### ISSUE AGES

Available issue ages 0-85 (Qualified and Non-Qualified)

State Variations: In Indiana 0-82, In South Carolina 0-52

For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.

### PREMIUM BONUS

4% on all premium payments received during first 5 contract years

Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins than products that don’t offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.

### PREMIUM BONUS RECAPTURE

A premium bonus will be credited on premium received during the first five contract years. During the surrender charge period, withdrawals in excess of the penalty-free allowance or a full surrender will incur a premium bonus recapture.

<table>
<thead>
<tr>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
<th>Year 6</th>
<th>Year 7</th>
<th>Year 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>90%</td>
<td>80%</td>
<td>70%</td>
<td>60%</td>
<td>50%</td>
<td>40%</td>
<td>20%</td>
</tr>
</tbody>
</table>

The premium bonus is not recaptured in the event of death of the Annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, Required Minimum Distributions (by current Company practice*) or under the Nursing Home Confinement Waiver.

### ANNUITY PAYOUT OPTIONS

By current company practice*, you may receive an income from the Accumulation Value after the first contract year (without surrender charges or Interest Adjustment) if you choose a Life Income Option. You can also receive an income based on the Accumulation Value if your annuity has been in force for at least five years and you elect to receive payments over at least a five-year period. Once a payout option is elected, it cannot be changed and all other rights and benefits under the annuity end.

With the exception of Life Income options, income options are available for:
- A minimum of 5 years, or
- A maximum of 20 years.

The following options are available:
- Income for a Specified Period
- Income for a Specified Amount
- Life Income with a Period Certain
- Life Income
- Joint and Survivor Life Income

### MINIMUM PREMIUM

Flexible Premium

$10,000 non-qualified, $2,000 qualified ($50/month TSA Salary Reduction)

### SURRENDER CHARGE SCHEDULE

<table>
<thead>
<tr>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
<th>Year 6</th>
<th>Year 7</th>
<th>Year 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>9%</td>
<td>8%</td>
<td>5%</td>
<td>3%</td>
</tr>
</tbody>
</table>

### RIDERS

**Nursing Home Confinement Waiver:** After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal by 10% of the Accumulation Value each year while the annuitant is confined. This waiver is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge.

If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit. Other riders may apply, ask for details.

*A feature offered “by current company practice” is not a contractual guarantee of this annuity Contract and can be removed or changed at any time.*

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Not FDIC/NCUA Insured  
Not A Deposit Of A Bank  
Not Bank Guaranteed  
May Lose Value  
Not Insured By Any Federal Government Agency

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**Performance Choice® 8 Plus Product Details**

Fixed Index Annuity

4350 Westown Parkway, West Des Moines, IA 50266

This Product Details sheet must be presented along with the brochure at point of sale. For further details not included in this sheet, please refer to the brochure.

23716Z-8 Plus I PRT 5-16
### Performance Choice® 8 Plus Product Details

**Interest Adjustment** (also known as Market Value Adjustment): Includes an Interest Adjustment which may decrease or increase Surrender Value depending on the change in interest rates since purchase. See brochure for further details.

**Penalty-Free Withdrawals**: After the first contract anniversary, a penalty-free withdrawal (also known as a Penalty-Free Partial Surrender), of up to 10% of the Accumulation Value may be taken each year. After the Surrender Charge period, Surrender Charges, Premium Bonus Recapture, and an Interest Adjustment no longer apply to any withdrawals.

**RMDs**: Surrender charges and Interest Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 10% penalty-free withdrawal amount will be waived by current company practice.*

**Transfers**: After the first contract year and on an annual basis, you may elect to transfer between crediting methods and Index Account options, including the fixed account. By current company practice*, you will have 30 days following each contract anniversary to reallocate.

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### Diversify Your Premium Among the Following Index Account Options

<table>
<thead>
<tr>
<th>Crediting Methods (Subject to factor below)</th>
<th>How Is Interest Credit Calculated?</th>
<th>When Is Interest Credit Calculated/Credited?</th>
<th>When Is the Factor Applied?</th>
<th>When Can the Factor Change?</th>
<th>Index Availability*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MONTHLY POINT-TO-POINT</strong> (Subject to an Index Cap Rate)</td>
<td>Sum of monthly performance</td>
<td>Annually</td>
<td>Monthly For Index Cap Rate</td>
<td>Annually For Index Cap Rate</td>
<td>S&amp;P 500® Nadaq-100®</td>
</tr>
<tr>
<td><strong>ANNUAL POINT-TO-POINT</strong> (Subject to an Index Cap Rate)</td>
<td>Annual change in index values</td>
<td>Annually</td>
<td>Annually For Index Cap Rate</td>
<td>Annually For Index Cap Rate</td>
<td>S&amp;P 500® EURO STOXX 50® DJIA® Dow Jones Industrial Average™ S&amp;P MidCap 400® Russell 2000® Index Nasdaq-100® Hang Seng Index</td>
</tr>
<tr>
<td><strong>ANNUAL POINT-TO-POINT</strong> (Subject to an Index Margin)</td>
<td>Annual change in index values</td>
<td>Annually</td>
<td>Annually For Index Margin</td>
<td>Annually For Index Margin</td>
<td>S&amp;P 500® Low Volatility Daily Risk Control 5%</td>
</tr>
<tr>
<td><strong>INVERSE PERFORMANCE TRIGGER</strong> (Declared Performance Rate)</td>
<td>Annual change in index values</td>
<td>Annually</td>
<td>Annually For Declared Performance Rate</td>
<td>Annually For Declared Performance Rate</td>
<td>S&amp;P 500®</td>
</tr>
<tr>
<td><strong>ANNUAL POINT-TO-POINT WITH THRESHOLD PARTICIPATION STRATEGY</strong> (Subject to Base and Enhanced Participation Rates and Index Return Threshold)</td>
<td>Annual change in index values</td>
<td>Annually</td>
<td>Annually For Base and Enhanced Participation Rates, subject to the Index Return Threshold</td>
<td>Annually For Base and Enhanced Participation Rates, and Index Return Threshold</td>
<td>S&amp;P 500® Low Volatility Daily Risk Control 5%</td>
</tr>
</tbody>
</table>

* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.

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* A feature offered “by current company practice” is not a contractual guarantee of this annuity Contract and can be removed or changed at any time.

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Performance Choice® 8 Plus Product Details


Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients.

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