



LIFE INSURANCE COMPANY

**GOLD SERIES SAGE INVESTOR SPDA (not available in all states)**

- Fixed Single Premium Deferred Annuity
- Middle and upper middle income market; Tax-Deferred growth; Competitive Interest Rates
- MGA, PPGA distribution, Financial Planners/Advisors

**FEATURES:**

- Issue Age (age last birthday): 15 days through 90 years
- Single Minimum Premium: \$5,000
- If premium is \$500,000 or greater please call the Home Office for approval
- Underwriting: Financial Suitability
- Bailout Feature\*
- There are no policy expense charges
- Monthly Interest Option (MIO) available for policies with an account value of \$25,000 or greater
- Death benefit is equal to contract values as of the date we receive due proof of the Owner's death  
Surrender charges and MVA waived upon death of the Owner
- Waiver of Surrender Charge Rider: If the Owner of the contract is confined to a licensed nursing home or hospital for 90 consecutive days or more, the policy accumulation value will be available without a surrender charge or MVA. This rider is provided at no extra cost.
- Free Partial Withdrawals\*\*: Beginning in Year 1 the Owner may make one withdrawal per year up to 10% of the accumulation value without incurring charges.

**SURRENDER CHARGES:**

|        |    |    |    |    |    |    |    |
|--------|----|----|----|----|----|----|----|
| Year   | 1  | 2  | 3  | 4  | 5  | 6  | 7+ |
| Charge | 7% | 7% | 7% | 6% | 5% | 3% | 0% |

**INTEREST RATES:**

- For current rates please contact sales and marketing, or visit the Agent's section of our website and download the Crediting Strategies/Rates PDF (Form 4062).
- Minimum Guaranteed Interest Rate is 3%

**MARKET VALUE ADJUSTMENT (MVA):**

An MVA will apply, only during the surrender charge period, to any partial withdrawals in excess of the maximum free partial withdrawal amount and at the time the contract is surrendered. Depending on the direction interest rates move, the MVA may increase or decrease benefits payable under the contract. However, in no event will the MVA reduce the cash surrender value below the guaranteed minimum cash surrender value. An MVA will not apply if a payment option is elected that provides annuity payments for five years or longer, or to a death benefit.

\* *Bailout Feature: If after the first Policy Year, the renewal rate is lower than a rate that is 1% below the Initial Fixed Interest Rate, the Owner may request, within 30 days of notification, to receive the Accumulation Value without incurring a Surrender Charge.*

\*\*Withdrawals made before age 59 ½ may be subject to federal income tax penalties. \$100 minimum withdrawal.