



CARDINAL ADVISORS

Long-Term Care Annuity \$100,000 Single Premium

Hans and Tom use the following illustration to discuss “Long-Term Care Annuity \$100,000 Single Premium” in the video with the same title.

LONG TERM CARE ANNUITY \$100,000 SINGLE PREMIUM

EXAMPLE MALE AGE 65
\$100,000 SINGLE PREMIUM

END OF YEAR	AGE	GUARANTEED		NON-GUARANTEED	
		BENEFIT BASE	LTC MONTHLY	BENEFIT BASE	LTC MONTHLY
5	70	\$347,785	\$5,796	\$359,093	\$5,985
10	75	\$383,983	\$6,400	\$412,796	\$6,880
15	80	\$423,949	\$7,066	\$464,788	\$7,746
20	85	\$468,073	\$7,801	\$527,517	\$8,792

- PERSONALIZED WELLNESS PROGRAM - ADDS LTC BENEFIT
- SIMPLE QUALIFICATION - MEMORY + AGILITY ASSESSMENT
- HAVE YOU BEEN REJECTED FOR LONG-TERM CARE INSURANCE?
- INDEMNITY BENEFIT - CASH - NO RECEIPTS
- \$50,000 MINIMUM AGES 55-80
- TAX FREE LTC BENEFITS, IRC SECTION 7702B
- ADD MORE PREMIUM IN 1ST YEAR
- NOT YET IN CA, CT, IN, MD, MASS, NY, VA

Left side checkboxes: S.S., MED, LTC, 401K/IRA

Right side checkboxes: INCOME, ESTATE, TAXES

The information and opinions contained herein are provided by third parties and have been obtained from sources believed to be reliable, however, we make no representation as to its completeness or accuracy. The information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Content is provided for informational purposes only and is not a solicitation to buy or sell any products mentioned.

This example is for illustrative purposes only and does not take into account your particular investment objectives, financial situation or needs and may not be suitable for all investors. It is not intended to project the performance of any specific investment and is not a solicitation or recommendation of any investment strategy.

Any comments regarding safe and secure products, and guaranteed income streams refer only to fixed insurance products. They do not refer, in any way to securities or investment advisory products. Fixed Insurance and Annuity product guarantees are subject to the claims-paying ability of the issuing company and are not offered by Brookstone.

April 2024



PLEASE READ – IMPORTANT NOTICE

This illustration is provided to help you understand how the features and crediting strategies within this contract work.

This illustration is not a promise of future returns or results, nor is it a prediction of future results or likely outcomes. Any performance shown is hypothetical. The illustration is not indicative of any future interest credits or results.

The non-guaranteed values illustrated are based on current non-guaranteed elements, including the current Interest Rates, Index Caps and Participation Rates, and the current non-guaranteed elements are reflected for the entire period of the non-guaranteed values illustrated. Actual Interest Rates, Index Caps, and Participation Rates can change throughout the life of your contract, which will impact the contract's actual value.

For the index crediting options, the non-guaranteed values are illustrated using historical index performance over the most recent 10-year period, to project hypothetical future performance until the maturity date of the contract, except that for the Barclays Focus50 Index and S&P MARC5 Index crediting options, the non-guaranteed values are illustrated also using back-tested results for the periods in the most recent 10-year period the Indices were not available. Back-tested results do not reflect the actual historical performance of the index.

Please note that index performance over the most recent 10-year period can differ from the long-term average or the index performance over other shorter or longer periods. Future market conditions can result in different performance results from those of the past.

It is likely that the indices will not repeat historical performance or performance based on back-tested results; the non-guaranteed elements, including Interest Rates, Index Caps and Participation Rates will change; and the actual values will be higher or lower than those non-guaranteed values illustrated.

The Barclays Focus50 Index and S&P MARC5 Index are volatility-control indices. A variety of elements can impact the performance of a volatility-control index, including but not limited to market conditions, interest rates and the mechanics of the index.

