

Building Strong Foundations



Why limit clients' guaranteed income today with a flat rate when you can help them achieve growth tomorrow and beyond? Break through limits with performance-driven retirement planning—a design for guaranteed lifetime income with potential to rise for a lifetime.

PILLARMARK	SPIREMARK*
■ Future-focused income planning at no additional cost. ■ Competitive lifetime income with a 10-year wait (or age 85, whichever comes first). ■ 50% Benefit Base Bonus—kick-start income and benefit potential. ■ Income powered by performance—roll-up is 200% of interest credits before income activation.	■ Dependable lifetime income available as soon as the first year. ■ Early income and the flexibility to take income when you need it. ■ 45% Benefit Base Bonus—kick-start income and benefit potential. ■ Income powered by performance—roll-up is 250% of interest credits before income activation.
BOTH PRODUCTS OFFER:	
■ Increasing income potential for life. ■ A Benefit Base trifecta to address three retirement needs with one significant Benefit Base:** • Income for life. • ADL-triggered benefits.† • Built-in Enhanced Death Benefit.†† ■ Cumulative “stacking” penalty-free withdrawals available up to 20%. ■ Simplified Diversification—Preset Allocation Blueprints built for your clients' earnings approach.	

Product Training

Take your product training now, and get appointed to sell!

**Want to learn more about the
PillarMark and SpireMark opportunity?**

Call the Legacy Marketing Group®
Marketing Field Support Team, 800-395-1053, Ext. 4002.



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* MultiRider Max is included with SpireMark for a rider charge percentage multiplied by the Benefit Base, applied at the beginning of each contract year until the Account Value equals zero. Refer to the Rate Sheet for the current rider charge percentage.

** Not all benefits can be used at the same time.

† Terminates all other rights and benefits under the contract.

†† The Enhanced Death Benefit calculation may vary by state.