credited Rate
10%	X	140%	=	14.00%

Interest rate caps, participation rates and interest rates are subject to change. The guarantee minimum interest rate for the Fixed Interest Option is 1.75%.

After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). **Paperwork and all premium must be received in good order one business day before the closest applicable sweep date for the account value to be transferred on that sweep date** (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following sweep date.

To receive the quoted interest rates, interest rate caps and participation rates in effect on the app sign date:

- For cash with application, the premium and app must be received in good order within 10 calendar days of the app sign date.
- For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order within 10 calendar days of the app sign date and all premium must be received within 60 calendar days of the app sign date.

If these deadlines are not met, the interest rates, interest rate caps and participation rates will be those in effect on the contract's sweep date.

¹ Measured on the first and last day of a 3-year crediting period.

² Assumes election of the 10-year withdrawal charge period of the GS Momentum Builder® Multi-Asset Class Index, 3-Year Point-to-Point.



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Single Premium Deferred Fixed Indexed Annuity (contd.)

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