

Renewal Options

Feature Sheet

Simple and flexible, that's MOMENTUM *Advantage*.

With our attractive MOMENTUM *Advantage* guarantee periods, the decision is simple.

- choose the guaranteed period that is right for you
- lock in your competitive renewal rate
- and you're done!

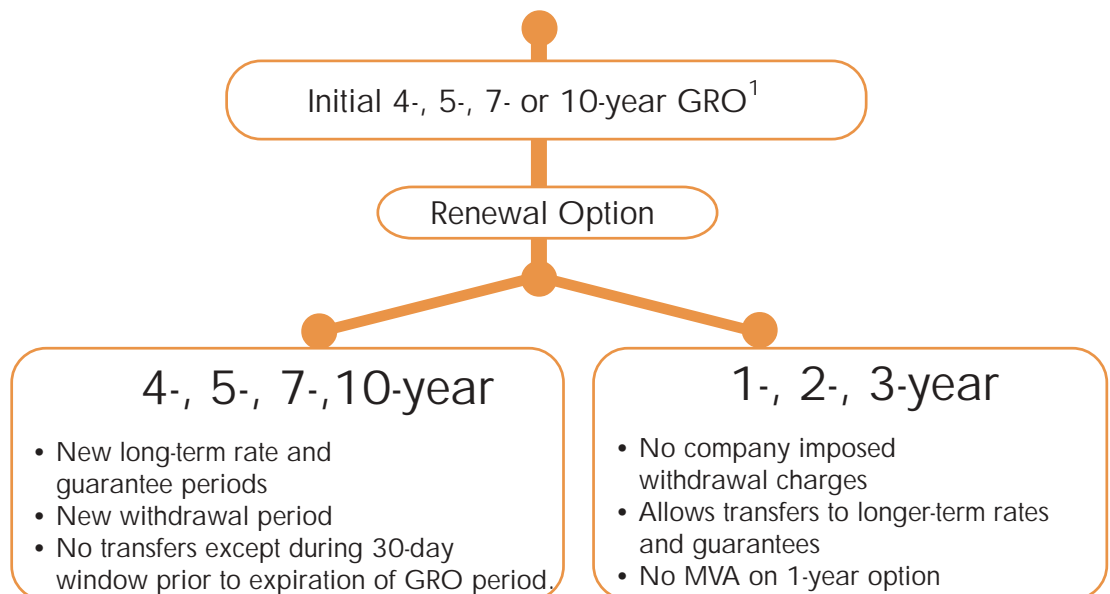
But what makes MOMENTUM *Advantage* different than other fixed annuities?

Renewal options. Simply put, when the guarantee period expires, you have two options:

- renew your contract and choose among the 4-, 5-, 7-, 10-year guarantee periods, locking in a new renewal rate and a new withdrawal charge period; or
- choose a 1-, 2-, 3-year guarantee period and continue the policy with no withdrawal penalties.

Remember, near the end of your guarantee period you will receive a notice outlining your renewal options. Funds not allocated after the guarantee period will automatically transfer to the one-year option at the then declared rate. With MOMENTUM *Advantage*, you'll always receive a competitive, guaranteed interest rate, no matter how long you've owned your annuity. And, there is no new paperwork to complete!

Renewal Options Flowchart



¹ Age restrictions may apply.

An MVA will be imposed on full or partial withdrawals above the annual free amount, or annuitizations outside the 30-day window. The MVA can be either positive or negative. Upon renewal there is no MVA on the one-year rate only. Withdrawal charges will end 30 days prior to the end of the guarantee period. Withdrawals from your annuity may be subject to income taxation and possible IRS penalty taxes if the owner is under 59½. One hundred percent of account value must be allocated to one GRO period at all times.