Reassure America

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: The Champion

Customer Service: 800-562-4234

Type of Product: Life Insurance

Does this product have . . .

1.	**a guaranteed minimum earnings rate for this contract?**	**Yes**	4.%
2.	**an annual contract fee?**	**Yes**	$8 per month
3.	**internal fund transfer fees?**	**No**	
4.	**an annual penalty-free withdrawal amount?**	**Yes**	amount less than cash surrender value once per policy year
5.	**quarterly statements sent to the participant's home address?**	**No**	Annual statements are sent to the State.
6.	**the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?**	**Yes**	Participants may receive information if the State provides a written release.
7.	**online access to accounts for the participant?**	**No**	
8.	**distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?**	**No**	
9.	**a surrender charge?**	**Yes**	15 year surrender charge schedule-varies by policy
10.	**surrender charge exceptions?**	**No**	
11.	**a guaranteed principal return at death?**	**Yes**	specified amount (option1) or specified amount plus cash (option 2)
12.	**disclosure of total fees?**	**No**	Fees are disclosed on policy data pages.
13.	**ability to send distribution payments to participant's home address or bank account?**	**Yes**	
14.	**correct tax reporting on taxable withdrawals?**	**Yes**	

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