



GoldenFlex X Product Overview

Flexible Premium Deferred Indexed Annuity

<i>Issue Ages</i>	0-70 (<i>Age is Nearest Birthday of Natural Owner and Annuitant</i>) Policy automatically annuitizes at Annuitant's age 90.
<i>Markets</i>	403(b), Roth 403(b), 457, IRA, Roth IRA and Non-Qualified Allows single and joint owner(s) and single and joint annuitant(s)
<i>Minimum Premium</i>	Flexible Premiums: \$75 Monthly, \$225 Quarterly, \$450 Semi-Annually, \$900 Annually Single Premiums: \$1,000
<i>Maximum Premium</i>	Deposits of \$500,000 or more requires Home Office approval.
<i>Crediting Methods</i>	Annual Point-to-Point with Indexed Account Cap (resets annually) Participation Rate: 100% No Interest Rate Spread or Margin Fixed Account
<i>Loan</i>	For 403(b) and 457 qualified plans, loans are available on the fixed account only, 30 days after the first premium is received. Minimum loan amount is \$500. Maximum loan amount is determined by 403(b)/457 plan. If no restrictions, maximum loan amount is the lesser of 50% of cash surrender value or \$50,000 from all plans maintained by Employer. The interest rate charged on the loan is 5.5%. The loan balance will earn 3.00%, thus the net loan cost is 2.5%. There are no loan fees.
<i>Policy Values</i>	The policy value on or before the maturity date of 90 is equal to: a) the premiums received; plus b) interest credited to the Fixed Account and Indexed Sub-Account(s); less c) any partial withdrawals and surrender charges, if any; less d) any indebtedness under the policy; less e) premium taxes, if any.
<i>Guaranteed Minimum Surrender Values</i>	The Guaranteed Minimum Surrender Value is 87.5% of each premium at the guaranteed minimum interest rate, less any withdrawals, less any surrender charges, less any indebtedness.
<i>Guaranteed Death Benefit</i>	Should the annuitant die before annuity payments begin, a death benefit is payable to the beneficiary. The death benefit is the greater of the full policy value or the aggregate amount of premiums paid, less withdrawals, less any indebtedness. No surrender charges will apply to the death benefit.
<i>Cash Surrender Values</i>	The cash surrender value is the greater of either the guaranteed minimum surrender value or the policy value, less any surrender charges, less any indebtedness.
<i>Early Withdrawal (Surrender) Charge %</i>	For all states and ages except Texas: 10 Years: 10,9,8,7,6,5,4,3,2,1,0 thereafter For Texas issue ages 59 and over: 8 Years: 8,7,6,5,4,3,2,1,0 thereafter
<i>5x5 Provision</i>	All settlement options taken after five full premium paying years are calculated without surrender charges so long as the pay-out schedule lasts for at least five years.
<i>Nursing Home Waiver Benefit</i>	Available only in California. Upon confinement to a covered nursing home, the annuitant may request a full or partial surrender of the policy value without incurring any surrender charges.