

# IncomeSustainer

a guaranteed withdrawal benefit



A withdrawal benefit rider that provides guaranteed growth on your contributions and guaranteed income options for your retirement, while keeping you in control.

## Certainty to build your nest egg

### Contract values

When you choose to add the IncomeSustainer<sup>SM</sup> to your fixed-indexed annuity, your contract will have two values that are important to understand: the account value and benefit base amount.

The *account value* is the value of your fixed-indexed annuity, credited at the interest rate(s) determined by your strategy selections.

The *benefit base amount* (BBA) is the amount on which your rider benefit payments will be based. It is the account value (either your initial account value or account value at time of reset) increased by rollup credits and additional purchase payments, and decreased for withdrawals.

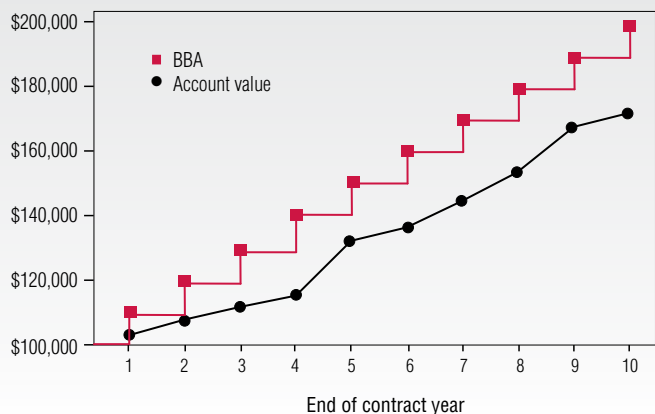
## How the benefit base amount grows

The IncomeSustainer guarantees that your BBA can increase two ways: through rollup credits and resets.

**Rollup credits** – If you take no withdrawals from your contract, your BBA is guaranteed to accumulate rollup credits. Each year, your current BBA is increased by 10% of the BBA at the start of the 10-year rollup period. If you take a withdrawal, rollup credits stop and your BBA is reduced.

**Resets** – Beginning with the first rider anniversary and any anniversary thereafter, you have the opportunity to reset your BBA to the account value, if greater. By resetting the BBA, the rollup credits can begin again and continue for another 10 years. You may also elect to have the rider reset automatically. Please note that a reset may increase the rider charge. Any increase would not be more than the maximum rider charge listed in your rider.

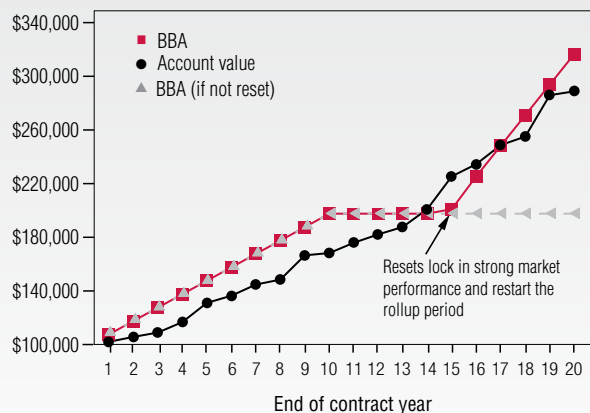
### How your BBA grows: hypothetical example



For every \$100,000 that you contribute, your BBA is guaranteed to be at least **\$200,000** at the end of the 10-year rollup period, provided you take no withdrawals or benefit payments.

### How resets increase your BBA: hypothetical example

Resets lock in strong market performance and restart the rollup.



## Certainty to plan your retirement income

One year after the rider issue date, if you are 55 years old or older, you are eligible to begin taking benefit payments through withdrawals based on your BBA and the benefit option that you choose. The IncomeSustainer<sup>SM</sup> provides you with three ways to receive income.

- ★ **Lifetime income** – You can select to receive withdrawals that are guaranteed for life.
- ★ **Spousal lifetime income** – You can select to receive withdrawals that are guaranteed for the lifetimes of you and your spouse (or domestic partner).
- ★ **Fixed percentage income** – You can select to receive withdrawals that pay a guaranteed income until the rider benefit is exhausted. Income payments will end when the sum of such payments equals the current BBA.