Please work with your financial professional to determine which allocations to select and remember that the illustration is not a prediction of future results or likely outcomes.



Bridge[®]

Index Annuity with Long-Term Care and Wellness Benefits

ANNUITY ILLUSTRATION PREPARED FOR
[Show Note](#)

PREPARED BY REPRESENTATIVE
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Your product Disclosure Statement and Buyer's Guide contain additional information regarding your annuity. This illustration must be accompanied by the product Disclosure Statement.

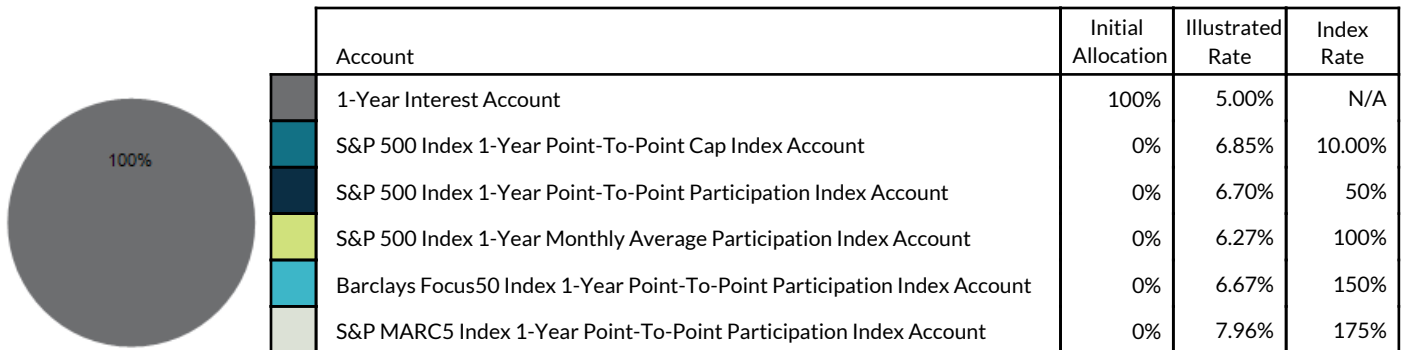
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DATE PREPARED
03/04/2024 07:15 PM



7100 Westown Parkway Suite 200
West Des Moines IA 50266-2521
866-598-3692

Account Allocation



1-YEAR INTEREST ACCOUNT

The interest rate is declared at issue and guaranteed for one year. The interest rate may change each year, subject to a 1% minimum guaranteed rate.

S&P 500® INDEX ACCOUNTS

- 1-Year Point-to-Point Cap Index Account**
 Annual index credits are based on the percentage change in the index from the previous contract anniversary, subject to a cap. The cap may change each year, subject to a 1.00% minimum.
- 1-Year Point-to-Point Participation Index Account**
 Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by the participation rate. The participation rate may change each year subject to a 10% minimum.
- 1-Year Monthly Average Participation Index Account**
 Percentage change based on the monthly average S&P 500 over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year subject to a 10% minimum.

BARCLAYS FOCUS50 INDEX™ ACCOUNTS

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

S&P MARC5 INDEX ACCOUNTS

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

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Narrative Summary

Account Accumulation Value

The Account Accumulation Value is equal to the premium allocated to the Account, less the premium load, plus interest credited or index credits, less any Partial Surrenders and rider charges.

Accumulation Value

The Accumulation Value is the total of the individual Account Accumulation Values.

Cash Surrender Value

The Cash Surrender Value is the Accumulation Value less any applicable Surrender Charge, and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value will be 87.50% of premium(s) paid, less any Partial Surrenders, plus interest earned at a rate of 3.00%.

Death Benefit

The Death Benefit is the greater of the Accumulation Value or the Minimum Guaranteed Contract Value.

Interest Earned

Interest Earned will be based on a declared Interest Rate and credited to the 1-Year Interest Account.

Index Change

The Index Change will be based on the changes in the underlying index over the indexing period and the crediting method of the Index Account.

