



Enhanced Death Benefit Rider

Guaranteed Growth and Protection for a Legacy That Thrives

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by any Federal Government Agency • Not a Bank Deposit

Enhanced Death Benefit Rider

A Guaranteed Legacy You Can Count On

You can add the enhanced death benefit rider when you purchase your Thrive Plus annuity. For a charge, it may provide your beneficiaries with a greater death benefit than the base annuity alone, helping you grow and protect the legacy you intend to leave.

The rider strengthens your death benefit in any market environment. It delivers two strategies for both rising and declining markets — providing multiple ways your legacy can grow.

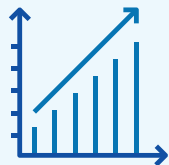
Consider choosing this rider if:

- **You are looking for a simple way to enhance what your beneficiaries receive.**
The rider may increase the death benefit amount each year with no additional action needed.
- **You prefer long-term stability paired with upside opportunity.**
The combination of guaranteed and performance-based growth offers a balanced path for legacy planning.
- **You want your beneficiaries to have flexible options for receiving their death benefit.**
The rider supports a variety of payout structures — including a lump-sum option — helping your heirs receive their benefit in a way that best fits their needs.

Key Benefits of The Enhanced Death Benefit Rider



Guaranteed Growth



Interest Performance Protection



Flexible Options for Spouses



Lump-sum Payout Option



RMD Friendly

Product availability and features may vary by state and distributor.

Riders: ICC23-R-GMDB-IA, R-GMDB-IA and any state variations.

This document is incomplete without all accompanying pages, including any disclaimers.



How The Rider Works

The enhanced death benefit rider uses a unique dual growth strategy designed to strengthen your death benefit in a variety of market conditions. Each growth component works independently, giving your death benefit multiple ways to increase over time.

1. Guaranteed Enhancement Value

This provides steady, reliable growth, even when markets are flat or declining. It helps ensure your legacy continues to grow, regardless of market performance.

2. Performance Protection Value¹

This delivers interest-driven growth during positive markets and helps offset any rider charges. It helps you capture more value when conditions are favorable.

The Death Benefit Base is the amount available to your beneficiaries. Starting on day one, the Death Benefit Base equals your total premium. Each year, it increases to the higher of the two values, creating multiple paths for growth. This helps you build a legacy that strengthens over time.

These two values can grow for at least seven years, or until the contract anniversary after your 85th birthday — whichever comes later.

When you pass away, your beneficiaries receive the higher of the Death Benefit Base or the annuity contract's death benefit value, so they can count on the maximum benefit available.

¹ This is referred to as the Performance Enhancement Value in the contract.

