

## Annuity Products at a Glance (For Agent Use Only)

Plan Name	Issue Ages	Minimum Premium	Maximum Premium	Endorsements Available	Surrender Charges	Miscellaneous Notes
<b>PORTFOLIO ANNUITY PRODUCTS</b>						
<b>Flexible Premium Deferred Annuity</b> M99-2200 FPDA	0-85*	\$1,000 or \$100 ABD Ages 50 - 85 \$1,000 or \$50 ABD Ages 25 - 49 \$500 or \$25 ABD Ages 0 - 24	\$500,000	IRA, ROTH	10 years	<ul style="list-style-type: none"> <li>Flexible premium</li> <li>Interest rate locked for one year, renewal at current rate</li> <li>First-year bonus rate 2.00%</li> </ul>
<b>Single Premium Deferred Annuity</b> M99-2300 SPDA	0-85*	\$50,000 Single premium	\$500,000	IRA, ROTH	10 years	<ul style="list-style-type: none"> <li>Single premium</li> <li>Interest rate locked for one year, renewal at current rate</li> <li>First-year bonus rate 2.00%</li> </ul>
<b>NEW MONEY ANNUITY PRODUCTS</b>						
<b>Intuitions® Five Single Premium Deferred Annuity</b> M03-2900 SPDA	0-85*	\$10,000 Single premium	\$500,000	IRA, ROTH	5 years	<ul style="list-style-type: none"> <li>Single premium</li> <li>Interest rate locked during first five years, after which the interest rate renews annually at the current rate</li> <li>Competitive with bank CDs</li> </ul>
<b>Intuitions® Flex Flexible Premium Deferred Annuity</b> M03-2800 FLEX	0-85*	\$1,000 or \$100 ABD Ages 50 - 85 \$1,000 or \$50 ABD Ages 25 - 49 \$500 or \$25 ABD Ages 0 - 24	\$500,000	IRA, ROTH	8 years	<ul style="list-style-type: none"> <li>Flexible premium</li> <li>Each premium earns an interest rate that is locked for one year. Interest rate for a given premium is subject to change on the premium's anniversary – multiple premiums in a given year may carry a different rate as rates shift</li> </ul>

\*Issue ages vary for IRA/ROTH endorsements: IRS rules and regulations apply. Rollovers and transfers are available.  
No front-end administrative charges or on-going expenses.  
Minimum guaranteed interest rate 3.00%  
Products not available in all states.

Specific state products numbers here [State Availability Chart](#).