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**The RV  
of fixed  
index  
annuities**



**MNL RetireVantage®**  
fixed index annuity

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Many retirees take to the roads in their recreational vehicles (RVs) every year for an adventure and some long-awaited rest and relaxation.

Just like each part of the RV is essential for maximum **enjoyment** and **security** on those long road trips, each of the features of an MNL RetireVantage fixed index annuity can help your clients on down the **road to retirement**.



**Tax-deferred growth potential:** Get your clients' retirement savings firing on all cylinders powered by **tax-deferred growth potential**



**Strategies for growth potential:** With **multiple allocation options and 10 uncapped strategies** (subject to index margin and/or participation rate), they could get **good mileage** out of this bad boy for the long road ahead



**Annual reset:** The **annual reset feature** helps keep your clients **headed in the right direction**, and since they **can't lose premium due to market losses**, they'll surely stay out of the ditch.



**Premium bonus:** An RV's floor plan can quickly expand by popping open a few sliders. Our premium bonus<sup>1</sup> **immediately grows your clients' accumulation value** (may be subject to a premium bonus recapture) and, since it applies to any premium received in the first five years, **gives them more room for activities**



**Optional additional benefits rider:** Just like the bikes and four-wheelers today's RV's can tote along, this RV's toy hauler — **the optional additional benefit rider<sup>2</sup>** — helps them **make the most of the journey** with:

- **Return of premium** starting in year 3
- **Up to 20% cumulative penalty-free withdrawal<sup>3</sup>** (after Year 2)
- An **enhanced premium bonus<sup>1</sup>** (up to 5% extra on the 14-year or 3% extra on the 10-year) for the first five years
- And a **4% additional payout benefit<sup>4</sup>** if an annuity payout option is elected after the surrender charge period is over