Guaranteed Enhancement Value, or GEV

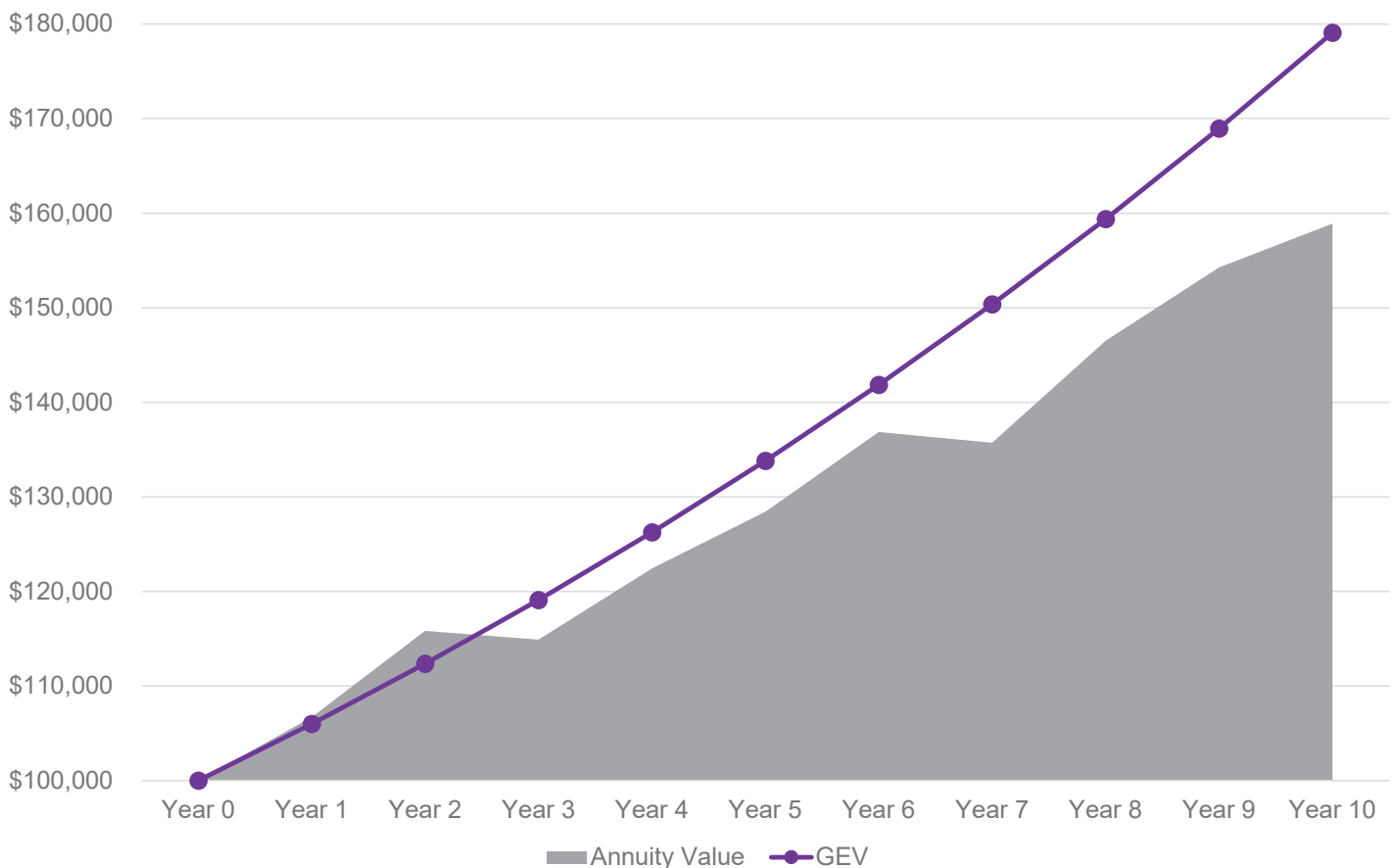
6% Annual Compounded Interest

Each year the Guaranteed Enhancement Value increases by 6%. This helps to provide steady growth of your death benefit in flat or declining markets.

Visualizing Compound Interest

For example, you start with a \$100,000 premium and take no withdrawals throughout the years. With 6% compounded annual growth, your Guaranteed Enhancement Value rises every year, building to \$179,085 after 10 years — no matter how the market performs.

Year	0	1	2	3	4	5	6	7	8	9	10
Annuity Value	\$100,000	\$106,700	\$115,840	\$114,900	\$122,447	\$128,437	\$136,867	\$135,727	\$146,524	\$154,249	\$158,897
GEV	\$100,000	\$106,000	\$112,360	\$119,102	\$126,248	\$133,823	\$141,852	\$150,363	\$159,385	\$168,948	\$179,085



The values are hypothetical and for example purposes only and are not intended to represent how your annuity may actually perform. This example assumes no withdrawals are taken out over the 10 years and a 0.80% Rider Charge.

