



Product Facts: MYGA Premier

DESCRIPTION Single Premium Deferred Annuity with 5-Year Guaranteed Interest Rate

ISSUE AGES 0-75*

INVESTMENT LIMITS \$20,000 minimum contribution for both tax qualified and non-qualified.
No more than \$250,000 total contribution per household in any 12-month period.

INTEREST RATE Certificates earn a 5-year guaranteed interest rate of 3.50%.
At the end of each interest rate guarantee period, the owner may renew the contract for any guarantee period that is currently available.

INTEREST Interest will be credited daily using compound interest at the rates declared by the company. All interest crediting rates will be expressed as annual effective rates of interest.

CREDITED INTEREST In each period, 1891 Financial Life will credit interest at a rate of not less than the Guaranteed Minimum Interest Rate. We may also credit additional interest at any time.

WITHDRAWAL CHARGES Charges apply to amounts withdrawn based on the tables below.
Charges reset for each guarantee period.

SURRENDER CHARGE					
Guarantee Year	1	2	3	4	5
Charge %	9	8	7	6	5

Surrender Charges for California:

SURRENDER CHARGE - CA					
Guarantee Year	1	2	3	4	5
Charge %	8	7	6	5	4.5

RIGHTS OF OWNER The Owner may exercise the right to assign the certificate; name an Annuitant; make withdrawals; surrender the certificate; change beneficiary designations; receive an Annual Report; designate a settlement option.

LOADS AND FEES No sales charges or up-front fees.

RIDERS
Automatically
Included at
No Cost

- 1) **Free Partial Withdrawal Rider (FPW):** Beginning in the second Certificate Year, we will waive the Withdrawal Charge on a withdrawal amount that is less than or equal to the 10% Penalty Free Withdrawal Percentage of the Accumulation Value as of the preceding Certificate anniversary. The Withdrawal Charge will be applied to the amount withdrawn in excess of 10% Free Withdrawal Percentage each Certificate year.
- 2) **Waiver of Withdrawal Charges for Terminal Illness/Nursing Home or Hospital Confinement Rider (TIC):** Withdrawal Charge will be waived on withdrawals of up to 100% of the Accumulation Value upon the occurrence of one of the following events:
 - The Owner has been diagnosed as Terminally Ill.
 - The Owner has been confined to a Nursing Home or Hospital for at least 30 days and the Certificate was issued prior to the Owner's 76th birthday. Confinement must begin after the Certificate Date of Issue. If any claim under this provision is denied by Us, the requested withdrawal amount will not be disbursed until the Owner is notified of the denial. The Owner will be given the opportunity to accept or reject payment of the requested withdrawal amount, less any applicable Withdrawal Charges.
 - Only one claim may be made under this Rider.

Not available in California.
- 3) **Enhanced Death Benefit Rider (EDB):** When the Owner dies the Death Benefit amount will be the Accumulation Value on the date of the death. Withdrawal Charges will be waived.

DEATH BENEFIT

Before Distribution under a Settlement Option Begins:

- 1) If the Annuitant is not an Owner and dies before distribution under a Settlement Option has begun, the Owner will become the Annuitant, unless we are notified otherwise.
- 2) Upon Death of Owner:
If the surviving spouse is a beneficiary, they may opt to take over the contract.
Death benefit must be distributed over no more than 5 years from death or lifetime of beneficiary.
Lump sum distribution available.
Death benefits are considered earnings for income tax purposes and may be subject to ordinary income tax.

**ANNUITIZATION
(INCOME) PLANS**

Settlement Options:

- Option 1 – Life Only
- Option 2 – Fixed Amount
- Option 3 – Period Certain 5, 10, 15 or 20 Years
- Option 4 – Life Income with Payments for Period Certain 5, 10, 15 or 20 Years

A portion of each annuitized payment will be considered taxable and the remaining portion will be a non-taxable return of your investment in the contract, which is also called the "basis." Once the investment in the contract is depleted, all remaining payments will be fully taxable.

If the contract is tax-qualified, the tax rules will differ.

Please remind your clients to consult a tax advisor regarding their individual situation.

This fact sheet is intended as a summary.

Offer may be changed or withdrawn at any time.

Products/features may not be available in all states. Not sold in ND.

* Call the Home Office for ages over 75.

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