Credited Rate

The Credited Rate will be based on the Index Change over the one-year indexing period, and the Index Cap or Participation Rate applicable for the Index Account.

Index Credits

Index Credits are calculated based on the Account Accumulation Value and the Credited Rate for the individual Index Account. The Index Credits in any period will never be less than zero.

Surrender Charges

This annuity product is a long-term contract with substantial penalties for early surrender. A Surrender Charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The Surrender Charges are for 10 years and decline as follows:

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
9.00%	8.00%	7.00%	6.50%	5.50%	4.50%	3.50%	2.50%	1.50%	0.50%

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Market Value Adjustment

We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value. The MVA is not applicable in all states.

Withdrawals

The total of any Partial Surrenders taken. Each contract year after the first, you may withdraw up to 10% of the Accumulation Value without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the contract year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same contract year.

Nursing Home Waiver Rider

After the first contract year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days. Nursing Home Waiver availability may vary by state.

Terminal Illness Rider

You may withdraw up to 75% of the Accumulation Value without charges if you are diagnosed with a terminal illness. Terminal Illness availability may vary by state. The annuity contract contains complete details.

Tax Treatment

You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½. Long-Term Care Benefits are typically tax-free under IRC Section 7702B. Generally, the maximum tax-free Long-Term Care Benefit payable from all coverage on the same insured is limited to the greater of the actual qualified long-term care expenses or the per diem rate established by the IRS. EquiTrust Life Insurance Company cannot give legal, tax, or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

Annuitization

You may choose to have the proceeds of this contract paid under a payment option on your maturity date. This is called annuitizing your contract. When you annuitize, you can choose from several options, including lifetime income and/or a specified period of years. Once you annuitize your contract, you may not surrender it or have access to any values of your annuity, other than your income payments. The maturity date is age 100.

Important Information about Your Illustration

This illustration is not intended as a complete discussion of this annuity contract. The annuity contract contains complete details. This illustration is not intended to be a substitute for the annuity contract, nor is it part of the contract. The terms of the annuity contract are controlling in all cases. For any non-guaranteed elements presented in this illustration, (a) the benefits and values are not guaranteed; (b) the assumptions on which they are based are subject to change by the insurer; and (c) actual results may be higher or lower.

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LTC Narrative Summary

The **Long-Term Care Rider** is included with all Bridge contracts and is fully guaranteed to not lapse. Rider benefits are intended to be used for long-term care services.

Rider Charges in the form of a premium load and monthly rider fees are deducted from your Accumulation Value.

The **Coverage Ratio** is a percentage elected at issue and may range between 100% and a maximum percentage determined by issue age and underwriting class.

Net Amount at Risk is equal to the LTC Benefit Base less the Accumulation Value.

The **LTC Benefit Base** is equal to the Premium multiplied by the Coverage Ratio, then increased by 2.00% annually for up to 20 years or time of claim.

The **LTC Monthly Benefit** is payable for up to 60 months, as long as benefit qualification continues to be met.

A **Vesting Schedule** is applied to benefits received during the first four years. The schedule is 20%, 40%, 60%, 80% in years 1 through 4.

Wellness Credits offer additional LTC Benefits through active participation in a personalized wellness program. A \$100 Wellness Rider fee is deducted from the Accumulation Value annually.

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Prepared For: Show Note
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Total Projected Values

