



SecurePlus Elite

Flexible Premium Indexed Annuity

SecurePlus Elite is a flexible premium deferred indexed annuity that offers easy to understand crediting methods, great rates and excellent liquidity. It was exclusively designed for the 403(b) and 457(b) markets. Premiums paid may be distributed among three crediting accounts, the Ending Index Account (annual reset point-to-point) or the Average Index Account (annual reset point-to-daily average), and/or a Declared Interest Account. In addition, policy owners may add the Guaranteed Lifetime Income Rider to the policy at issue.

Competitive Highlights:

- Excellent rates
- 12 year withdrawal charge period
- Access to 10% of the accumulation value each year after the first policy year
- The policy may be established with as little as \$100 per month
- Guaranteed Lifetime Income Rider available for qualified annuitants

Annuity Profile:

Type	Multi-account flexible premium deferred indexed annuity with choice of three crediting methods												
Plan Options	403(b) & 457(b) Only												
Account options	Ending Index Account (Annual Point-to-Point) S&P 500 Average Index Account (Annual Point-to-Daily Average) S&P 500 Declared Interest Account (Fixed)												
Account Reallocation	Allowed on each account anniversary												
Issue Age	0-70 (55 in AL, AK, CA, DE, IL, MN, OH, SC, PA, UT, WA; 57 in TX; 64 in FL)												
Minimum Premium	\$100 per month salary reduction/deduction \$3,000 Qualified single premium												
Cumulative Maximum Premium	\$500,000												
Free Look	30 days												
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law. You must maintain at least \$2,500 in the annuity to keep it in force.												
Withdrawal Charges	<i>Annuity Year</i>	1	2	3	4	5	6	7	8	9	10	11	12
	<i>Standard</i>	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
	<i>Texas Only</i>	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	1%	1%
Riders	Terminal Illness at no additional cost. Guaranteed Lifetime Income Rider for an additional cost. All riders subject to state availability.												
Loans	Variable rate for 403(b)/457(b) policies, min \$500 max \$50,000 (limits apply) if plan permits												
Guaranteed Minimum	The Policy Value equals 87.5% of the premium paid growing at a rate between 1-3% based on formula on file at state DOI less any withdrawals taken.												
Death Benefit	Full accumulation value at death of the annuitant												
State Availability	See www.NationalLifeGroup.com												
Policy Form Number	8894												

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