

MarkOne^{SM*} Series

Equity Index Flexible Premium Deferred Annuities

ADDITIONAL INFORMATION

ACCESS TO ANNUITY CASH VALUE**

Up to 10% of the Annuity Cash Value, less loan debt, may be withdrawn each Contract year free of surrender charges. For qualified Contracts, the surrender charge-free amount is the greater of the minimum required distribution or 10% of the Annuity Cash Value less loan debt. Withdrawals of more than 10% will be subject to the following surrender charges:

Contract Year

1	2	3	4	5	6	7	8	9	10	11	12	13
15	14	13	12	11	10	9	8	7	6	5	5	0

Percentage Deduction

ANNUITY STATEMENTS

The first annual statement showing the values in your annuity will be provided on the anniversary of the first allocation date and annually thereafter.

ANNUITIZATION

In years 2–5: minimum duration 8 years.
In years 6+: minimum duration 5 years.

TAX-QUALIFIED AND NON-QUALIFIED PLANS AVAILABLE

Including IRA, SEP-IRA, Roth IRA, 403(b), 401(k), pension, and profit-sharing plans.

MINIMUM INITIAL PREMIUM

\$2,000 on tax-qualified funds.
\$5,000 on non-tax-qualified funds.

ADDITIONAL PREMIUM PAYMENTS

Additional premium payments are accepted prior to any Owner reaching age 91,[†] with no minimum amount required.

ADMINISTRATIVE CHARGE OR UP-FRONT FEES

None. 100% of your premium is allocated to the strategies of your choice.

GUARANTEED MINIMUM PARTICIPATION RATE

S&P 500^{®††} One-Year Strategies: 100%.
S&P 500^{®††} Multiple-Year Strategies: 30%.

GUARANTEED MINIMUM CAP

S&P 500^{®††} One-Year Strategies: 7%.
S&P 500^{®††} Multiple-Year Strategies: no cap.

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Note: This insert describes features unique to MarkOneSM Series. Please see the accompanying brochure for limitations and restrictions generally applicable to MarkOneSM Series.

Individual Policy Form No.: IIC-PEIA-302-10-0. Policy forms and numbers may vary.

* Products may not be available in all jurisdictions.

** Withdrawals subject to early surrender charges. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½. If a withdrawal is taken from an equity strategy before the end of the term period, interest will not be credited on the amount withdrawn. Consult your tax advisor for guidance regarding your particular situation.

† Age limit varies by state.

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