



CONSECO®

Step up.

Annuity
product portfolio

CONSECO INSURANCE COMPANY
A life and health insurance company

CA-PORTFOLIO

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Retirement Edge

Ten crediting options to choose from—including four indexes and two crediting methods for each. And a bonus on all first-year premium.

Sales keys

- 8% first-year premium bonus, vesting 1% per year
- Flexible premium
- Ten crediting options
- Monthly averaging, annual *and* monthly point-to-point crediting methods
- Annual reset

Maximum issue age

- 80 nonqualified, qualified rollovers and transfers
- 70 qualified

Surrender charges

(may vary by state and/or age; figures in percents)

- 12 years: 12, 12, 12, 12, 12, 11, 10, 9, 8, 6, 4, 2

Minimum premium

- \$5,000 nonqualified
- \$250 monthly EFT nonqualified
- \$2,000 qualified
- \$50 monthly TSA or employer-sponsored plan

Minimum guaranteed interest rate (MGIR)

- Guaranteed no less than a 1%–3% return on 87.5% of premiums (minus any withdrawals), declared at contract issue

Access

- Each contract year after the first year, one surrender charge-free withdrawal of up to 10% of the total premiums; no cumulative benefit
- Systematic withdrawals of interest beginning year 1

Special riders

(available in most states)

- NCR-MVA and 94-TIR for issue ages 0–74

Policy form

- CIC-4006

The Annuity Edge

Participate in up to six crediting options—including four indexes. And a bonus on all first-year premium.

Sales keys

- First-year premium bonus
- Flexible premium
- Six crediting options
- Monthly averaging *and* monthly point-to-point crediting methods
- Annual reset

Maximum issue age

- 80 nonqualified, qualified rollovers and transfers
- 70 qualified

Surrender charges

(may vary by state and/or age; figures in percents)

- 8 years: 11, 11, 11, 10, 8, 6, 4, 2

Minimum premium

- \$5,000 nonqualified
- \$250 monthly EFT nonqualified
- \$2,000 qualified
- \$50 monthly TSA or employer-sponsored plan

Minimum guaranteed interest rate (MGIR)

- Guaranteed no less than a 1%–3% return on 87.5% of premiums (minus any withdrawals), declared at contract issue

Access

- Each contract year after the first year, one surrender charge-free withdrawal of up to 10% of the total premiums; no cumulative benefit
- Systematic withdrawals of interest beginning year 1

Special riders

(available in most states)

- NCR-MVA and 94-TIR for issue ages 0–74

Policy form

- CIC-4005

Conseco CommandSM

A single-premium, indexed annuity with a persistency bonus and “free-out” windows for access without surrender charges.*

Sales keys

- Persistency bonus of up to 10%
- Up to six crediting options
- 3 free-out options to access funds

Maximum issue age

- Up to 90 nonqualified
- 70 qualified

Surrender charges

(may vary by state and/or age; figures in percents)

- 16-years: 12, 12, 12, 12, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1

Minimum premium

- \$20,000 nonqualified and qualified

Minimum guaranteed interest rate (MGIR)

- Guaranteed no less than a 1%–3% return on 87.5% of premiums (minus any withdrawals), declared at contract issue

Access

- Based on free-out option elected at issue, surrender charge-free withdrawal of some or all of account value at the end of contract year 4, 8 or 12.
- Each contract year after the first year, one surrender charge-free withdrawal of up to 10% of the total account value; no cumulative benefit. An MVA may be applied on any amounts that exceed the 10%

Special riders

(available in most states)

- NCR-MVA and 94-TIR for issue ages 0–74
- CIC-EDBR optional for issues 0–75

Policy form

- CIC-4007

**The actual percentage of the persistency bonus is based upon age at issue and duration of the annuity.*

Conseco Patriot

Opportunity to choose among three crediting options and access to earnings surrender charge-free if needed.

Sales keys

- Access to earnings without surrender charge
- 100% participation rate
- Flexible premium
- Monthly averaging, point-to-point and fixed-rate crediting options
- Annual index/interest credit

Maximum issue age

- 85 nonqualified, qualified rollovers and transfers
- 70 qualified

Surrender charges

(may vary by state and/or age; figures in percents)

- 12 years: 12, 12, 12, 12, 12, 11, 10, 9, 8, 6, 4, 2

Minimum premium

- \$5,000 nonqualified or \$250 monthly EFT
- \$2,000 qualified
- \$50 monthly TSA

Minimum guaranteed interest rate (MGIR)

- Guaranteed no less than 1%–3% return on 87.5% of premiums (minus any withdrawals)*

Access

- 100% of earnings may be withdrawn each year without a surrender charge

Special riders

(available in most states)

- CIC-NCR and 94-TIR for issue ages 0–74

Policy form

- CIC-4002

**May vary by state.*

Extra benefits at no extra cost

(subject to contract eligibility and state availability)

Terminal Illness rider (Form 94-TIR)

Nursing Care rider (Forms NCR, NCR-MVA and CIC-NCR)

Important information

**For information about Conseco Insurance Company,
please check our Web site, conseco.com**

Agent services (800) 544-0467

- Sales support
- Marketing materials
- Product availability
- Licensing information

**Conseco Insurance Company agents can order supplies and
marketing materials by any one of these methods:**

- Place your order on consecobizlink.com.
- Complete a supply requisition form and
fax it to (877) 471-5211.

**Get current information 24 hours a day,
7 days a week, at consecobizlink.com**

All products subject to state availability.

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