Performance Protection Value, or PPV

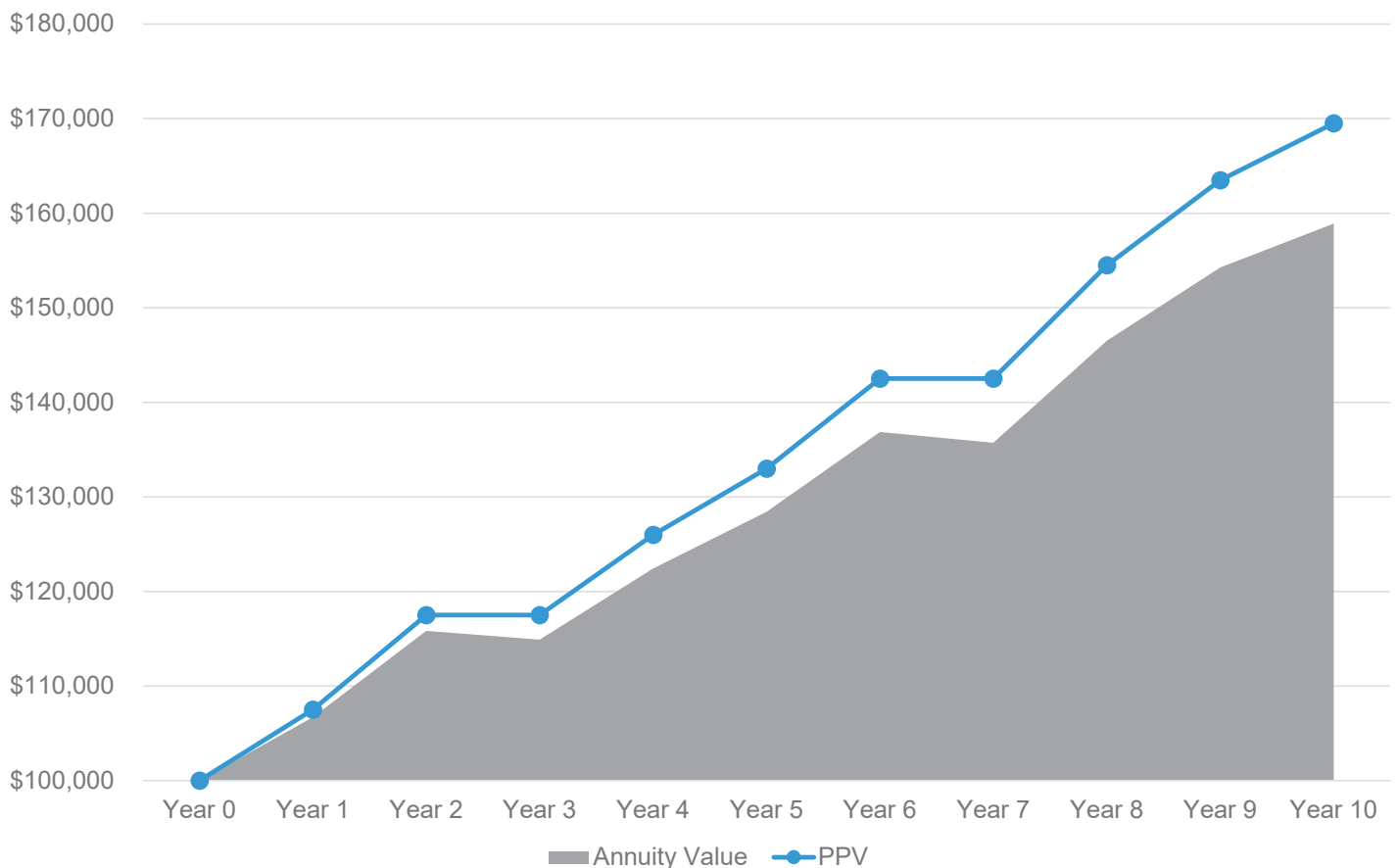
Interest-Driven Performance

Each year the Performance Protection Value increases by the same amount of interest credited to your annuity. This helps you capture market-driven gains while protecting your death benefit from being impacted by charges.

Visualizing Interest-Driven Performance

Let's take that same \$100,000 premium. In the first year, the rider charge is \$800. If your annuity earns \$7,500 in interest, your annuity value increases by \$6,700 after the charge deduction. Meanwhile, the Performance Protection Value grows by the full \$7,500 — helping maximize the legacy your beneficiaries receive.

