



SecurePlus Paramount 5

Flexible Premium Indexed Annuity

SecurePlus Paramount 5 is a flexible premium deferred indexed annuity that features a 5% Immediate Interest Credit on all net premiums received in the first seven Policy Years. The Guaranteed Lifetime Income Rider is optional for single sum premiums less than \$10,000. For single sum applications over \$10,000, the GLIR is REQUIRED.

Competitive Highlights:

- 5% Immediate Interest Credit on all net premiums received in the first seven Policy Years
- 10 year withdrawal charge period
- Access to 10% of the accumulation value each year after the first policy year
- The policy may be established with as little as \$100 per month

Annuity Profile:

Type	Multi-account flexible premium deferred indexed annuity with a choice of four crediting methods										
Plan Options	403(b), IRA, Simple IRA, SEP IRA, 457(b), ROTH IRA, and Non-Qualified										
Account options*	S&P 500 Ending Index Account (Annual Point-to-Point) S&P 500 Average Index Account (Annual Point-to-Daily Average) Russell 2000 Ending Index Account (Annual Point-to-Point) Declared Interest Account (Fixed)										
Immediate Interest Credit	5% on all net premiums received in the first seven Policy Years										
Account Reallocation	Allowed on each account anniversary										
Issue Age	0-80										
Minimum Premium	\$100 per month PACP or salary reduction/deduction; \$3,000 Qualified single premium; \$5,000 Non-Qualified single premium										
Cumulative Maximum Premium	\$1,000,000 age 0-75; \$500,000 age 76-80; Premiums that are rollovers, exchanges or transfer of monies from other annuities or life insurance policies may only be paid during the first 5 Policy Years.										
Free Look	30 days										
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law. You must maintain at least \$2,500 in the annuity to keep it in force.										
Withdrawal Charges	<i>Annuity year</i>	1	2	3	4	5	6	7	8	9	10
	<i>Standard – All Ages</i>	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
	<i>AK, AL, CA, DE, MN, NJ, NV, OH, OR, SC, TX, UT, WA – Ages 59+</i>	8¼%	8¼%	7¼%	6¼%	5%	4%	3%	2%	1%	0%
Riders	Nursing Care Benefit Rider at no additional cost. Guaranteed Lifetime Income Rider, for an additional cost, is required on all applications submitted with single sums over \$10,000. All riders subject to state availability.										
Loans	Variable rate for 403(b)/457(b) policies, min \$500 max \$50,000 (limits apply) if plan permits										
Guaranteed Minimum	The Policy Value equals 87.5% of the premium paid growing at a rate between 1-3% based on formula on file with state DOI less any withdrawals taken.										
Death Benefit	Full accumulation value at death of the annuitant										
States Available	See www.NationalLifeGroup.com										
Policy Form Number	20082(0112) with Rider Form No. 20069(0112) or a state variation thereof.										

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