

# Product at a Glance

## Guidepath GROWTH Fixed Indexed Annuity

**Guidepath GROWTH FIA** offers competitive growth potential with an optional Guaranteed Accumulation Protection rider for additional security. The crediting strategies feature strong guarantees, access to proprietary indices, and a distinctive High Water Mark option.

	5-year plan	7-year plan
Issue Ages	18–90	18–90
Surrender Charges	5 years: 9, 8, 7, 6, 5%	7 years: 9, 8, 7, 6, 5, 4, 3%
Owner & Annuitant Guidelines	Single and Joint Annuitants. Trust, Single and Joint Owners. Joint owners must be spouses.	
Premium Amounts	<b>Minimum Single Premium:</b> \$15,000 <b>Maximum Single Premium:</b> Up to \$3M; \$2M for ages 80+. Suitability and other restrictions may apply.	
Premium Types	Nonqualified, IRA, Roth IRA only	
Free Partial Withdrawals	Interest only in first year. 10% annual free withdrawal starts 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 for details. 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.	

### Optional Growth Rider

<b>Guaranteed Accumulation Protection (GAP)</b>	Optional for a fee. The rider guarantees a minimum percentage of accumulation in the account value at the end of the contract term (minus withdrawals), regardless of the performance of the underlying crediting strategies. Interest is credited based on the higher of the index performance or the GAP factor minus withdrawals. Refer to current Guaranteed Accumulation Protection (GAP) flyer for fee and GAP factors.
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<b>Death Benefit</b>	Payable on death of either owner. Based on death of annuitant if owner is a trust. Death Benefit is the greater of Account Value or Cash Surrender Value. Can be paid as a lump sum or as an annuity.
<b>Annuitization Options</b>	Period Certain, Life, Life with Guaranteed Period, Joint Lives, Joint Lives with Guaranteed Period
<b>State Approvals</b>	Refer to State Approval Map.

**Please refer to the Guidepath Growth Marketing Guide and Crediting Options Guide 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.