

Indexed Product Profile

Interest Rates Effective: 10/01/14

(Rates Subject to Change)

Bonus Gold

10% Premium Bonus

	Cap	PR	Asset Fee	PT	
S&P 500® Annual Monthly Avg w/ PR	-	30%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	3.25%	-	0%	-	
S&P 500 Annual Pt to Pt w/ PR	-	20%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	3.25%	-	0%	-	
Dow Annual Monthly Avg w/ Cap	3.25%	-	0%	-	
Dow Annual Pt to Pt w/ Cap	3.25%	-	0%	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.60% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.75%	-	0%	-	
S&P 500 Performance Trigger	-	-	-	2.50%	
Bond Yield w/ Cap	5.15%	-	2.00%	-	
Volatility Control Index ³	-	-	2.25%	-	
Current Fixed Value Rate 1.35%⁴					

Surrender Charge: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% (16 Years)

Retirement Gold

8% Premium Bonus⁶

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums. Issue Age: 0-78 Qual & Non-Qual
S&P 500 Annual Monthly Avg w/ Cap	3.00%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	3.00%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁵	-	0%	-	
S&P 500 Performance Trigger	-	-	-	2.25%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	2.50%	-	
Current Fixed Value Rate 1.20%⁴					

Surrender Charge: 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 Years)

Bonus Vesting: 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 Years)

For IN: 8% Premium Bonus on 1st year Premiums for Issue Ages 0-73. 5% Premium Bonus for Issue Ages 74-78.



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Foundation Gold

7% Premium Bonus⁶

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2. Cumulative penalty-free withdrawal option available. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	3.00%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	3.00%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.50%	-	-	-	
S&P 500 Performance Trigger	-	-	-	2.25%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	2.50%	-	
Current Fixed Value Rate 1.20%⁴					
Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years) Bonus Vesting: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 Years)					

Traditions Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	60%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually
S&P 500 Annual Monthly Avg w/ Cap	5.75%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	35%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	5.25%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	2.30% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	5.00%	-	-	-	
S&P 500 Performance Trigger	-	-	-	3.75%	
Bond Yield w/ Cap	7.90%	-	2.00%	-	
Volatility Control Index ³	-	-	1.00%	-	
Current Fixed Value Rate 2.25%⁴					
Surrender Charge: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% (10 Years)					

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Advantage Gold

5% Premium Bonus

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually Premium Bonus on all 1st year Premiums.
S&P 500 Annual Monthly Avg w/ Cap	3.00%	-	-	-	
S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	3.00%	-	-	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.40% ⁵	-	-	-	
10 Yr. U.S. Treasury Bond w/ Cap	2.50%	-	-	-	
S&P 500 Performance Trigger	-	-	-	2.25%	
Bond Yield w/ Cap	4.65%	-	2.00%	-	
Volatility Control Index ³	-	-	2.50%	-	
Current Fixed Value Rate 1.25%⁴					
Surrender Charge: 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0% (10 Years)					

Integrity Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Monthly Avg w/ PR	-	10%	-	-	Penalty-Free Withdrawals: 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD immediately from Fixed Value ¹ Lifetime Income Benefit Rider Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually
S&P 500 Annual Monthly Avg w/ Cap	1.00%	-	0%	-	
Dow Annual Monthly Avg w/ Cap	1.00%	-	0%	-	
S&P 500 Annual Pt to Pt w/ PR	-	10%	-	-	
S&P 500 Annual Pt to Pt w/ Cap	1.00%	-	0%	-	
Dow Annual Pt to Pt w/ Cap	1.00%	-	0%	-	
S&P 500 Monthly Pt to Pt w/ Cap	1.00% ⁵	-	0%	-	
10 Yr. U.S. Treasury Bond w/ Cap	1.00%	-	0%	-	
S&P 500 Performance Trigger	-	-	-	1.00%	
Bond Yield w/ Cap	1.00%	-	0%	-	
Current Fixed Value Rate 1.00%⁴					
Surrender Charge: 8, 7, 6, 4.5, 3, 1.5, 0% (6 Years)					

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Heritage Gold

	Cap	PR	Asset Fee	PT	
S&P 500 Annual Pt to Pt w/ Cap	1.00%	-	-	-	Penalty-Free Withdrawals: 5% of Contract Value Annually, Starting Yr 2.
Current Fixed Value Rate 1.00%⁴					Minimum Guaranteed Interest Rate (MGIR): Currently 1.50% ² Minimum Guaranteed Surrender Value (MGSV): 87.5% premiums paid, less withdrawal proceeds, at MGIR, compounded annually Issue Age: 79-85, Non-Qual Premium: Minimum \$75,000, Maximum: \$500,000
Surrender Charge: 8, 7, 6, 5, 4, 0% (5 Years)					

Issue Age	Premium	
0-80 Qual & Non-Qual (Excludes Heritage Gold & Retirement Gold)	Minimum: \$5,000	Maximum: 0-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000

Annuity Contract and Rider issued under form series INDEX-1-07, INDEX-2-09, ICC11 IDX3, ICC11 IDX4, INDEX-6-07, ICC11 IDX2, ICC12 IDX5, ICC14 R-LIBR and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Index

⁴ Fixed Value Minimum Guaranteed Interest Rate is 1%.

⁵ Monthly Cap

⁶ Bonus Vesting Schedule Applies

PR = Participation Rate

PT = Performance Trigger

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Form number, availability and provisions may vary by state.

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