

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.

The screenshot shows the 'Create New Application' form. It has two main sections: 'Jurisdiction' and 'Product Type'. The 'Jurisdiction' section has a dropdown menu labeled 'Select Jurisdiction'. The 'Product Type' section has a dropdown menu labeled 'Select Product Type'. Below these are two rows of product options:

Fixed Indexed Annuity	Investors Heritage	Heritage Growth Advantage FIA
Fixed Indexed Annuity	Investors Heritage	Heritage Growth Advantage+ FIA

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'.

RIDER OPTIONS: Must mark "Yes" or "No" for any available riders.

Yes No **Premium Bonus** (if available in my state)

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.

Most States

4. SURRENDER CHARGE PERIOD

Must choose one Surrender Charge Period.

7-Year 10-Year

California

4. SURRENDER CHARGE PERIOD

Must choose one Surrender Charge Period.

7-Year 9-Year

