

# OM Accelerator Bonus™ 7, 10, 14

## PRODUCT HIGHLIGHTS



**OLD MUTUAL**<sup>®</sup>  
INVEST INSURE INNOVATE

OM Accelerator Bonus 7, 10 & 14 from Old Mutual feature many great long-term fixed indexed annuity benefits for your clients. For example, tax-deferred growth of account value, equity-index linked interest with low downside risk, a death benefit, and liquidity options. OM Accelerator Bonus also features an innovative, initial premium bonus that boosts earning potential by earning interest from date of issue along with your client's initial premium as it vests throughout the respective vesting period (which varies based on the product selected). OM Accelerator Bonus rewards your clients now by accelerating earning potential from day one, and in the future with lifetime annual income payments that reflect the benefit of the vesting bonus.

<b>TYPE</b>	Flexible Premium Deferred Annuity with Fixed Indexed Options
<b>MINIMUM PREMIUM</b>	\$10,000 initial premium \$2,000 minimum per option \$2,000 minimum subsequent premium
<b>MAXIMUM PREMIUM</b>	Home office approval is required for premiums in excess of \$1,000,000.
<b>MAXIMUM ISSUE AGE</b>	0 - 85 Non-Qualified 18 - 85 Qualified <i>Joint owners are permitted with the oldest joint owner as the basis of issue.</i>
<b>SIZZLE</b>	<b>Initial premium BONUS that vests over time!</b> OM Accelerator Bonus 7: <b>3% Initial Premium Bonus</b> OM Accelerator Bonus 10: <b>5% Initial Premium Bonus</b> OM Accelerator Bonus 14: <b>10% Initial Premium Bonus</b>
	OM Accelerator Bonus offers a bonus that is calculated as a percentage of the initial premium. The bonus is credited to the account value at the date of issue and is eligible to earn interest from day one.* The bonus amount, plus any interest earned, then vests over each product's vesting period - 7, 10 & 14 years respectively. <b>The account value available at any given time DOES NOT include bonus amounts that have not yet vested or are only partially vested at that time.</b>  *Upon annuitization, the vesting and interest earning of the bonus amount stops.

### OM INCOME ADVANTAGE – GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER

OM Income Advantage is available by rider and designed to accompany new annuity products like OM Accelerator Bonus 7, 10 & 14 from Old Mutual. Through OM Income Advantage, Old Mutual provides flexible, guaranteed income for life without annuitization, allowing your clients to maintain control of their financial assets. Please visit SalesLink<sup>SM</sup> for more information.

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### INTEREST-CREDITING OPTIONS

A choice of five indexed interest options and one fixed interest rate option to choose from:

1. **1-year annual point-to-point with a cap**  
Minimum cap: 3%
2. **1-year annual point-to-point with participation rate**  
Minimum participation rate: 30%
3. **1-year monthly point-to-point with a cap**  
Minimum cap: 1%
4. **1-year monthly average with a cap**  
Minimum cap: 3%
5. **2-year monthly average with a cap**  
Minimum cap: 6%
6. **Fixed interest option**  
This option guarantees a competitive interest rate for consecutive one-year periods.

The cap for each indexed interest option is set at the beginning of the indexed interest crediting period and is guaranteed for the following 12 months. For the 2-year monthly average with cap, the cap rate is guaranteed for 24 months. The cap rate may change at the beginning of each new indexed interest crediting period for each indexed interest crediting option. The same applies to the participation rate.

### ANNUITY PAYMENT OPTIONS (ANNUITIZATION)

1. Income for a fixed period
2. Life income with a guaranteed period
3. Life income
4. Joint & contingent life income
5. Joint & survivor life income with a guarantee period
6. Joint & survivor life income
7. Life income with a lump sum refund at death

### LIQUIDITY RIDERS AND WAIVERS

Surrender charges will be waived when any of the following benefits are exercised under the terms defined by these riders. Please refer to the Agent Training Manual for specific terms and conditions.

- Nursing Home Benefit
- Terminal Illness Benefit
- Unemployment Benefit
- Death of Owner
- Annuitization

### MINIMUM GUARANTEED SURRENDER VALUE (MGSV)

OM Accelerator Bonus 7:	<b>100%</b>
OM Accelerator Bonus 10:	<b>87.5%</b>
OM Accelerator Bonus 14:	<b>87.5%</b>

The MGSV values are calculated as a percentage of premiums paid, plus daily interest accruing at the MGSV accumulation interest rate of between 1% and 3%, depending on the state of issue, set at issue and fixed for the life of the policy. The MGSV is reduced by prior surrenders and is adjusted for any reallocations.

### DEATH BENEFIT

Upon the death of the owner, OM Accelerator Bonus products provide the greater of the total account value or the minimum guaranteed surrender value to the beneficiary named in the annuity. Surrender charges will be waived.

