

Suitability Guidelines & Features



SUITABILITY GUIDELINES

Power Select Builder 8®

- 10% Bonus, ages 18-80 [8% IN, 6% WA, OR, UT, MN, AK]
 - Straight through processing surrender max = 5%

Power Select Plus Income® with Lifetime Income Plus Flex Rider

- Guaranteed income product
 - Straight through processing surrender max = 5%

Power Select Builder®

- Non-bonus, 10-year accumulation product
 - Straight through processing surrender max = 5%

Power Select Plus Income® with Lifetime Income Plus Multiplier Flex Rider

- Increasing income product
 - Straight through processing surrender max = 5%

- ✦ **Max client liquid net worth in annuities = 50%**
- ✦ **Cross-border sale would flag case**
- ✦ **Large case exception needed over \$2 million**
 - Large Case Exception Request form
 - Client Profile

- Copy of the statement indicating where funds are coming from
- Copy of driver's license
- Email to MSG for special handling

PRODUCT FEATURES

Annuitization

- N/A; Products have annuitization options, but bonus recapture and surrender charges come into play, so not recommended

Indexes

- [AB All Market](#) – Diversified across 20 global growth and global defensive markets; 5% vol target
- [Dimensional US Foundations](#) – Research-backed index of stocks, bonds and commodities; 5% vol target
- [MLSB](#) – Hybrid index of stocks, bonds and cash; 6% vol target
- [PIMCO Global Optima](#) – Global equity and US fixed income markets; 7.5% vol target



PRODUCT FEATURES (continued)

Power Select Builder 8®

- S&P cap rate
- AB All Market participation rate (also has fee for rate options)
- Dimensional US Foundations participation rate (also has fee for rate options)
- MLSB participation rate
- PIMCO Global Optima participation rate

Power Select Plus Income® with Lifetime Income Plus Flex Rider

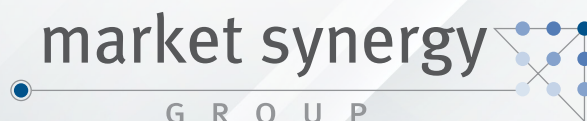
- Income Base Bonus: N/A
- Roll-Up: 8.50% simple
- Rider Fee: 1.10%
 - Strong income for 1-10 years of deferral with roll-up and high payout factors
 - Confinement Doubler after 2 years; 5 cumulative years or until AV is zero, whichever is first; 200% for single/joint

Power Select Builder®

- S&P cap rate
- AB All Market participation rate (also has fee for rate options)
- Dimensional US Foundations participation rate (also has fee for rate options)
- MLSB participation rate
- PIMCO Global Optima participation rate

Power Select Plus Income® with Lifetime Income Plus Multiplier Flex Rider

- Income Base Bonus: N/A
- Roll-Up: 200% of interest credits
- Rider Fee: 1.10%
 - Strong income for 0-3 years of deferral with the income base bonus; income increases at 100% of interest credits
 - Confinement Doubler after 2 years; 5 cumulative years or until AV is zero, whichever is first; 200% for single/joint



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