



# Increase your retirement income when you need it most.

Built-in Chronic Illness Income Multiplier available with TruePath Income™ Fixed Index Annuity

# Help your retirement stay on course

TruePath Income™ Fixed Index Annuity puts you in control with the flexibility to choose growth and lifetime income strategies that best fit your journey. And because life doesn't always go as planned, it also includes a powerful feature: the Chronic Illness Income Multiplier. If your health changes, and you meet all of the eligibility requirements, your Annual Withdrawal Amount (AWA) can increase by 200% for up to five years.<sup>1</sup> It's added protection when you may need it most.

## Chronic Illness Income Multiplier highlights:

- Receive an enhanced payment each year you qualify, even if your account value runs out during the 5-year AWA Multiplier Period.
- There's no reduction to the multiplier if you've elected Joint Life coverage for you and your spouse. You'll receive the full 200% increase if one of you falls ill.
- This benefit is available at no additional cost.

## Chronic Illness Income Multiplier frequently asked questions:

### **Q When can I activate the Chronic Illness Income Multiplier?**

It can be activated after one year from contract issue. To be covered, the activating health event must occur on or after the contract issue date.

### **Q Does my annuity have to have a positive Account Value at the time the benefit is activated?**

Yes, your annuity must have a positive account value at the time of activation.

### **Q How do I know that my chronic illness qualifies for the enhanced AWA payments?**

After the activating health event, the covered person must be unable to perform at least two of the six Activities of Daily Living. Activities of Daily Living include bathing, continence, dressing, eating, toileting, and transferring.

### **Q Is the multiplier benefit available more than once?**

No. This is a one-time benefit, and once the multiplier is activated, it cannot be used again.

### **Q How old do I have to be to activate this benefit?**

You must be at least age 60 at the time of activation.

### **Q What happens at the end of the 5-year AWA Multiplier Period, or if I am no longer eligible for enhanced payments?**

Your AWA payments will return to the original amount and will continue for life.

Refer to the Chronic Illness Income Multiplier Endorsement in your annuity contract for complete details.

<sup>1</sup>Not available in California. Must meet all eligibility requirements. Reach out to your financial professional for more information.

# Chronic Illness Income Multiplier in action

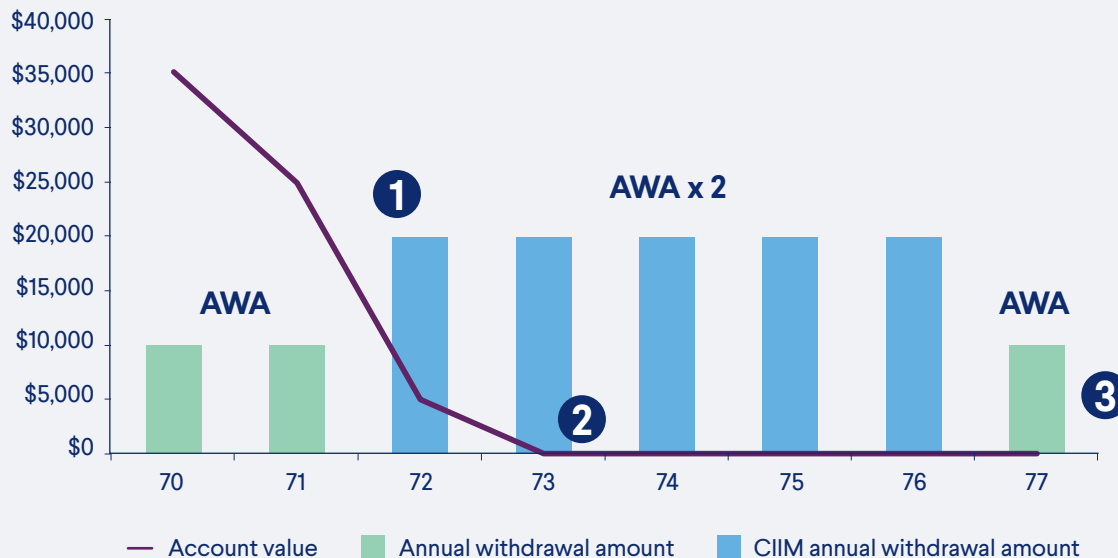
Let's look at how the Chronic Illness Income Multiplier can help you stay on your financial path in retirement.

In our example let's meet Bill and Joy. They started taking income from their TruePath Income™ Fixed Index Annuity when they both retired at age 67.

Unfortunately, when Bill was 72 years old, he had a health incident and needed help to dress, bathe and move about. Fortunately for Bill and Joy, TruePath Income™ features the Chronic Illness Income Multiplier and they were able to double their annuity's annual income when they needed it most.

Here's what happened when their Chronic Illness Income Multiplier benefit was activated.

- 1** When the AWA Multiplier Period began, Bill and Joy received double their annual income from their annuity.
- 2** During the second year of their AWA Multiplier Period, their annuity's account value fell to \$0.00 – but their enhanced annual income continued uninterrupted for the remainder of the AWA Multiplier period.
- 3** After the AWA Multiplier period ended, Bill and Joy's annual income payments returned to their original annual amount (\$10,000) for the rest of their lives.



The hypothetical chart above shows how the Chronic Illness Income Multiplier can double the AWA after Bill and Joy turn on lifetime income. Please note that the account value must be positive to turn on the Chronic Illness Income Multiplier.

**Talk to your financial professional and see if TruePath Income™ can help you retire with more confidence.**

**Scan to learn more about TruePath Income™  
Fixed Index Annuity.**



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This brochure is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

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