Guaranteed Values										
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	Minimum Guaranteed Contract Value	LTC Monthly Benefit
1	66	100,000	0	1,132	4,944	103,812	94,469	103,812	89,191	2,455
2	67	0	0	183	1,037	104,666	96,292	104,666	91,782	3,231
3	68	0	0	267	1,045	105,443	98,062	105,443	94,366	4,046
4	69	0	0	389	1,052	106,106	99,209	106,106	96,903	4,900
5	70	0	0	568	1,058	106,595	100,733	106,595	99,335	5,796
6	71	0	0	657	1,062	107,000	102,185	107,000	101,749	5,912
7	72	0	0	823	1,065	107,243	104,067	107,243	104,067	6,031
8	73	0	0	1,041	1,066	107,268	106,233	107,268	106,233	6,151
9	74	0	0	1,227	1,066	107,107	108,275	108,275	108,275	6,274
10	75	0	0	1,446	1,063	106,723	110,155	110,155	110,155	6,400
11	76	0	0	1,554	1,058	106,228	111,983	111,983	111,983	6,528
12	77	0	0	1,840	1,052	105,440	113,574	113,574	113,574	6,658
13	78	0	0	2,187	1,042	104,296	114,861	114,861	114,861	6,791
14	79	0	0	2,533	1,029	102,792	115,835	115,835	115,835	6,927
15	80	0	0	2,939	1,012	100,864	116,425	116,425	116,425	7,066
16	81	0	0	3,032	992	98,825	116,939	116,939	116,939	7,207
17	82	0	0	3,331	970	96,464	117,165	117,165	117,165	7,351
18	83	0	0	3,884	943	93,522	116,834	116,834	116,834	7,498
19	84	0	0	4,892	908	89,539	115,470	115,470	115,470	7,648
20	85	0	0	6,196	862	84,205	112,741	112,741	112,741	7,801
30	95	0	0	0	0	0	0	0	0	7,801
35	100	0	0	0	0	0	0	0	0	7,801

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PREPARED by your Representative
 Hans Scheil on 03/04/2024 07:15 PM
 For Show Note, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(09-23)

Prepared For: Show Note
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Total Projected Values

Non-Guaranteed Values									
End of Year	Age	Premium	Withdrawals	Rider Charges	Interest & Index Credits	Accumulation Value	Cash Surrender Value	Death Benefit	LTC Monthly Benefit
1	66	100,000	0	1,132	4,944	103,812	94,469	103,812	2,455
2	67	0	0	183	5,183	108,813	100,108	108,813	3,310
3	68	0	0	263	5,431	113,981	106,003	113,981	4,159
4	69	0	0	376	5,687	119,292	111,538	119,292	5,095
5	70	0	0	538	5,948	124,703	117,844	124,703	5,985
6	71	0	0	610	6,216	130,309	124,445	130,309	6,197
7	72	0	0	748	6,493	136,054	131,292	136,054	6,315
8	73	0	0	926	6,775	141,903	138,355	141,903	6,533
9	74	0	0	1,068	7,064	147,899	145,681	147,899	6,656
10	75	0	0	1,231	7,360	154,028	153,258	154,028	6,880
11	76	0	0	1,293	7,664	160,400	160,400	160,400	7,008
12	77	0	0	1,494	7,978	166,883	166,883	166,883	7,238
13	78	0	0	1,732	8,295	173,446	173,446	173,446	7,371
14	79	0	0	1,957	8,617	180,106	180,106	180,106	7,608
15	80	0	0	2,213	8,944	186,837	186,837	186,837	7,746
16	81	0	0	2,226	9,280	193,891	193,891	193,891	7,990
17	82	0	0	2,382	9,628	201,137	201,137	201,137	8,134
18	83	0	0	2,703	9,982	208,416	208,416	208,416	8,384
19	84	0	0	3,306	10,330	215,440	215,440	215,440	8,534
20	85	0	0	4,067	10,661	222,033	222,033	222,033	8,792
30	95	0	0	9,862	13,139	271,412	271,412	271,412	8,792
35	100	0	0	15,173	13,532	277,187	277,187	277,187	8,792

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PREPARED by your Representative
 Hans Scheil on 03/04/2024 07:15 PM
 For Show Note, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(09-23)

Prepared For: Show Note
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Long-Term Care Projected Values