### LIQUIDITY

**Free Withdrawals** - Each year, after the end of the first year, free partial withdrawals of up to 10% of the vested account value, as of the prior anniversary, less any prior free withdrawals taken during the current annuity year, may be taken.

**Systematic Withdrawals** - Regular systematic withdrawals are available on a monthly, quarterly, semi-annual or annual basis with a minimum withdrawal amount of \$100. **Systematic withdrawals that exceed the allowable 10% free partial withdrawal amount are subject to surrender charges.**

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Unscheduled Withdrawals - Up to four unscheduled partial withdrawals may be taken in any annuity year at a minimum withdrawal amount of \$250.

### Surrender Values:

For a full surrender prior to the end of the surrender charge period, the surrender value will be equal to the greater of the vested account value (less any surrender charges) or the minimum guaranteed surrender value for each option.

For a partial surrender of an interest crediting option's account value prior to the end of the surrender charge period, the surrender value is equal to the greater of the interest crediting option's vested account value (less surrender charges) or that option's minimum guaranteed surrender value.

Surrender Charges for each product are as follows:

### OM ACCELERATOR BONUS 7

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
10%	9%	8%	7%	6%	5%	4%	0%

### OM ACCELERATOR BONUS 10

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
10%	10%	10%	10%	9%	8%	7%	6%	4%	2%	0%

### OM ACCELERATOR BONUS 14

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%

Vested percentages shown in the charts below are as of the end of the year.

Vesting Schedules for each product are as follows:

### OM ACCELERATOR BONUS 7

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
14%	29%	43%	57%	71%	86%	100% – FULLY VESTED

### OM ACCELERATOR BONUS 10

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
10%	20%	30%	40%	50%	60%	70%	80%	90%	100% – FULLY VESTED

### OM ACCELERATOR BONUS 14

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100% – FULLY VESTED

### REALLOCATION OF ACCOUNT VALUES

Account value may be moved among interest crediting options on annuity anniversaries after any applicable indexed interest credits are applied. The amount allocated must be moved in increments of at least \$2,000, subject to minimum account value constraints for each option. The reallocation will become effective on the policy anniversary.

### ANNUITY ISSUE DATES

Annuities are issued with a buy date of the 1st, 8th, 15th and 22nd of each month. Premiums will be held without interest until the next available buy date. In order to be issued with the next available buy date, applications must be received no later than 5:00 p.m. (EST) two business days prior to that buy date. Applications received on the last business day of the prior month and on the 1st through 6th will be issued with a buy date of the 8th. Applications received on the 7th through the 13th will be issued with a buy date of the 15th. Applications received on the 14th through the 20th will be issued with a buy date of the 22nd.

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Applications received on the 21st and through the end of the month, excluding the last two business days of the month, will be issued with a buy date of the 1st of the following month. However, if the applicable buy date falls on a weekend or an Old Mutual designated holiday, premiums will be accepted up to 5:00 p.m. (EST) on the Old Mutual business day two days prior to the weekend or holiday.

### **THE ADVANTAGES YOU WANT**

Competitive Commissions  
Potential to Qualify for Conference of Champions  
Full Illustration Support  
Knowledgeable and Experienced Sales Representatives to Assist You  
The Financial Strength of Old Mutual

### *OTHER INFORMATION*

#### **QUALIFIED PLANS**

Rollovers from IRAs, or to serve as a rollover IRA for corporate 401(k), pension or profit sharing plans.

#### **FREE LOOK**

10 Days or longer as required by state law

#### **RATE PROTECTION ON SECTION 1035 EXCHANGES**

60 Days

Call your Master General Agent or our Sales Support Center for details at 800-445-6758 or email us at [sales-support@omfn.com](mailto:sales-support@omfn.com).

#### **Disclosures:**

Form Numbers: FGLFPDA-ST (6-04) [10-7A], FGLFPDA-EIA (2005) [10-10B], FGLFPDA-EIA (2005) [14.75-14A] et al.

Old Mutual® is the marketing name of OM Financial Life Insurance Company, and in NY only, OM Financial Life Insurance Company of New York, Old Mutual plc companies. Each Old Mutual company is solely responsible for its contractual commitments.

Policy issued by OM Financial Life Insurance Company, Baltimore, MD. Guarantees are subject to the claims paying ability of OM Financial Life Insurance Company.

Optional provisions and riders may have limitations, restrictions and additional charges.

Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap.

Surrender charges may apply to withdrawals. Withdrawals may be taxable and, when made prior to age 59½, may result in tax penalties. Withdrawals will reduce available death benefit.

This product is offered on a group or individual basis as determined by state approval.

Annuities are a long-term investment to help with retirement income needs.

No financial institution guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.