



National Life Group®

FIT SPDA Comparison

SINGLE PREMIUM INDEXED ANNUITY

The chart below should help determine which FIT SPDA meets the customer's needs and the differences between the products.

Customer Goal	Accumulation		Income	
	FIT Horizon Growth	FIT Focus Growth	FIT Horizon Income	FIT Focus Income
Product Name				
Years until money is needed	Over 10 Years	Under 10 Years	Over 10 Years	Under 10 Years
Immediate Interest Credit	None	5%	5% if Split Bonus GLIR is elected	None
Issue age range	0-85	0-75	35-75	45-85
Guaranteed Lifetime Income Rider	Not Available		Requires Either: Max Bonus GLIR or Split Bonus GLIR; both have a 1% annual charge	Requires Either: No Charge GLIR or Standard GLIR which has a 1% annual charge
Legacy Death Benefit Rider	Optional rider with Stacking Benefit Calculation Base, 1% annual charge	Optional rider with Fixed Roll up Benefit Calculation Base, 1% annual charge	Not Available	

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Not a bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

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Here's more features of our FIT SPDA products

Customer Goal	Accumulation					Income					
	FIT Horizon Growth	FIT Focus Growth				FIT Horizon Income			FIT Focus Income		
Product Name	FIT Horizon Growth					FIT Focus Growth					
Interest Crediting Options	<ul style="list-style-type: none"> S&P 500 annual point to point with a cap S&P 500 monthly sum cap US Fundamental Balanced Index annual point to point with a participation rate Global Balanced Index annual point to point with a participation rate Declared rate 										
Rate Booster	A Rate Booster strategy is optional for all indexing strategies. Money allocated to a Rate Booster strategy has a 1% annual charge deducted from its accumulation value.										
Minimum Premium	\$50,000										
Maximum Premium	\$1,000,000 age 35-70; \$750,000 age 71-75; \$ 500,000 age 76-80; \$250,000 age 81-85										
Free Withdrawals	10% of accumulation value available after the first policy year as permitted by law.										
Withdrawal charges	Annuity year	1	2	3	4	5	6	7	8	9	10
	Withdrawal Charge %	8.25%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Market Value Adjustment	A Market Value Adjustment will apply to withdrawals in excess of the penalty free withdrawal amount for the first 10 policy years										
Immediate Interest Credit Recapture (if applicable)	Annuity year	1	2	3	4	5	6	7	8	9	
	Recapture %	90%	80%	70%	60%	50%	40%	30%	20%	0%	
Riders	Nursing Care & Terminal Illness at no additional cost in approved states.										
Loans	\$500 minimum for 403(b) and 457(b) if the plan permits										
Plan Options	403(b) TSA, ROTH 403(b), IRA, SEP IRA, SIMPLE IRA, ROTH IRA, 457(b), Roth 457(b) and Non-Qualified										

Now let's look at the riders you can customize the products with.

Legacy Death Benefit Rider (LDBR) – FIT Horizon Growth & FIT Focus Growth

The LDBR creates a Benefit Calculation Base (BCB) on the policy that the beneficiary may receive. The beneficiary has the option of receiving:

- 100% of the BCB if paid out over five years, or
- The greater of 80% of the BCB or the Accumulation Value of the policy as a single payment

Benefit Calculation Base for FIT Horizon Growth

- At issue equals premium paid
- Builds up at a 3% roll up rate plus amount equal to indexed interest credited
- Rolls up until 20th anniversary, age 90 or death

Benefit Calculation Base for FIT Focus Growth

- At issue equals premium paid plus Immediate Interest Credit
- BCB builds up at an 7.5% simple roll up
- Rolls up until 10th anniversary or death

Guaranteed Lifetime Income Rider (GLIR) – FIT Horizon Income & FIT Focus Income

The GLIR provides a lifetime of income for a customer without having to annuitize the policy.

FIT Horizon Income – Potential for Higher Income via Index Interest Crediting

Income calculation method:

Accumulation Value X Activation Bonus X Guaranteed Withdrawal Percentage**

Customer Goal	Max Bonus	Split Bonus
	Income	Balance of Income and Accumulation
Immediate Interest Credit	None	5% on Accumulation Value*
Activation Bonus		
Years 2-5	115%	105%
Years 6-10	125%	115%
Years 11-15	145%	130%
Years 16-20	170%	150%
Year 21+	200%	175%

Rider Charge: Both riders have a 1% annual charge.

FIT Focus Income – Predictable Income via Guaranteed Roll up Rate

Income calculation method: Benefit Calculation Base X Guaranteed Withdrawal Percentage**

Standard GLIR

- At issue BCB equals premium paid plus 12% bonus to Benefit Calculation Base only
- Builds up at annual 4.5% roll up rate
- Rolls up until 10th anniversary or income election
- 1% annual charge

No Charge GLIR

- BCB at issue equals premium paid
- Builds up at annual 4.5% roll up rate
- Rolls up until 10th anniversary or income election

GLIR Income Doubler

The Income Doubler may double the lifetime income being paid for up to five years if the annuitant becomes permanently unable to perform two of six activities of daily living. See application for full qualification requirements. (Not available in California)

Increasing Income

At activation of Guaranteed Lifetime Income Rider the customer can choose to have a level payment for life or a payment that will increase over time. If increasing income is selected, the initial income will be lower than level income but will increase by 2.5% per year until the accumulation value reaches zero dollars. At that time your income will lock in at the current amount.

*Immediate Interest Credit subject to recapture.

**See product application for current Guaranteed Withdrawal Percentage table.

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