

Vega Series

Product Highlights



INSURANCE COMPANY
PO BOX 30245, SALT LAKE CITY, UTAH 84130-0245
888-352-5178 FAX: 888-352-5126

States: AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY

	Vega 7	Vega 10	Vega 14																																																																																																						
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	Vega 7	Vega 10	Vega 14
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium. It increases based on the Benefit Multiplier of the account value interest credits.		
Benefit Multiplier-Deferral <i>This applies before Rider Withdrawals have begun.</i>	250%	275%	300%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	150%	175%	200%
Optional Enhanced Death Benefit*	Benefit Value paid over 5 years.		

*Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14
Waiting Period	7 years	10 years	10 years
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.		
Step-up*	Automatically increases as a multiple of each interest credit.		
Increasing Multiplier	150%	175%	200%
Spousal Continuation	Included		

*Refer to Certificate of Disclosure for more detail.

Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14
50	2.50%	60	3.50%	70	4.50%	80	5.50%
51	2.60%	61	3.60%	71	4.60%	81	5.60%
52	2.70%	62	3.70%	72	4.70%	82	5.70%
53	2.80%	63	3.80%	73	4.80%	83	5.80%
54	2.90%	64	3.90%	74	4.90%	84	5.90%
55	3.00%	65	4.00%	75	5.00%	85	6.00%
56	3.10%	66	4.10%	76	5.10%	86	6.10%
57	3.20%	67	4.20%	77	5.20%	87	6.20%
58	3.30%	68	4.30%	78	5.30%	88	6.30%
59	3.40%	69	4.40%	79	5.40%	89	6.40%
						90+	6.50%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

Level Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14
Waiting Period	7 years	10 years	10 years
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.		
Step-up	None		
Spousal Continuation	Included		

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14	Attained Age	Vega 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
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54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
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57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

Wellness Withdrawals* - Automatically included with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega 7	Vega 10	Vega 14
Waiting Period	7 years	10 years	10 years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of the 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued and is expected to be permanent.		
Maximum Wellness Period	5 policy years		
Wellness Benefit	Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period.		
Wellness Multiplier	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5		

*Not available in Kansas.

Accelerated Withdrawal Benefit* - Automatically included, no additional charge.

	Vega 7	Vega 10	Vega 14
Waiting Period	7 years	10 years	10 years
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.		
Step-up	None		
Payment Period	10 years or until death occurs, whichever is earlier.		
Spousal Continuation	Not available		

*Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.

Vega Bonus Series

Product Highlights



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States: AL, AZ, AR, CO, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY

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Vega Bonus Series

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	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Benefit Bonus <i>The Benefit Bonus is only applied to the Benefit Value and not the contract value.</i>	Issue Age 0-80: 20%	Issue Age 0-80: 25%	Issue Age 0-80: 25%
	Issue Age 81-90: 7%	Issue Age 81-85: 7%	
Benefit Value*	The Benefit Value is used to calculate rider withdrawals and the Optional Enhanced Death Benefit. The Benefit Value is initially equal to the Initial Premium plus any applicable Benefit Bonus. It increases based on the Benefit Multiplier of the account value interest credits.		
Benefit Multiplier-Deferral <i>This applies before Rider Withdrawals have begun.</i>	150%	175%	200%
Benefit Multiplier-Payout <i>This applies after Rider Withdrawals have begun.</i>	150%	175%	200%
Optional Enhanced Death Benefit	Benefit Value paid over 5 years.		

*Refer to Certificate of Disclosure for more detail.

Increasing Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Waiting Period	7 years	10 years	10 years
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.		
Step-up*	Automatically increases as a multiple of each interest credit.		
Increasing Multiplier	150%	175%	200%
Spousal Continuation	Included		

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Single Increasing Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7, 10 & 14
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						90+	6.50%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

Level Lifetime Withdrawal Benefit - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Waiting Period	7 years	10 years	10 years
Basis	Greater of the Account Value or Benefit Value on the day Lifetime Withdrawals begin.		
Step-up	None		
Spousal Continuation	Included		

Single Level Lifetime Withdrawal Percentages

Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7, 10 & 14	Attained Age	Vega Bonus 7, 10 & 14
50	3.00%	60	4.00%	70	5.00%	80	6.00%
51	3.10%	61	4.10%	71	5.10%	81	6.10%
52	3.20%	62	4.20%	72	5.20%	82	6.20%
53	3.30%	63	4.30%	73	5.30%	83	6.30%
54	3.40%	64	4.40%	74	5.40%	84	6.40%
55	3.50%	65	4.50%	75	5.50%	85	6.50%
56	3.60%	66	4.60%	76	5.60%	86	6.60%
57	3.70%	67	4.70%	77	5.70%	87	6.70%
58	3.80%	68	4.80%	78	5.80%	88	6.80%
59	3.90%	69	4.90%	79	5.90%	89	6.90%
						90+	7.00%

For Joint Increasing Lifetime Withdrawal Percentages, subtract 1.00% from the Single Increasing Lifetime Withdrawal Percentage in the table above. Joint Increasing Lifetime Withdrawals are based on the attained age of the younger life.

Wellness Withdrawals* - Automatically included with Lifetime Withdrawals to provide higher withdrawals during a time of need.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Waiting Period	7 years	10 years	10 years
Qualification	A person for whom Lifetime Withdrawals are based cannot perform 2 of the 6 Activities of Daily Living, certified by a qualified physician. The impairment began after the policy was issued and is expected to be permanent.		
Maximum Wellness Period	5 policy years		
Wellness Benefit	Once qualifications are met, Lifetime Withdrawals will be increased by the Wellness Multiplier for the wellness period.		
Wellness Multiplier	Single Lifetime Withdrawals: 2.0 Joint Lifetime Withdrawals: 1.5		

*Not available in Kansas.

Accelerated Withdrawal Benefit* - Automatically included, no additional charge.

	Vega Bonus 7	Vega Bonus 10	Vega Bonus 14
Waiting Period	7 years	10 years	10 years
Basis	Greater of the Account Value or Benefit Value on the day Accelerated Withdrawals begin.		
Step-up	None		
Payment Period	15 years or until death occurs, whichever is earlier.		
Spousal Continuation	Not available		

*Accelerated Withdrawals are not available if Lifetime Withdrawals have been elected.