		Guaranteed Values		Non-Guaranteed Values			
End of Year	Age	LTC Vested Benefit Base	LTC Monthly Benefit	Wellness Credits	Cumulative Wellness Credits	LTC Vested Benefit Base Incl Wellness Credits	LTC Monthly Benefit Base Incl Wellness Credits
1	66	147,310	2,455	0	0	147,310	2,455
2	67	193,890	3,231	5,616	5,616	198,625	3,310
3	68	242,745	4,046	0	5,616	249,531	4,159
4	69	293,994	4,900	5,692	11,308	305,678	5,095
5	70	347,785	5,796	0	11,308	359,093	5,985
6	71	354,741	5,912	5,764	17,071	371,812	6,197
7	72	361,836	6,031	0	17,071	378,907	6,315
8	73	369,073	6,151	5,835	22,906	391,979	6,533
9	74	376,454	6,274	0	22,906	399,361	6,656
10	75	383,983	6,400	5,906	28,813	412,796	6,880
11	76	391,663	6,528	0	28,813	420,476	7,008
12	77	399,496	6,658	5,979	34,792	434,288	7,238
13	78	407,486	6,791	0	34,792	442,278	7,371
14	79	415,636	6,927	6,048	40,840	456,476	7,608
15	80	423,949	7,066	0	40,840	464,788	7,746
16	81	432,427	7,207	6,124	46,963	479,391	7,990
17	82	441,076	7,351	0	46,963	488,040	8,134
18	83	449,898	7,498	6,202	53,165	503,063	8,384
19	84	458,896	7,648	0	53,165	512,061	8,534
20	85	468,073	7,801	6,279	59,444	527,517	8,792
30	95	468,073	7,801	0	59,444	527,517	8,792
35	100	468,073	7,801	0	59,444	527,517	8,792

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 For Show Note, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(09-23)

Prepared For: Show Note
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
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 Initial Benefit Base: \$315,000

Explanation of Fees

		Guaranteed Values					Non-Guaranteed Values				
End of Year	Age	Premium Load	LTC Charges	Wellness	Total	% of beginning AV	Premium Load	LTC Charges	Wellness	Total	% of beginning AV
1	66	1,000	32	100	1,132	1.13%	1,000	32	100	1,132	1.13%
2	67	0	83	100	183	0.18%	0	83	100	183	0.18%
3	68	0	167	100	267	0.26%	0	163	100	263	0.24%
4	69	0	289	100	389	0.37%	0	276	100	376	0.33%
5	70	0	468	100	568	0.54%	0	438	100	538	0.45%
6	71	0	557	100	657	0.62%	0	510	100	610	0.49%
7	72	0	723	100	823	0.77%	0	648	100	748	0.57%
8	73	0	941	100	1,041	0.97%	0	826	100	926	0.68%
9	74	0	1,127	100	1,227	1.14%	0	968	100	1,068	0.75%
10	75	0	1,346	100	1,446	1.35%	0	1,131	100	1,231	0.83%
11	76	0	1,454	100	1,554	1.46%	0	1,193	100	1,293	0.84%
12	77	0	1,740	100	1,840	1.73%	0	1,394	100	1,494	0.93%
13	78	0	2,087	100	2,187	2.07%	0	1,632	100	1,732	1.04%
14	79	0	2,433	100	2,533	2.43%	0	1,857	100	1,957	1.13%
15	80	0	2,839	100	2,939	2.86%	0	2,113	100	2,213	1.23%
16	81	0	2,932	100	3,032	3.01%	0	2,126	100	2,226	1.19%
17	82	0	3,231	100	3,331	3.37%	0	2,282	100	2,382	1.23%
18	83	0	3,784	100	3,884	4.03%	0	2,603	100	2,703	1.34%
19	84	0	4,792	100	4,892	5.23%	0	3,206	100	3,306	1.59%
20	85	0	6,096	100	6,196	6.92%	0	3,967	100	4,067	1.89%
30	95	0	0	0	0	0.00%	0	9,762	100	9,862	3.68%
35	100	0	0	0	0	0.00%	0	15,073	100	15,173	5.44%

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PREPARED by your Representative
 Hans Scheil on 03/04/2024 07:15 PM
 For Show Note, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(09-23)

Prepared For: Show Note
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$100,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$315,000

