

INCOME WITHDRAWAL FEATURE

With the optional **Income Withdrawal Feature**, you have an extra level of flexibility and control over the money in your contract. With this feature, you can withdraw the present value of future guaranteed income payments in the form of a lump sum paid to you immediately. Full and Partial Income Withdrawals are based on contract type. The amount available for partial withdrawal is 20% - 80% of the present value of your guaranteed income payments. Income Withdrawal will reduce or eliminate future guaranteed income payments. If the annuitant is alive after the guarantee period ends, scheduled income payments return to the original amount due for the life of the annuitant(s).

- Withdrawals will reduce death benefits
- Must be selected on your application to have access to this feature
- There is no upfront charge for this feature
- Restrictions and limitations apply
- Not available in all states or markets