Benefit payments reduce your account value, but **even if your account value is reduced to zero, you will continue to receive income payments under the benefit option that you have chosen.**

### The amount of your income benefits

Your maximum annual income is the benefit percentage multiplied by the BBA. The benefit percentage is based on your age at the time of your first benefit withdrawal under the rider and the benefit option that you select, either the lifetime, spousal lifetime or fixed percentage income option. The benefit percentage increases 0.10% each year until it reaches 8.0% for the lifetime income benefit and 7.0% for the spousal lifetime income benefit. For example, if you are age 76 on the benefit start date and you select the lifetime income benefit, your benefit percentage is set at 6.6%. Below is a table that shows the maximum benefit percentage that you can take from your BBA each year.

Maximum benefit percentage table

Age at benefit start date*	Lifetime income benefit	Spousal lifetime income benefit	Fixed percentage income benefit
55	4.5%	3.5%	6%
65	5.5%	4.5%	
75	6.5%	5.5%	
85	7.5%	6.5%	
90+	8%	7%	

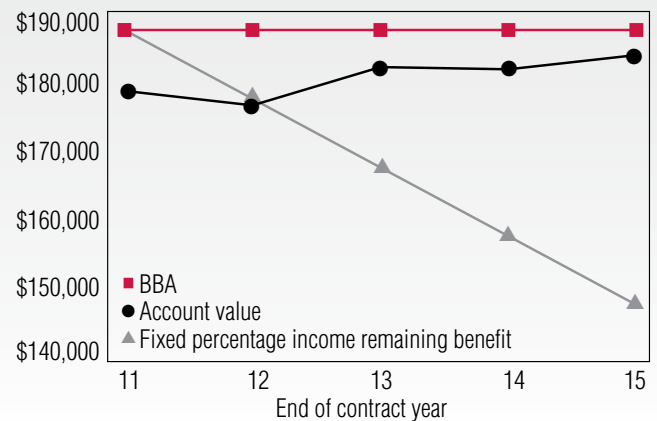
\*If spousal lifetime, use the age of the youngest spouse (or domestic partner).

You have the flexibility to take your income payments monthly, quarterly, semiannually, annually or other intervals offered by the issuing company. Other things to note about the flexibility of your benefit payments are:

- ★ A benefit payment may not be less than \$50.
- ★ You may forego a benefit payment in any year, but that benefit payment may not be carried over to the next year.
- ★ The benefit payment will never be less than any applicable required minimum distribution.

### After benefits begin: hypothetical example

The account value continues to accumulate, even after the rider benefit payments begin, but is reduced by rider benefit payments and other withdrawals. The BBA is the amount on which benefit payments are based.



### Control for the unexpected

With the IncomeSustainer, you retain access to your contract values. Although it may affect your rollup credits and BBA, you have the flexibility to take withdrawals during any phase of the contract. Additionally, a death benefit remains in place for the protection of your beneficiaries.

## Access through withdrawals

Your BBA will be reduced for any withdrawals taken before benefits begin as well as those above the benefit amount once benefits have begun. This rider uses a proportionality concept. If you take a withdrawal, your BBA will be reduced by the same percentage that you withdraw from your account value. For example, if you take an excess withdrawal of 8% from your account value, your BBA will also be reduced by 8%, even though this may represent a larger dollar amount than you have withdrawn. Please note that excess withdrawals may also be subject to early withdrawal charges. Below is a chart that shows the effect of excess withdrawals on your account value and BBA.

### Effect of excess withdrawals on your account value and BBA

Example	Before benefits begin	After benefits begin with \$7,500 annual lifetime benefit
Prior to withdrawal		
Account value	\$100,000	\$100,000
BBA	\$150,000	\$150,000
After total withdrawal of \$10,000		
Account value	\$90,000	\$90,000
BBA	\$135,000	\$145,945

## Other things you need to know

### Rider charge and limitations

An annual charge will be taken at the end of each contract year. The charge is exempt from early withdrawal charges, and it will be permanently waived once your account value reaches zero due to payments of rider charges and benefits. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider. The rider charge may also increase upon a reset. Please contact your financial professional for information about the current rider charge. Note that allocation limits may apply to the declared rate strategy if you choose to add the rider to your contract.

### Rider cancellation

You may decline the rider at any time by written request. See your rider for more details.

### Issue ages

You are eligible to purchase the rider with your contract if you are between the ages of 40 and 70 for qualified contracts, or 40 and 85 for non-qualified contracts.

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