Year	0	1	2	3	4	5	6	7	8	9	10
Annuity Value	\$100,000	\$106,700	\$115,840	\$114,900	\$122,447	\$128,437	\$136,867	\$135,727	\$146,524	\$154,249	\$158,897
Interest Credited	-	\$7,500	\$10,000	\$0	\$8,500	\$7,000	\$9,500	\$0	\$12,000	\$9,000	\$6,000
PPV	\$100,000	\$107,500	\$117,500	\$117,500	\$126,000	\$133,000	\$142,500	\$142,500	\$154,500	\$163,500	\$169,500



The values are hypothetical and for example purposes only and are not intended to represent how your annuity may actually perform. This example assumes no withdrawals are taken out over the 10 years and a 0.80% Rider Charge.

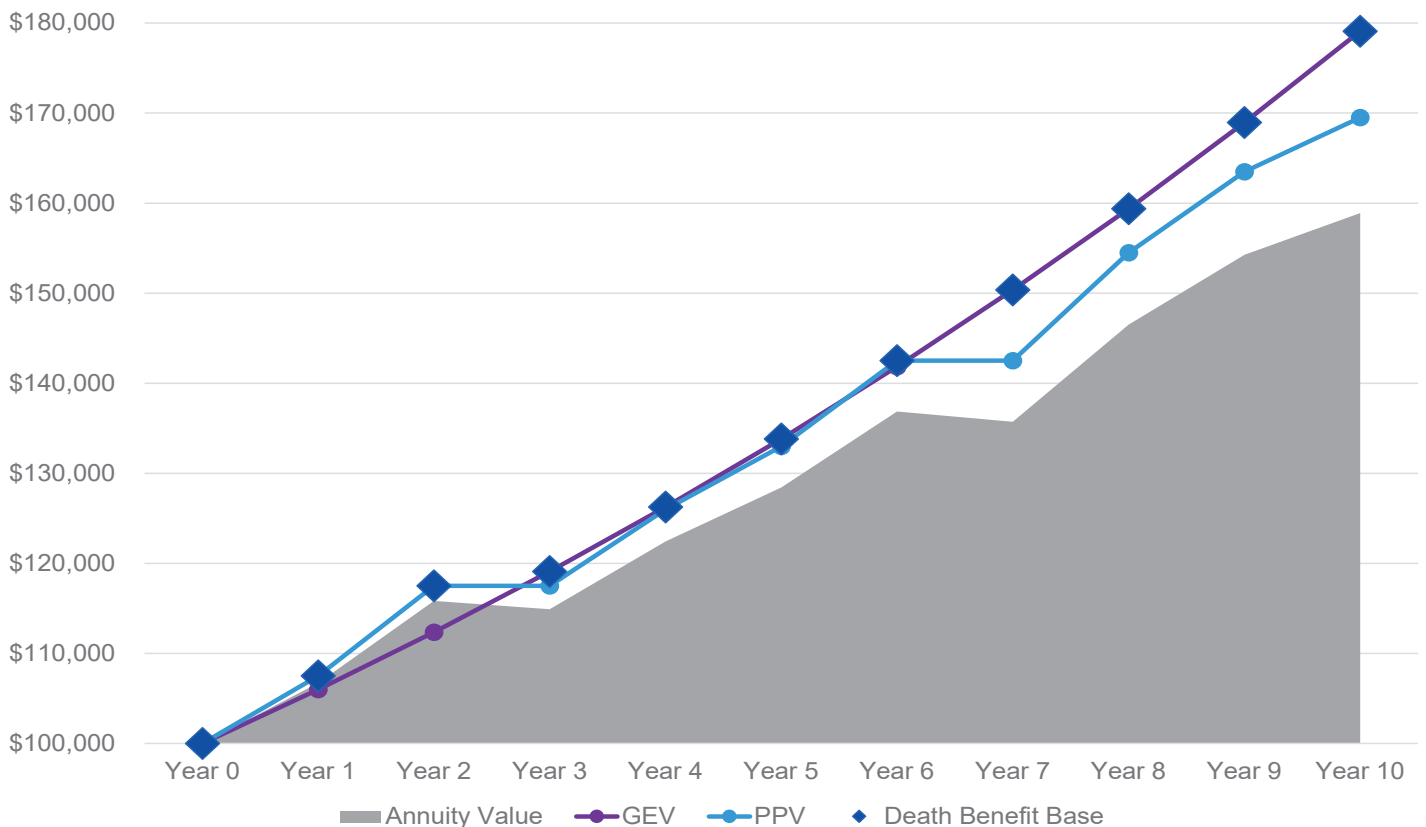
Let's Put It All Together:

