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AssetShield Series

For use in California only.

Effective: 07/01/20
 (Rates Subject to Change)

Features

- Free Withdrawal
 - 10% of Contract Value annually, starting year two
 - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days¹
- No Surrender Charges at death

Fixed Index Annuity Benefits	Common Retirement Concerns				
	Outliving Income	Index Volatility	Tax Exposure	Access to Funds	Taking Care of Loved Ones
Principal Protection	X	X	X		X
Guaranteed Income	X	X		X	X
Tax-Deferred Growth		X	X		X
Liquidity	X	X		X	X
May Avoid Probate				X	X

Principal Protection: Premium payments are secure, and each year any interest credited to the contract is locked in and cannot be lost due to index volatility.

Guaranteed Income: Flexible payout options available, including lifelong paychecks.

Tax-Deferred Growth: Earn interest on money without paying taxes on it until any distribution occurs. It enables faster growth by allowing credited interest to compound over time.*

Liquidity: Each contract defines various opportunities to withdraw funds, such as Free Withdrawals, Partial Withdrawals, and lifetime income options. (Subject to applicable Surrender Charges.)

May Avoid Probate: If applicable, beneficiaries receive any remaining value in the contract while avoiding the expense and time spent in probate.

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Schedule(s)	
AssetShield 5	
Surrender Charges (5 Years)	8.30, 8, 7, 6, 5, 0%
AssetShield 7	
Surrender Charges (7 Years)	8.30, 8, 7, 6, 5, 4, 2, 0%
AssetShield 9	
Surrender Charges (9 Years)	8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1.00, 0%
Premium	Minimum Rates
Minimum Premium: \$5,000	MGIR: Currently 1% ¹
Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR