

Summary	The Lifestyle Income Solution® provides policy owners the option to elect guaranteed withdrawal benefits under the rider; beginning on the first date that eligibility requirements under the rider are met. There is a cost associated with this rider and that cost will be deducted from the accumulation value of the policy.							
Key Benefits	<ul style="list-style-type: none">• Provides guaranteed withdrawal benefits (regardless of the cash surrender value under the policy) beginning on the initial election date for withdrawal benefits and on each month thereafter, as long as the Withdrawal Benefit Balance under the rider is greater than zero and benefit eligibility conditions under the rider are met.• The total amount of withdrawal benefits available (Initial Withdrawal Benefit Balance) is calculated on the initial election date and will depend on a number of factors:<ul style="list-style-type: none">1) The Withdrawal Benefit Basis specified by the applicant at the time of application. The amount selected is subject to minimum and maximum limits;2) A Withdrawal Benefit Factor that will depend on insured’s risk class, gender, and the duration since the effective date of rider coverage.• The amount of withdrawal benefit that will be available each month (Guaranteed Withdrawal Benefit) will be set to equal the Initial Withdrawal Benefit Balance, multiplied by 0.8333333%.• Each withdrawal benefit paid will result in a reduction in the Specified Amount, the Cash Surrender Value, Cash Value, and Continuation Guarantee Account Value of the policy.• Waiver provision included with rider; which will waive the amount necessary to prevent the policy from going into grace, beginning on the initial election date for withdrawal benefits and while eligibility requirements under the rider continue to be met.							
Availability	The Lifestyle Income Solution can be sold as a package with Accelerated Access Solution®* and is available on Secure Lifetime GUL 3 <ul style="list-style-type: none">• Base policy must have an Option 1 (Level) death benefit.							
Issue Ages	18-70							
Underwriting Classes	<ul style="list-style-type: none">• Preferred Plus Non-tobacco• Preferred Non-tobacco	<ul style="list-style-type: none">• Standard Non-tobacco• Preferred Tobacco	<ul style="list-style-type: none">• Standard Tobacco• Special Tobacco	<ul style="list-style-type: none">• Special Non-tobacco				
Min. Specified Amount	\$60,241							
Max. Specified Amount	Not available on an insured with specified amounts in excess of the reinsurance retention limit. Retention limits for Secure Lifetime GUL 3 are as follows: <table><tr><td>Issue Age</td><td>Retention Limit</td></tr><tr><td>18-70</td><td>10,000,000</td></tr></table>				Issue Age	Retention Limit	18-70	10,000,000
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Benefit Conditions	Withdrawal benefits are payable under the rider as long as these eligibility requirements are met: <ul style="list-style-type: none">• The policy has been in force for at least the Minimum Eligibility Period shown on the rider schedule. This period is 15 policy years for all policies;• The policy Continuation Guarantee Account Value immediately prior to the initial election date is sufficient to provide for all the Continuation Guarantee Account Monthly Deductions due from the initial election date for withdrawal benefits through the Continuation Guarantee Target Date shown on the rider schedule. The Continuation Guarantee Target Date will be set to equal the anniversary date that the insured attains age 100.• The Death Benefit Option is level death benefit (Death Benefit Option 1);• Based on the company’s determination, payment of the guaranteed minimum withdrawal benefit beginning on the initial election date and each month thereafter until the withdrawal benefit balance is reduced to zero does not cause the policy to fail to meet the definition of life insurance under IRC 7702;• On the initial election date, the policy is not within a 7-pay period following a material change;• There is no indebtedness under the policy;• The policy is not a Modified Endowment Contract;• No benefits under any accelerated death benefit rider are owed to the policy owner or are being processed by the company on such date.							

Initial Election Date	The initial election date is the policy anniversary date on which the owner elects to start receiving guaranteed withdrawal benefits under the rider. Such date must occur on or after the first anniversary after the policy Minimum Eligibility Period has been met.
Rider Withdrawal Benefit Basis	<p>The Withdrawal Benefit Basis is used as a starting point for determining the withdrawal benefits available under the rider. The Withdrawal Benefit Basis on the date of issue is calculated as:</p> <p><i>Withdrawal Benefit Basis on issue date = Initial Specified Amount, multiplied by the Withdrawal Benefit Basis percentage specified by the applicant at the time of application for the rider.</i></p> <ul style="list-style-type: none"> • Minimum Withdrawal Basis amount is \$60,241 • The Withdrawal Benefit Basis may not exceed the policy Specified Amount. • The Withdrawal Benefit Basis should not exceed the reinsurance retention limit. • The Withdrawal Benefit Basis will be further restricted based on guideline premium test validations in the illustration software.
Rider Withdrawal Benefit Balance	<p>The Withdrawal Benefit Balance is the total amount of future withdrawal benefits available under the rider.</p> <p>The Initial Withdrawal Benefit Balance is the total amount of future withdrawal benefits available under the rider on the initial election date. This amount is determined on the initial election date as:</p> <p><i>Initial Withdrawal Benefit Balance = Withdrawal Benefit Basis on the initial election date, multiplied by the applicable Withdrawal Benefit Factor shown on the rider schedule.</i></p> <ul style="list-style-type: none"> • The Withdrawal Benefit Factor varies by risk class, gender and duration since date of issue.
Rider Withdrawal Benefit Amount	<p>The Guaranteed Withdrawal Benefit is the amount of each withdrawal that is guaranteed to be available under this rider beginning on the initial election date and on each month thereafter as long as the Withdrawal Benefit Balance has not been exhausted.</p> <p>The Guaranteed Withdrawal Benefit is determined on the initial elected date as:</p> <p><i>Guaranteed Withdrawal Benefit = 0.8333333% x Initial Withdrawal Benefit Balance</i></p> <ul style="list-style-type: none"> • The actual benefit paid can never be less than the reduction in cash surrender value, if any, that results from payment of a withdrawal benefit under this rider. • The Withdrawal Benefit Balance will be reduced by the same dollar amount as the amount of withdrawal benefit paid. • The Withdrawal Benefit Basis will be reduced in the same proportion as the reduction in the Withdrawal Benefit Balance. • The policy Specified Amount will be reduced by the same dollar amount as the reduction in the Withdrawal Benefit Basis. The Accumulation Value, Cash Surrender Value, Cash Value, and CGA account value of the policy will be reduced in the same proportion as the reduction in the Specified Amount of the policy. • Withdrawal benefit amounts will be available as long as benefit eligibility requirements are being met and the Withdrawal Benefit Balance is greater than \$0. • The policy owner may request to withdraw less than the guaranteed withdrawal benefit, but not less than \$500. A lesser withdrawal amount could extend the period for which monthly withdrawals can be taken under the rider. • The policy owner may request a suspension of monthly withdrawal benefits by sending the company a written request. Withdrawal benefits may be resumed as long as the benefit eligibility requirements are being met and the Withdrawal Benefit Balance is greater than \$0. • The policy owner may not request a withdrawal amount that exceeds the Guaranteed Withdrawal Benefit. Doing so will result in the termination of the rider. • Payment of any withdrawal benefit is not subject to a surrender charge or a partial surrender charge.

Rider benefits may be taxable. Policy owners should consult a qualified tax advisor prior to electing benefits under the rider.

*In states where both Lifestyle Income Solution and Accelerated Access Solution are approved for sale.



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