Visualizing How Both Components Grow

Here we see that same \$100,000 annuity with no withdrawals taken over 10 years. Each year, the higher of the Guaranteed Enhancement Value or Performance Protection Value becomes your new Death Benefit Base, giving your legacy multiple opportunities to grow.

After 10 years, the **Guaranteed Enhancement Value, or GEV, reaches \$179,085**, reflecting steady 6% compounded annual growth. Over that same period, the **Performance Protection Value, or PPV, grows to \$169,500**, capturing interest-driven gains and remaining unaffected by charges. Together, these two values create a death benefit designed to grow stronger over time — and help you leave more for the people who matter most.

Year	0	1	2	3	4	5	6	7	8	9	10
Annuity Value	\$100,000	\$106,700	\$115,840	\$114,900	\$122,447	\$128,437	\$136,867	\$135,727	\$146,524	\$154,249	\$158,897
Interest Credited	-	\$7,500	\$10,000	\$0	\$8,500	\$7,000	\$9,500	\$0	\$12,000	\$9,000	\$6,000
GEV	\$100,000	\$106,000	\$112,360	\$119,102	\$126,248	\$133,823	\$141,852	\$150,363	\$159,385	\$168,948	\$179,085
PPV	\$100,000	\$107,500	\$117,500	\$117,500	\$126,000	\$133,000	\$142,500	\$142,500	\$154,500	\$163,500	\$169,500
Death Benefit Base	\$100,000	\$107,500	\$117,500	\$119,102	\$126,248	\$133,823	\$142,500	\$150,363	\$159,385	\$168,948	\$179,085



The values are hypothetical and for example purposes only and are not intended to represent how your annuity may actually perform. This example assumes no withdrawals are taken out over the 10 years and a 0.80% Rider Charge.

Essential Points

When Can I Choose the Optional Rider?

This enhanced death benefit rider is available only when you purchase your annuity.

How Much Does It Cost?

We calculate the annual charge for the rider as a percentage of the Death Benefit Base. The charge is 0.80% for issue ages 80 and younger.

How the Rider Charge Works

1. At the end of each contract year, we first calculate the rider charge by multiplying the annual charge percentage by the Death Benefit Base.
2. Then, we credit any interest earned during that year to the annuity value.
3. Last, the rider charge is deducted from the annuity value. It's deducted proportionately from each elected index interest account.



What does this mean to you? You earn interest before the charge is deducted, so more of your money is working for you!

How Do Withdrawals Affect the Benefit Amount?

Withdrawals are taken out of the fixed account first, if applicable — and then out of the index interest accounts.

Qualified contracts funded with pre-tax dollars:

Withdrawals up to the required minimum distribution amount will reduce the death benefit values dollar-for-dollar by the amount of the withdrawal. All other withdrawals will reduce the death benefit values in the same proportion that the withdrawal reduces the annuity value.²

Non-qualified contracts funded with after-tax dollars:

Withdrawals will reduce the death benefit values in the same proportion that the withdrawal reduces the annuity value.

What's the Death Benefit Max?

The Death Benefit Max determines the maximum amount the Death Benefit Base may grow to in any contract year.³ It equals the greater of:

- 125% of your surrender value excluding any market value adjustment.
- The total premium accumulated at 10% annually, but not to exceed 250% of the total premium — minus any withdrawals, including withdrawal charges.⁴

² Death benefit values include the Death Benefit Base, Guaranteed Enhancement Value, Performance Protection Value and the Death Benefit Max.

