



Experience  
the Power of  
Collaborative  
Thinking

# Prosperity Elite<sup>®</sup> 10

## Protection Package - Legacy Builder

### Prosperity Elite<sup>®</sup> 10

Fixed indexed annuity (FIA) solution to help create a **protected and long-lasting legacy** for your loved ones without having to take on risks of market participation.

**UP TO 12%<sup>1</sup>**  
Account value bonus

### RMD friendly annuity

An alternative solution for a strong death benefit for required minimum distributions (RMD) clients.

**UP TO 10%**

of your vested account value may be withdrawn annually without surrender chargers after the first year, for those “what-ifs” in life.

### Full Access for Unexpected Health Care Costs<sup>2</sup>

- Nursing Home Care
- Terminal Illness
- Home Health Care

### Account Value Growth Potential with competitive crediting options with the following indexes:

- Balanced Asset 5 Index<sup>™</sup>
- GS Global Factor Index
- Barclays Trailblazer Sectors 5
- Gold Commodity
- S&P 500<sup>®</sup>
- Fixed Rate

**0.95%<sup>3</sup>**  
New reduced rider fee

## Death benefit options:

### Lump sum

#### Greater of:

1. Account value (AV)
2. Minimum guaranteed surrender value (MGSV)
3. Initial premium + AV bonus growing at **5% simple interest** for 10 years

### Installments over at least 5 years<sup>4</sup>

#### Greater of:

1. Initial premium + 18% income bonus
2. Initial premium growing at **10% compounding** for 10 years<sup>5</sup>

<sup>1</sup> Issue age of 0-70 in all states where approved.

<sup>2</sup> State variations and conditions may apply.

<sup>3</sup> 0.35% of the greater of Vested Account Value and Income Base, and 0.60% of the Death Benefit on each contract anniversary.

<sup>4</sup> Issue age 71 or greater has installments over 10 years.

<sup>5</sup> For up to 10 years or age 85 in AK, AL, ID, MN, MS, MT, OR, PA, PR and WA.



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This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

Annuities that offer a vesting bonus may have higher fees, longer surrender charge periods, lower interest-crediting rates, lower participation rates, lower cap rates and higher spreads than annuities without vesting bonuses.

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