Explanation of Vested Benefit Base

Guaranteed Values								Non-Guaranteed Values
End of Year	Age	Benefit Base before Vesting	Accumulation Value	Net Amount at Risk*	Vesting%	LTC Vested Benefit Base**	LTC Monthly Benefit	Accumulation Value
1	66	321,300	103,812	217,488	20%	147,310	2,455	103,812
2	67	327,726	104,666	223,060	40%	193,890	3,231	108,813
3	68	334,281	105,443	228,838	60%	242,745	4,046	113,981
4	69	340,966	106,106	234,860	80%	293,994	4,900	119,292
5	70	347,785	106,595	241,190	100%	347,785	5,796	124,703
6	71	354,741	107,000	247,741	100%	354,741	5,912	130,309
7	72	361,836	107,243	254,593	100%	361,836	6,031	136,054
8	73	369,073	107,268	261,804	100%	369,073	6,151	141,903
9	74	376,454	107,107	269,347	100%	376,454	6,274	147,899
10	75	383,983	106,723	277,260	100%	383,983	6,400	154,028
11	76	391,663	106,228	285,435	100%	391,663	6,528	160,400
12	77	399,496	105,440	294,056	100%	399,496	6,658	166,883
13	78	407,486	104,296	303,190	100%	407,486	6,791	173,446
14	79	415,636	102,792	312,844	100%	415,636	6,927	180,106
15	80	423,949	100,864	323,084	100%	423,949	7,066	186,837
16	81	432,427	98,825	333,603	100%	432,427	7,207	193,891
17	82	441,076	96,464	344,612	100%	441,076	7,351	201,137
18	83	449,898	93,522	356,375	100%	449,898	7,498	208,416
19	84	458,896	89,539	369,356	100%	458,896	7,648	215,440
20	85	468,073	84,205	383,869	100%	468,073	7,801	222,033
30	95	468,073	0	468,073	100%	468,073	7,801	271,412
35	100	468,073	0	468,073	100%	468,073	7,801	277,187

*Net Amount at Risk = Benefit Base before Vesting - Accumulation Value

**LTC Vested Benefit Base = Accumulation Value + NAR x Vesting%

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Projected Values

1-Year Interest Account

Premium Allocation: 100% Initial Interest Rate: 5.00%

		Guaranteed Values				Non-Guaranteed Values		
End of Year	Age	Premium	Withdrawals/Charges	Interest Credited	Accumulation Value	Withdrawals/Charges	Interest Credited	Accumulation Value
1	66	99,000	132	4,944	103,812	132	4,944	103,812
2	67	0	183	1,037	104,666	183	5,183	108,813
3	68	0	267	1,045	105,443	263	5,431	113,981
4	69	0	389	1,052	106,106	376	5,687	119,292
5	70	0	568	1,058	106,595	538	5,948	124,703
6	71	0	657	1,062	107,000	610	6,216	130,309
7	72	0	823	1,065	107,243	748	6,493	136,054
8	73	0	1,041	1,066	107,268	926	6,775	141,903
9	74	0	1,227	1,066	107,107	1,068	7,064	147,899
10	75	0	1,446	1,063	106,723	1,231	7,360	154,028
11	76	0	1,554	1,058	106,228	1,293	7,664	160,400
12	77	0	1,840	1,052	105,440	1,494	7,978	166,883
13	78	0	2,187	1,042	104,296	1,732	8,295	173,446
14	79	0	2,533	1,029	102,792	1,957	8,617	180,106
15	80	0	2,939	1,012	100,864	2,213	8,944	186,837
16	81	0	3,032	992	98,825	2,226	9,280	193,891
17	82	0	3,331	970	96,464	2,382	9,628	201,137
18	83	0	3,884	943	93,522	2,703	9,982	208,416
19	84	0	4,892	908	89,539	3,306	10,330	215,440
20	85	0	6,196	862	84,205	4,067	10,661	222,033
30	95	0	0	0	0	9,862	13,139	271,412
35	100	0	0	0	0	15,173	13,532	277,187

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PREPARED by your Representative
 Hans Scheil on 03/04/2024 07:15 PM
 For Show Note, Age 65, North Carolina
 ET-LTC-ILLUSTRATION(09-23)

Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date. The maturity date is age 100. This example illustrates a 10-Year Fixed Period. Other annuity options are available, such as Interest Only, Lifetime Income and Lifetime Income with a Fixed Period. Actual annuity payments will depend on the option selected and when you elect to begin payments. The annuity contract contains complete details.