³ In accordance with the Insurance Compact Commission standard IIPRC-AB-02-I-GMDB.

⁴ Withdrawal charges are referred to as surrender charges in the contract.

Spousal Continuation

Spouses can choose between these two ways to continue the annuity contract. Spouses may also choose any of the available death benefit payout options.

Option 1: Continue the Annuity Contract Only

- The surviving spouse may continue the annuity contract and have the annuity value reset to equal the death benefit amount.
- If the death benefit amount is greater than the annuity value, we'll add the difference to the fixed account and the rider will terminate.



A 65-year-old husband and 62-year-old wife purchase an ECI Plus annuity for \$100,000.

They choose to add the enhanced death benefit rider.



After 10 years, the annuity value grows to \$130,000.

But the enhanced death benefit value is \$170,000.



The husband passes. The wife continues the annuity contract only.

The \$40,000 excess death benefit amount is then added to her annuity value.



Her annuity value increases to \$170,000 and the rider terminates.

When she passes, her beneficiaries will receive the annuity value at the time of death.

Option 2: Continue the Annuity Contract and the Rider

- The surviving spouse may continue both the annuity contract and the enhanced death benefit rider.
- The annuity contract will continue at the current value.
- The death benefit will not be paid out, and the enhanced death benefit rider remains active. It will now be payable upon death of the surviving spouse.⁵



A 65-year-old husband and 62-year-old wife purchase an ECI Plus annuity for \$100,000.

They choose to add the enhanced death benefit rider.

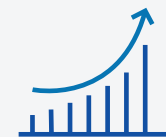


After 10 years, the annuity value grows to \$130,000.

But the enhanced death benefit value is \$170,000.



The husband passes. The wife chooses to continue both the annuity contract and the enhanced death benefit rider.



The death benefit will continue to grow for 10 more years or until the wife passes.

When she passes, the death benefit value goes to her beneficiaries.

The values are hypothetical and for example purposes only and are not intended to represent how your annuity may actually perform. This example assumes no withdrawals are taken out over the 10 years and a 0.80% Rider Charge.

⁵ We will continue to calculate the death benefit values based on the age of the original owner.



Flexible Payout Options for Your Loved Ones

Death Benefit Payout Options

- Lump-sum payment
- Life income — with or without guarantee periods
- Joint and survivor income options — with or without guarantee periods
- Guaranteed income payments over a chosen period

Partial Index Crediting

If death happens in the middle of a contract year, we'll recalculate the enhanced death benefit at the date of death to include a partial index credit.

RMD Friendly

Withdrawals up to the IRS required minimum distribution amount reduce the death benefit values dollar-for-dollar by the amount of the withdrawal.⁶

- In some scenarios, clients could take their RMD withdrawals while still seeing their death benefit increase.
- RMDs have no withdrawal charges or Market Value Adjustment.⁷

⁶ Death benefit values include the Death Benefit Base, Guaranteed Enhancement Value, Performance Protection Value and the Death Benefit Max.

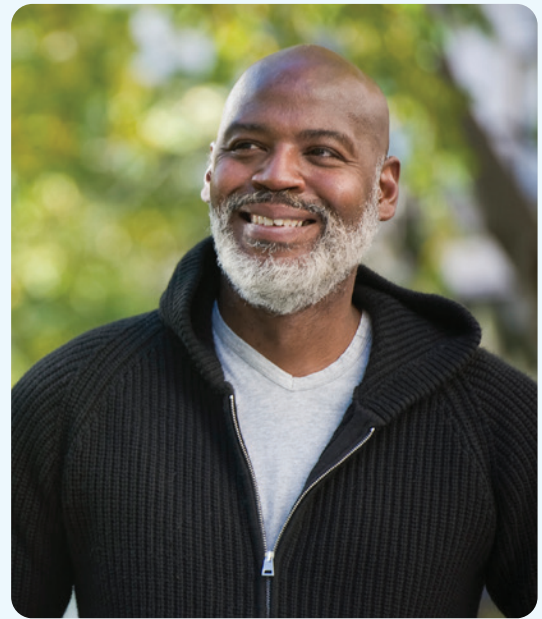
⁷ Withdrawal charges are referred to as surrender charges in the contract.

