

Product at a Glance



Guidepath BONUS Fixed Indexed Annuity

Guidepath BONUS FIA offers a powerful opportunity for accumulation, with an upfront bonus that gives growth a head start from day one. Crediting strategies feature strong guarantees, access to proprietary indices, and a distinctive High Water Mark option.

10-Year Plan	
Issue Ages	18–80
Surrender Charges	10 years: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.5%
Owner & Annuitant Guidelines	Single and Joint Annuitants. Trust, Single, and Joint Owners. Joint owners must be spouses.
Premium Amounts	Minimum Single Premium: \$15,000 Maximum Single Premium: Up to \$3M; \$2M for age 80. Suitability and other restrictions may apply.
Premium Types	Nonqualified, IRA, Roth IRA only
Free Partial Withdrawals	Interest only in first year (excluding bonus). 10% free withdrawal starting in the second year. No charges for RMDs and Nursing Home Waiver. RMDs for year one are encouraged to be taken before contract issuance.
Allocation Options	A variety of attractive options are available, including proprietary indices and options with guarantees. Refer to the Crediting Options Guide. See Interest Rate Bulletin for current crediting rates.
Market Value Adjustment (MVA)	A market value adjustment is applied only during the surrender charge period to full surrenders and any partial withdrawals in excess of the Free Withdrawal Amount available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Withdrawal Amount. The MVA may increase or decrease the amount the customer receives based on changes in treasury rates.
Terminal Illness & Nursing Home Confinement Waiver	Surrender charges and MVA are waived due to diagnosis of terminal illness and/or confinement to nursing home after contract is issued.
Bonus Rider	
Premium Bonus	Bonus is allocated in a like manner as the premium. There is no fee for the rider. Refer to Interest Rate Bulletin for current bonus. See the Guidepath Bonus Marketing for bonus recapture details.

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Death Benefit	Payable on death of either owner. Based on death of annuitant if owner is a trust. Death Benefit is the greater of the Account Value less premium bonus recapture or Cash Surrender Value. Can be paid as a lump sum or as annuity.
Annuitization Options	Period Certain, Life, Life with Guaranteed Period, Joint Lives, Joint Lives with Guaranteed Period
State Approvals	Refer to State Approval Map

Please refer to the Guidepath Bonus Marketing Guide, Crediting Options Guide and Interest Rate Bulletin for additional details.

Annuities may lose value due to fees and charges and are not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.