

California Gold

Surrender Charge and Bonus Vesting Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10+
Surrender Charge %	7.95	7.10	6.20	5.30	4.40	3.45	2.50	1.50	0.75	0.00
Bonus Vesting %	0.00	10.00	20.00	30.00	40.00	50.00	60.00	70.00	85.00	100

Surrender Charges

- Surrender Charges are deducted from the contract value in the event of:
 1. Full Surrender during the Surrender Charge Period, or
 2. Withdrawals in the first year, or
 3. Withdrawals in excess of the Penalty-Free Withdrawal amount during the Surrender Charge Period.

Please see Product Disclosures for issue age, minimum and maximum premiums, interest crediting strategies and rates.



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Foundation Gold California

Surrender Charge and Bonus Vesting Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10+
Surrender Charge %	7.80	6.95	6.10	5.20	4.30	3.35	2.35	1.35	0.70	0.00
Bonus Vesting %	0.00	10.00	20.00	30.00	40.00	50.00	60.00	70.00	85.00	100

Surrender Charges

- Surrender Charges are deducted from the contract value in the event of:
 1. Full Surrender during the Surrender Charge Period, or
 2. Withdrawals in the first year, or
 3. Withdrawals in excess of the penalty-free withdrawal amount during the Surrender Charge Period.

Please see Product Disclosures for issue age, minimum and maximum premiums, interest crediting strategies and rates.



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