Case Study

Meet David, who is 65 years old. He purchases a \$100,000 Thrive Plus annuity with optional enhanced death benefit rider.

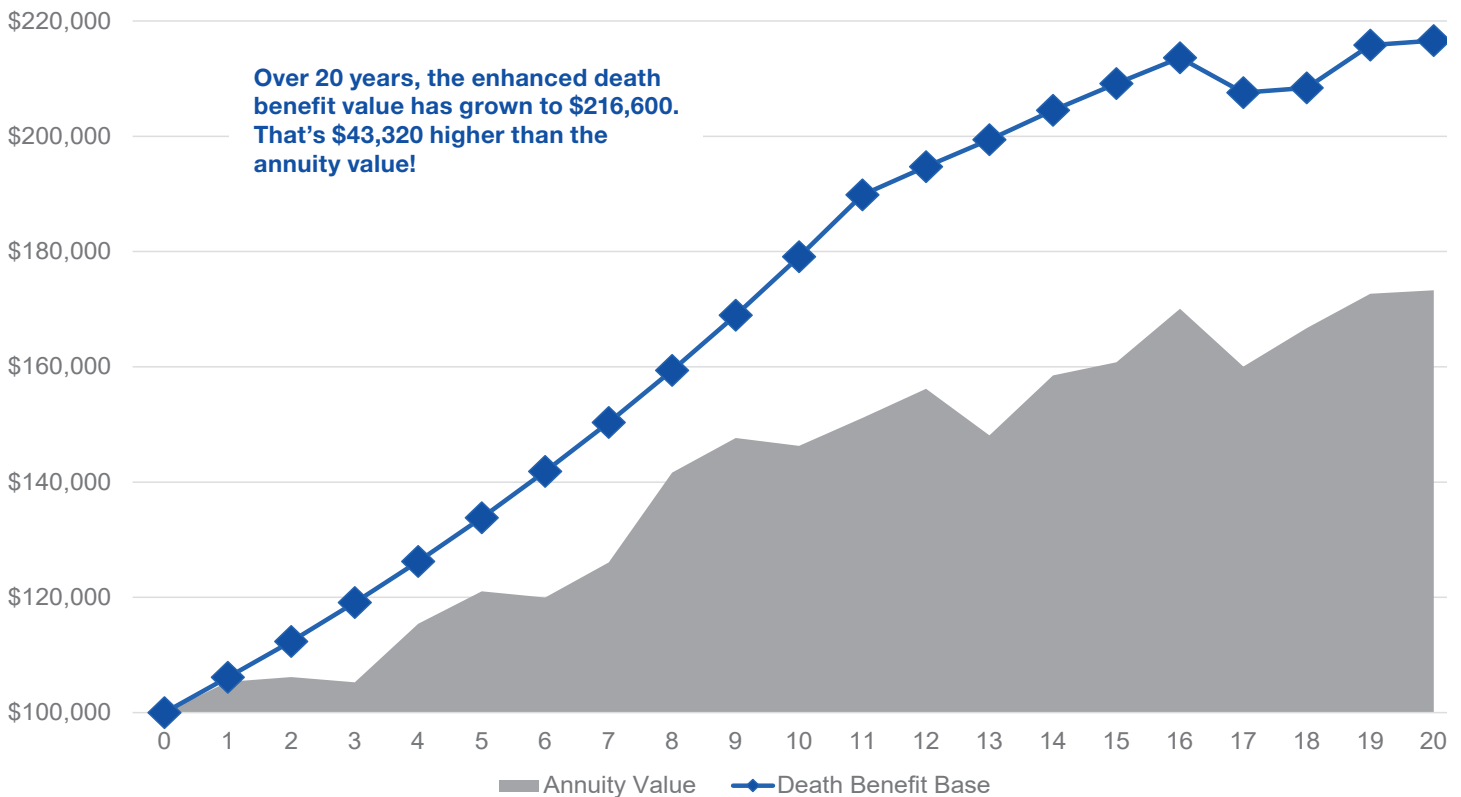
David starts taking his RMDs after he turns 76.⁸ But, his death benefit value still has the opportunity to grow.

