Focused Growth Annuity 3

See how your annuity may grow as you enjoy safety and tax savings

By guaranteeing your interest rate for three-year periods, the Focused Growth Annuity gives you a way to add safety and tax savings to your retirement strategy. At the end of each three-year period, you may automatically start a new three-year guaranteed-rate period or withdraw your money.

Review these examples to see how your annuity could grow. The scenarios compare two different FGA 3 initial premiums — $15,000 and $100,000.

Initial 3-year Surrender-Charge Period		$15,000 Initial Premium Amount 2.25% Annual Crediting Rate for 3 Years		$100,000 Initial Premium Amount 2.35% Annual Crediting Rate for 3 Years	
End of Contract Year	Surrender Charge	Fund Value	Surrender Value	Fund Value	Surrender Value
1	9.4%	$15,338	$13,896	$102,350	$92,729
2	8.5%	$15,683	$14,350	$104,755	$95,851
3	7.5%	$16,035	$14,833	$107,217	$99,176
Available to you for 30 days with no surrender charges		**$16,035**		**$107,217**	

The values shown are for example only and assume no withdrawals during the surrender-charge periods; actual results and crediting rates will vary. Surrender value is the value after surrender charges. The above amounts assume a market value adjustment of zero.

Year-by-Year Breakdown

Year 1 to 3

- For the first three contract years, we guarantee the annual interest rate that was in effect when you bought the annuity.

Year 4 and after

- A new three-year interest rate guarantee period and surrender-charge period automatically begin at the end of the third year, and again at the end of each three-year period.[1] During the first 30 days of each three-year period, you may withdraw some or all of your funds without a surrender charge or market value adjustment.

- The Standard sets a new interest rate at the beginning of each three-year period, and we guarantee the rate for three contract years. The new rate may be higher or lower than the interest rate in years one through three.

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Understanding Key Features

Surrender-Charge Periods

Withdrawals and surrenders may face a charge during each surrender-charge period. This is calculated as a percentage of the withdrawal amount. At the end of each guarantee period, a new interest rate guarantee period and surrender-charge period automatically begin.[1] During the first 30 days of each subsequent surrender-charge period, you may withdraw some or all of your funds without a surrender charge.

Year in Surrender-Charge Period	1	2	3
Surrender Charge	9.4%	8.5%	7.5%

We waive surrender charges for:

- First 30 days of each subsequent surrender-charge period
- Scheduled payments of interest earnings
- Required minimum distributions
- Terminal conditions[2]
- Nursing home residency[2]
- Annuitization
- Death benefits

Market Value Adjustment

A market value adjustment applies to withdrawals or surrenders that are subject to a surrender charge. We base the adjustment on a formula that takes into account changes in the MVA Index at that time. We will waive the MVA when the surrender charge is waived.

The MVA can increase or decrease the surrender value of the annuity. Generally, if interest rates have risen since the beginning of the current surrender-charge period, the MVA will decrease the surrender value. If interest rates have fallen, the MVA will increase the surrender value.

All surrender values shown in the scenarios assume that the MVA is zero. Because this is not likely to occur, the actual surrender values are generally higher or lower than those shown.

Review the Focused Growth Annuity brochure for additional product details.

1. Subject to restrictions in Florida; contact your agent for details.
2. Applies after the first contract year. May not be available in all states.

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