

# TopRidge Bonus Annuity

**A fixed index annuity to help your retirement portfolios with even more flexibility.**

## Key features

- A bonus on premiums received (only available the first contract year)<sup>1</sup>
- Flexible withdrawal opportunities with a 10% Free Withdrawal in Year One and a Cumulative Free Withdrawal option of up to 30%<sup>2</sup>
- A rider charge refund feature in the Cumulative Free Withdrawal Rider with Rider Charge Refund
- Competitive index crediting strategies covering various asset classes from large and small cap to technology and international
- Guaranteed Minimum Interest Rate for the Fixed Account
- Nursing home waiver<sup>3</sup>
- Terminal illness waiver<sup>3</sup>

The TopRidge Bonus Annuity offers one of the highest bonuses available currently for a fixed index annuity (FIA), which may be very appealing for many retirement savers. As an annuity, it provides consumers the ability to enjoy the benefits of tax-deferred accumulation potential, as well as protection from market loss, with the flexibility to save for retirement and provide for their beneficiaries.

## TopRidge Bonus Index Crediting Options

<b>Crediting Strategy</b>	<b>Crediting Options - 1-year Crediting Term</b>
With Cap	S&P 500 <sup>®</sup> Annual Point to Point Index Account
	Nasdaq-100 <sup>®</sup> Annual Point to Point Index Account
	MSCI EAFE Annual Point to Point Index Account
With Participation Rate	Russell 2000 <sup>®</sup> Small Cap Annual Point to Point Index Account
	S&P 500 <sup>®</sup> Annual Point to Point Index Account
With Participation Rate and Spread	S&P 500 <sup>®</sup> Dynamic Intraday TCA Index Account*
	Morgan Stanley Global Equity Allocator Index Account*
	MSCI BofA US Dualcast Index Account*
	SG AI Navigator Index Account*

## Crediting Strategy

## Crediting Options - 2-year Crediting Term

With Participation Rate and Spread

- S&P 500<sup>®</sup> Dynamic Intraday TCA Index Account\*
- Morgan Stanley Global Equity Allocator Index Account\*
- MSCI BofA US Dualcast Index Account\*
- SG AI Navigator Index Account\*

\*Not available to Iowa residents or for contracts issued in Iowa.

<sup>1</sup>A Bonus Recapture schedule applies during the Surrender Charge Period.

<sup>2</sup>Clients can withdraw up to 10% of the total purchase payments (excluding the bonus) beginning in the first contract year, free of Surrender Charges or Market Value Adjustments. Please refer to the product brochure for more information about the Cumulative Free Withdrawal with Rider Charge.

<sup>3</sup>Availability varies by state.

### Notes

Not available in New York.

## At a glance

**Product name:** TopRidge Bonus Annuity

**Product type:** Fixed Index Annuity

**Minimum Purchase:** \$25,000

**Account Type(s):** IRA

**Surrender Charges:** 10-year (9 years for contracts issued in California)

**Strategy:** 13 Index Crediting Options plus Fixed Account

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