



## Guaranteed Rate Option Renewal

### CONTRACT INFORMATION

Renew your *MOMENTUM Advantage*<sup>®</sup> or MultiVantage guaranteed rate option (GRO) when your initial GRO expires. The GRO allows you to lock in a fixed interest rate for the guarantee period you choose. Your contract remains fully in force when your initial rate expires.

It is recommended that you meet with your financial representative when considering changes to your current contract. Your representative can provide current interest rates and review your plans and progress toward achieving your financial objectives.

### CONTRACT NUMBER

### OWNER NAME (First, Middle, Last)

### SOCIAL SECURITY NUMBER/TIN

### JOINT OWNER NAME (First, Middle, Last) (if applicable)

### JOINT OWNER'S SOCIAL SECURITY NUMBER/TIN (if applicable)

### RENEWAL OPTIONS

For Momentum *Advantage*<sup>®</sup> contracts:

Choose a new GRO for the fixed annuity contract referenced above (choose only one). The period chosen represents 100% of account value. If you do not choose a new GRO, your renewal automatically transfers to the one-year guarantee option with no withdrawal charge.

1-Year (Default)     4-Year     5-Year     7-Year     10-Year (Not available in Oregon)

For contracts issued before August 31, 2008, the following GRO options are also available without a withdrawal charge:

2-Year     3-Year

All GROs available to annuitants age 0-83. GROs up to seven years available to annuitants age 0-85. GROs up to five years available to annuitants age 0-86.

For MultiVantage contracts:

Choose a new GRO for the fixed annuity contract referenced above (choose only one). The period chosen represents 100% of account value. If you do not choose a new GRO, your renewal automatically transfers to the one-year guarantee option with no withdrawal charge.

1-Year (Default)     4-Year     5-Year     7-Year     10-Year



**CERTIFICATION AND OWNER'S SIGNATURE**

I acknowledge and accept that my election of Guaranteed Rate Option (GRO) triggers a new withdrawal charge schedule and a market value adjustment that applies if I surrender the contract, or make a withdrawal of greater than the free withdrawal amount before the last 30 days of the GRO. I understand that the withdrawal schedule, the MVA formula, and the details of each are contained in my contract.

Sign Here \_\_\_\_\_  
OWNER'S SIGNATURE

Date \_\_\_\_\_

Sign Here \_\_\_\_\_  
JOINT OWNER'S SIGNATURE – *IF APPLICABLE*

Date \_\_\_\_\_

