# FIRELIGHT GUIDE

## The HGA and HGA+ are written on the same application.

HGA+ includes a premium bonus. HGA includes Surrender Charge Period options.

#### FIRELIGHT APPLICATION

Choose the appropriate product in the Create New Application section.

Choose your Jurisdiction, then choose Product Type from the drop-down options.

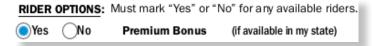




### **HGA+ PREMIUM BONUS**

- The Premium Bonus is only available on the HGA+.
- There is no charge for the Premium Bonus.
- It is shown as a Rider Option on the application.
- The Rider will automatically be marked 'Yes' if you choose the HGA+ product.
- The Premium Bonus Rider option cannot be changed during the application process.
- You must start a new application if you have chosen the wrong product.

## FOR HGA+, THE RIDER IS MARKED 'YES'.



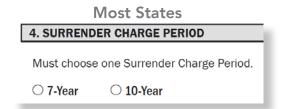
## FOR HGA, THE RIDER IS MARKED 'NO'.

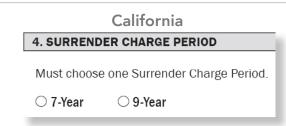
RIDER OPTIONS:	Must mark "Yes" or '	"No" for any available riders.
◯Yes ⊚No	Premium Bonus	(if available in my state)

### HGA SURRENDER CHARGE PERIOD OPTIONS

- 7-Year and 10-year Surrender Charge Period available in most states on the HGA only.
- 7-year and 9-year Surrender Charge Period available in California on the HGA only.
- Choose the Surrender Charge Period in Section 4 of the application.

## MARK SURRENDER CHARGE PERIOD CHOICE IN APPLICATION SECTION 4.







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