

# Deferred Annuity Checklist

Effective October 16, 2020 (Indexed)

## 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: GU, & NY (Terminal Illness Rider not available in NJ.)								
Strategies & Rates	Strategy	Current Rate	Min Renewal Rate Guarantee <sup>1</sup>	Strategy	Current Rate	Min Renewal Rate Guarantee <sup>1</sup>	Strategy	Current Rate	Min Renewal Rate Guarantee <sup>1</sup>
Linked to S&P 500*	Ann'l Pt-to-Pt - Cap	2.75%	2.00%	Ann'l Pt-to-Pt - Cap	3.15%	2.00%	Ann'l Pt-to-Pt - Cap	3.55%	2.00%
Rate lock not available on the Participation Rate Strategy	Ann'l Pt-to-Pt - Par Rate	21.0%	10.0%	Ann'l Pt-to-Pt - Par Rate	23.0%	10.0%	Ann'l Pt-to-Pt - Par Rate	25.0%	10.0%
	Ann'l Mthly Avg. - Cap	3.25%	2.00%	Ann'l Mthly Avg. - Cap	3.65%	2.00%	Ann'l Mthly Avg. - Cap	4.05%	2.00%
	Fixed Interest Rate	1.90%	1.00%	Fixed Interest Rate	1.90%	1.00%	Fixed Interest Rate	1.95%	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	Minimum Premium: \$10,000 - (\$5,000 minimum per strategy) Maximum Premium without prior approval: <b>Age 0-75:</b> \$1,000,000 <b>Age 76-85:</b> \$500,000								
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. <b>Systematic Withdrawals Available on Fixed Account Strategy only.</b> Lump Sum on Index Strategies.								
Death Benefit	Full Account Value at Death								
Commission	See Commission Schedule			See Commission Schedule			See Commission Schedule		

<sup>1</sup>The 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.

## Deferred Annuity Checklist

Effective October 2, 2020

Product	Current and Guaranteed Rates	Min/Max Premium	Withdrawal Feature	Guar. Min.	Surrender Charges	Issue Ages	States Not Available	Producer Commission
<b>Eleos - MVA &amp; SP</b> 5 Year Surrender Charge	<b>MVA:</b> Years 1-5 2.10% Min Year 6+ 1.00%  <b>SP:</b> Years 1-5 1.95% Min Year 6+ 1.00%	<b>Min. Premium:</b> \$10,000  <b>Max. Premium:</b> Age 0-75: \$1,000,000 Age 76-5: \$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) <u>Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year. (not available in MA.)</u>	0-85	<b>Eleos-MVA</b> ND, NY, OR, UT, WA  <b>Eleos-SP</b> GU, MO, MT, NY, UT	See Commission Schedule
<b>Apollo - MVA &amp; SP</b> Great Rates & Commission	<b>MVA:</b> 1st Year 3.70% Base 1.70% Bonus 2.00%  <b>SP:</b> 1st Year 3.55% Base 1.55% 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) <u>Waived for 90 consecutive days of Hospital/Nursing home confinement after 1st year, up to 25% each year.</u> *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	<b>Apollo-MVA</b> GU, MD, MN, MT, NY, OR, TX, UT, VT, WA  <b>Apollo-SP</b> GU, MT, NY	See Commission Schedule

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

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