



Eagle's view

GUARANTEE 5 (SPDA-MYGA)¹

3.80%* Guaranteed for 5 years

- 3.00% Commission¹ (MGA-10 Level) (issue ages 0-75)
- Minimum Guaranteed Interest Rate: Currently 2%²
- \$10,000 Minimum Premium.

TRUE Liquidity

- Penalty free withdrawals of an amount up to the interest credited that year.
- Systematic withdrawals and RMD immediately³
- NCR-3¹ - additional liquidity rider for Annuitants under age 75 at issue.

Surrender Charge Period

- 5 Years (Issue Ages 0-85) starting at 9% and declining

Guarantee Period Continuation Options

Within 30 days of the end of the Guarantee Period, client may choose to:

- Continue their annuity with another Guarantee Period, being currently offered. A new Market Value Adjustment and Surrender Charge Period will apply to this new Guarantee Period;
- Apply the Contract Value to a Settlement Option;
- Take Partial Withdrawals, without any Market Value Adjustment or Surrender Charge and apply the remaining Contract Value to a new Guarantee Period as offered by the company. A new Market Value Adjustment and Surrender Charge Period will apply to this new Guarantee Period;
- Surrender their annuity for the full Contract Value without a Market Value Adjustment or Surrender Charge;
- Allow their annuity to automatically continue for a new Guarantee Period of the same duration as the previous Guarantee Period, at the new Guaranteed Interest Rate available at that time. A new Market Value Adjustment and Surrender Charge Period will apply to this new Guarantee Period. **This option is automatically exercised if other options are not selected.**

Market Value Adjustment

- Applies to Full Surrenders and/or any Partial Withdrawal in excess of the penalty-free amount during the Surrender Charge Period

See Disclosure for Details! Not in all states, call for availability.

¹May vary by state. ²Set at issue, guaranteed for life of Contract. ³Benefit not guaranteed and subject to change.

*Crediting rates may vary by state and are subject to change with little advance notice. Please call marketing for current rates. No look backs on rate changes. NO EXCEPTIONS! Rate effective 03.02.09. Premium not included in Gold Eagle qualification.