

PrimePathSM Series

Fixed Index Annuity

PrimePath Feature Focus Accumulation

Few adventure items are as well known as the carabiner. This invaluable item provides the security and confidence climbers need to know they will not fall back. Your PrimePath fixed index annuity can provide you downside protection but also the ability to build upon your retirement climb!

Through an innovative Benefit Base that grows at double the average rate of interest credited to your fixed and indexed accounts during the Benefit Base Roll-Up Period during the benefit base roll-up period, you can assure yourself a strong foundation for your retirement income. On top of that, you also have Benefit Base Bonus opportunities if you don't take any withdrawals or turn on LPAs for a specified time period. At a minimum, when you utilize your benefit base by starting LPAs, your benefit base is guaranteed to be no less than the benefit base floor which is equal to premiums, less any proportional reductions for withdrawals, accumulated at 3%. If you should pass away before starting LPAs, your beneficiaries have the option to receive your Benefit Base paid out in five equal annual payments. This death benefit may be limited.

Hypothetical Example

Initial Premium:

\$100,000

Benefit Base Floor:

Increases at 3% annually

Benefit Base:

Benefit base roll-up is 200% of the hypothetical assumed annual interest credit to the accumulation value, or $200\% \times 3.5\% = 7\%$ each year during the benefit base roll-up period.

Benefit Base Bonus:

5% of initial premium is added to the benefit base if no withdrawals are taken in years 1 – 5 and years 1 – 10.

End of Year (EOY)	Benefit Base Floor	Benefit Base Roll-Up Amount	Benefit Base Bonus	EOY Benefit Base
At Issue	\$100,000	\$0	\$0	\$100,000
1	\$103,000	\$7,000	\$0	\$107,000
2	\$106,090	\$7,490	\$0	\$114,490
3	\$109,273	\$8,014	\$0	\$122,504
4	\$112,551	\$8,575	\$0	\$131,080
5	\$115,927	\$9,175	\$5000	\$145,255
6	\$119,405	\$10,167	\$0	\$155,423
7	\$122,987	\$10,879	\$0	\$166,303
8	\$126,677	\$11,641	\$0	\$177,944
9	\$130,477	\$12,456	\$0	\$190,400
10	\$134,392	\$13,327	\$5000	\$208,728

This hypothetical example is not intended to predict future performance. Alternative assumptions could produce different results.

Talk to your independent insurance agent for details!



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