

Deferred Annuity Checklist

Effective April 17, 2018 (with the exception of Par Rates, which are effective 5/2.)

Annuities

A Smart Choice for Safety Conscious Individuals



Product	Keystone Index™-5			Keystone Index™-7			Keystone Index™-10		
State Approval	Available in all states, except: AL, GU, & NY (Terminal Illness Rider not available in NJ.)								
Strategies & Rates	Strategy	Current Rate	Min Renewal Rate Guarantee ¹	Strategy	Current Rate	Min Renewal Rate Guarantee ¹	Strategy	Current Rate	Min Renewal Rate Guarantee ¹
Linked to S&P 500*	Ann'l Pt-to-Pt - Cap	5.70%	2.00%	Ann'l Pt-to-Pt - Cap	6.05%	2.00%	Ann'l Pt-to-Pt - Cap	6.45%	2.00%
	Ann'l Pt-to-Pt - Par Rate	41.0%	10.0%	Ann'l Pt-to-Pt - Par Rate	43.0%	10.0%	Ann'l Pt-to-Pt - Par Rate	45.0%	10.0%
	Ann'l Mthly Avg. - Cap	6.20%	2.00%	Ann'l Mthly Avg. - Cap	6.55%	2.00%	Ann'l Mthly Avg. - Cap	6.95%	2.00%
	Fixed Interest Rate	3.05%	1.00%	Fixed Interest Rate	3.05%	1.00%	Fixed Interest Rate	3.10%	1.00%
Issue Ages	Age 0-85						Age 0-80		
Minimum Guaranteed Value	Greater of 100% of premium less withdrawals, accumulated at 1.00%, compounded annually, less surrender charges; or 87.5% of premium less withdrawals, accumulated at 1.00%			Greater of 100% of premium less withdrawals, accumulated at 1.00%, compounded annually, less surrender charges; or 87.5% of premium less withdrawals, accumulated at 1.00%			Greater of 100% of premium less withdrawals, accumulated at 1.00%, compounded annually, less surrender charges; or 87.5% of premium less withdrawals, accumulated at 1.00%		
Min/Max Premium	\$10,000 Minimum Premium - (\$5,000 minimum per strategy) \$500,000 Maximum Premium without prior approval								
Surrender Charge	5 yrs - 9%, 8, 7, 6, 5, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or Waived 100% after 1st year for terminal illness.			7 yrs - 9%, 8, 7, 6, 5, 4, 3, 0 (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or Waived 100% after 1st year for terminal illness.			10 yrs - 9%, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0* (No MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year, or Waived 100% after 1st year for terminal illness. *Surrender charge reduced for ages 60+ in MN & OR (9%, 8, 7, 6, 5, 4, 3, 2, 1, 0)		
Free Withdraw	10% beginning in year one. Systematic Withdrawals Available on Fixed Account Strategy only. Lump Sum on Index Strategies.								
Death Benefit	Full Account Value at Death								
Commission	See Commission Schedule			See Commission Schedule			See Commission Schedule		

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¹The cap, par rate, and interest rate shown above represents the minimum cap, par rate or interest rate that will be declared for each strategy after the first year. These rates do not represent the minimum guaranteed value.

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Product	Current and Guaranteed Rates	Min/Max Premium	Withdrawal Feature	Guar. Min.	Surrender Charges	Issue Ages	States Not Available	Producer Commission
Eleos - MVA & SP 5 Year Surrender Charge	MVA: Years 1-5 3.15% Min Year 6+ 1.00% SP: Years 1-5 3.00% Min Year 6+ 1.00%	\$10,000 (Min) \$500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.	1.00%**	5 yrs - 8%, 7, 6, 5, 4, 0 Plus or Minus MVA first five years (Eleos-MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year. (not available in MA.)	0-85	Eleos-MVA AL, MD, MN, ND, NY, OR, TX, UT, VT, WA Eleos-SP AL, GU, MO, MT, NY, UT	See Commission Schedule
Apollo - MVA & SP Great Rates & Commission	MVA: 1st Year 4.85% Base 2.85% Bonus 2.00% SP: 1st Year 4.70% Base 2.70% Bonus 2.00%	\$5,000 (Min) \$500,000 (Max without prior approval)	Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Cumulative beginning in year 3 up to a maximum of 30% of the single premium. (Cumulative not available in WA.)	1.00%**	7 yrs - 9%, 8, 7, 6, 5, 4, 2, 0* Plus or Minus MVA first seven years. (Apollo-MVA) Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year. *Apollo surrender charge reduced for ages 60+ to (8%, 7, 6.5, 5.5, 4.5, 3.5, 2.0) MVA: IA, IL, & KY. SP: IA, IL, KY, NC, WA, & VT	0-85	Apollo-MVA AL, GU, MD, MN, MT, NY, OR, TX, UT, VT, WA Apollo-SP AL, GU, MT, NY	See Commission Schedule

** Rate set at issue (fixed for the life of the contract) Rate subject to change quarterly.

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