At age 85, David passes away. His annuity value has grown to \$173,280 and the enhanced death benefit value has grown to \$216,600.



See How the Enhanced Death Benefit Grows

Take a look at David's annuity with interest credited based on the performance of the S&P 500[®] from 2005 – 2025, based on a one-year term and 45% Participation Rate. He has an 0.80% annual rider charge. The only withdrawals he takes are his RMDs.



Results are for example purposes only and are not intended to represent how your annuity may actually perform. The 20-year period used in this example is to help demonstrate how the enhanced death benefit works.

⁸ While RMDs currently begin at age 73, this example assumes the distributions came from other sources for the first three years.

As David starts building index-linked interest with the Thrive Plus FIA, his Guaranteed Enhancement Value grows by a **guaranteed, compounded 6%**. His Performance Protection Value grows by the full index performance **without being impacted by fees**. David's **death benefit continues to grow** even after he begins withdrawing RMDs from his annuity.

End of Year	Age at EOY	Annual Index Interest	Annuity Value	Annual RMD Withdrawals	Guaranteed Enhancement Value	Performance Protection Value	Death Benefit Base
1	66	\$6,129	\$105,329	\$0	\$106,000	\$106,129	\$106,129
2	67	\$1,673	\$106,153	\$0	\$112,360	\$107,802	\$112,360
3	68	\$0	\$105,254	\$0	\$119,102	\$107,802	\$119,102
4	69	\$11,107	\$115,408	\$0	\$126,248	\$118,909	\$126,248
5	70	\$6,637	\$121,036	\$0	\$133,823	\$125,546	\$133,823
6	71	\$0	\$119,965	\$0	\$141,852	\$125,546	\$141,852
7	72	\$7,239	\$126,069	\$0	\$150,363	\$132,786	\$150,363
8	73	\$16,792	\$141,659	\$0	\$159,385	\$149,578	\$159,385
9	74	\$7,261	\$147,645	\$0	\$168,948	\$156,839	\$168,948
10	75	\$0	\$146,293	\$0	\$179,085	\$156,839	\$179,085
11	76	\$6,280	\$151,141	\$0	\$189,830	\$163,119	\$189,830
12	77	\$12,671	\$156,199	\$6,144	\$194,707	\$169,646	\$194,707
13	78	\$0	\$148,103	\$6,591	\$199,403	\$163,056	\$199,403
14	79	\$18,407	\$158,499	\$6,467	\$204,512	\$174,995	\$204,512
15	80	\$11,070	\$160,786	\$7,205	\$209,146	\$178,861	\$209,146
16	81	\$18,534	\$170,088	\$7,620	\$213,618	\$189,775	\$213,618
17	82	\$0	\$160,026	\$8,420	\$217,509	\$181,355	\$207,553
18	83	\$16,549	\$166,732	\$8,249	\$221,816	\$189,655	\$208,415
19	84	\$16,544	\$172,668	\$9,013	\$225,572	\$197,186	\$215,835
20	85	\$12,016	\$173,280	\$9,755	\$228,765	\$199,447	\$216,600

Key Takeaways From This Hypothetical Example:

- **Growth Despite Withdrawals:** Even with a **total RMD withdrawal of \$69,463**, David's enhanced death benefit value still **grew to \$216,600**.
- **Versatile Legacy Benefits:** The rider **adapts to different interest** crediting environments. The Death Benefit Base equals the Performance Protection Value in year 1, the Guarantee Enhancement Value in years 2 – 16, and in years 17 – 20 it is limited by the Death Benefit Max.
- **Total Benefit:** David's final enhanced death benefit value is **more than double** his initial premium.



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