Annuitant	Show Note
Gender	Male
Maturity Date	Age 100
Annuity Payment Type	10-Year Fixed Period
Annuity Payment Frequency	Monthly

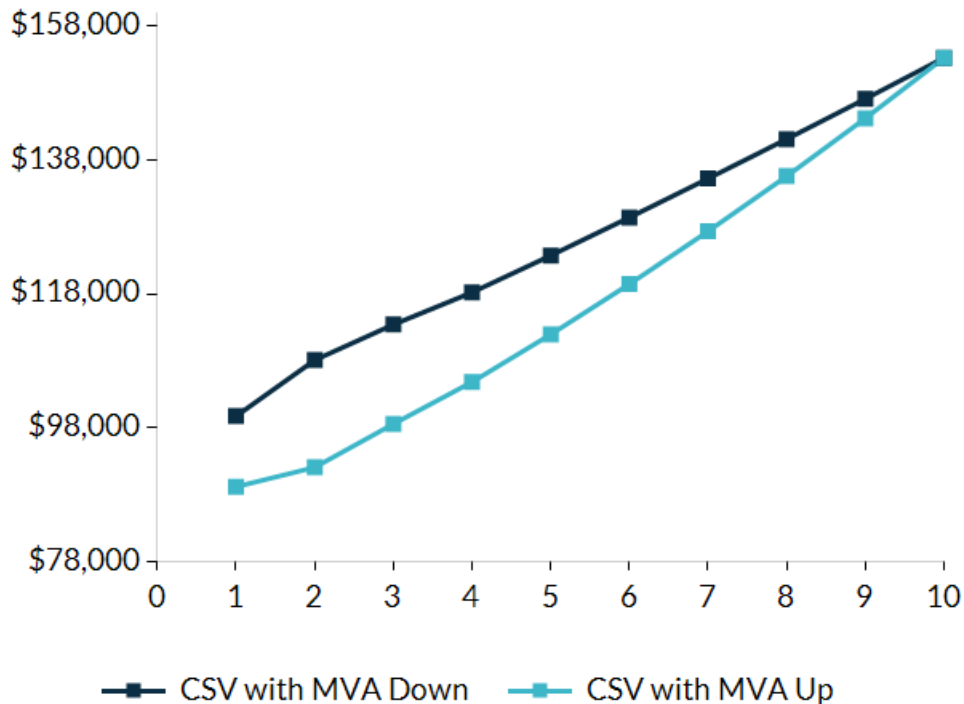
Guaranteed Values	
Account Value at Maturity	\$0
Annuity Payment Rate per \$1,000	\$8.96
Annuity Payment Amount	\$0.00

Non-Guaranteed Values	
Account Value at Maturity	\$277,187
Annuity Payment Rate per \$1,000	\$9.61
Annuity Payment Amount	\$2,663.77

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MVA Impact on Cash Surrender Value (CSV)

Projected on a Non-Guaranteed Basis



The CSV with MVA Down scenario assumes that the starting MVA rate is 5.00% and then increases to 6.00% in the first year. The CSV with MVA Up scenario assumes that the MVA rate decreases to 4.00% in the first year.

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will likely decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

The MVA does not apply upon death. The MVA is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the Penalty-Free amount. It is important to note that these are hypothetical examples to illustrate how the MVA could affect the surrender value under increasing and decreasing interest rate scenarios. It is not intended to represent actual performance. Actual MVA values are based on actual movements of interest rates and cannot be predicted.

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Disclosure Page

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