



7.00% First Year

5.00% BAILOUT RATE

4.00% Commission 0-80; 3.00% 81-90



Developed in partnership with Alpha Solutions & CL Life

Product Type:	Single Premium Deferred Annuity (ICC22-SPDA-1222)
Issue Ages:	0 - 90 (Owner)
Minimum Premium:	\$20,000 Qualified / Non-Qualified
Maximum Premium:	\$1,000,000 without prior company approval
Initial Interest Rate:	The first year interest rate is enhanced at a rate determined by the company at contract issue. This enhanced interest rate is equal to the amount that exceeds the contract bailout rate and is guaranteed for the first contract year.
Minimum Guaranteed Interest Rate:	The minimum guaranteed interest rate is set at the time of issue for the life of the contract.
Surrender Charge Schedule:	The following surrender charges, based on policy year, will be applied against the account value of the annuity for any full surrender or partial surrender unless waived in your contract. 9%, 8%, 7%, 6%, 5%, 4%, 0%
Penalty- Free Withdrawal Privileges:	After the first contract year, partial withdrawal up to 10% of the account value or Required Minimum Distribution without a surrender penalty.
Market Value Adjustment:	Market Value Adjustment (MVA) will be applied anytime a surrender charge is incurred. The MVA is determined based on comparing the change in the 7-year Treasury yield on the surrender date to the issue date.
Bailout Feature:	If the renewal interest rate is less than the stated bailout rate in the contract at issue, you may make a full or partial surrender of the contract within 30 days after the contract anniversary without incurring a surrender charge or market value adjustment.
Death Benefit:	Upon the death of either owner or the death of the annuitant (if the owner is not a person) prior to income date, the company will pay a death benefit to the beneficiary equal to the account value.