

INCOME ADVANCE FEATURE

The **Income Advance Feature** allows you to receive up to 12 months worth of upcoming annuity payments (without penalty) over the life of the contract BEFORE they are due to be paid to you. Your income payments will resume after the scheduled period of the advanced payments has ended. For example, if you are receiving monthly income payments and request 6 months of payments in advance, you will receive that amount in a lump sum at the time of your request. Your income payments will cease for 6 months and begin again at 7 months. Advances may reduce any death benefits. This feature is applied to all eligible contracts at the time of application. Minimum advance in 3 months, and this feature is not available in the state of WA.