

# Highlights of the Diamond Head MYGA

(For Use in Texas Only!)

The Diamond Head MYGA (Multi-Year Guaranteed Annuity) is a single-premium, tax-deferred fixed annuity. The product is available for Non-Qualified, Traditional IRA, Roth IRA and SEP-IRA plans.

Guarantee Period	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
Interest Rates	4.70%	4.70%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%

Interest rates shown are as of 04/21/2025, subject to change and may vary in accord with state regulations.

**ISSUE AGES:** The issue ages for all guarantee periods is 18 through 85 (based on age at last birthday).

**PREMIUM PAYMENT:** Single Premium • \$10,000 minimum • \$1,000,000 maximum

**GUARANTEE PERIODS:** 3 to 10 years

**CREDITING RATES:** Your credited rate is guaranteed for the Guarantee Period selected. At the end of your Guarantee Period, you will have a 30 day window to surrender all or a portion of your account value without penalty. Or, you may do nothing and your funds will automatically roll into another guarantee period at the then current credited rate. In Texas, the minimum guaranteed interest after the initial guarantee period is **0.15%** for contracts issued in 2022.

**FREE LOOK PERIOD:** When you receive your MYGA contract, you are given a 30-day “free look” period. If during this period you decide that you do not want the MYGA, you may return it to us for a full return of premium less any withdrawals made by you during those 30 days.

**PENALTY-FREE WITHDRAWALS:** Beginning immediately after your free look period, you may withdraw up to 10% of your account value without a surrender charge. The limit on these penalty-free withdrawals is 10% per year.. Withdrawals in excess of the penalty-free withdrawal limit will incur surrender charges; however, the “Life Events Rider” offers an additional opportunity for a penalty free withdrawal. The minimum withdrawal requirement is \$500.

**LIFE EVENTS RIDER:** The Diamond Head MYGA offers an additional withdrawal of up to 10% of your account value for any reason without incurring a surrender charge. This rider is available at no additional cost, and can be exercised only once during the life of the contract.

**SURRENDER CHARGES:** A surrender charge applies to withdrawal amounts in excess of the penalty-free withdrawal limit. Each guarantee period has its own surrender charge schedule. The surrender charge amount is a percentage of the funds withdrawn, and the percentage decreases over the guarantee period. If your annuity renews for a new guarantee period, the surrender charge schedule will reset and start over.

Guarantee Period	Surrender Charge In Year of Guarantee Period									
	1	2	3	4	5	6	7	8	9	10
3 Years	10%	9%	8%							
4 Years	10%	9%	8%	7%						
5 Years	10%	9%	8%	7%	6%					
6 Years	10%	9%	8%	7%	6%	5%				
7 Years	10%	9%	8%	7%	6%	5%	4%			
8 Years	10%	9%	8%	7%	6%	5%	4%	3%		
9 Years	10%	9%	8%	7%	6%	5%	4%	3%	2%	
10 Years	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%

**MARKET VALUE ADJUSTMENT (MVA):** None. The benefits available on surrender or withdrawal will never be affected by changes (MVA) in interest rates. This product guarantees a fixed rate, regardless of market changes.

**SYSTEMATIC WITHDRAWALS:** You may elect to take regular disbursements from your account value, as either a fixed amount per period (monthly, quarterly or annually) or interest only payments where your original principal remains untouched. These can be arranged at any time. The minimum amount of any systematic (or routine) withdrawal is \$100. Any disbursements in excess of the penalty free withdrawal limit will incur a surrender charge; the exception being Required Minimum Distributions (RMDs) which are never subject to surrender charges (but do count toward your 10% penalty-free withdrawal limit).

**PROTECTION OF PRINCIPAL:** There is no risk of market volatility, because you are earning a guaranteed interest rate. Your money and the interest credited are protected.

**TAX-DEFERRED GROWTH:** The Diamond Head MYGA grows on a tax-deferred basis which may generate a greater account value over time. When you pay taxes each year on earnings, the amount of funds available for growth is reduced. With the Diamond Head MYGA, income taxes are only due when funds are withdrawn.

**IRS PENALTIES:** A ten percent (10%) IRS penalty may apply to distributions prior to age 59 ½.

**DEATH BENEFIT:** Beneficiaries will receive the full account value amount without incurring any surrender charges. If the sole Beneficiary is the surviving spouse of the Owner, the spouse may elect to continue this Policy as the new Owner.

**ANNUITY SETTLEMENT OPTIONS:** Life Income Only; Life Income with Guaranteed Period Certain; Period Certain Only.

**FINANCIAL STRENGTH:** A.M. Best Rating: A (Excellent) (3<sup>rd</sup> highest of 13 possible ratings) • Standard & Poor's Rating: A/Stable (3<sup>rd</sup> highest of 10 possible ratings)

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The Diamond Head MYGA (Generic Policy Form ICC21-MYGA21) is a single premium deferred annuity and may not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed depending on the guarantee period selected at policy issue and are subject to change. Within 30 days prior to the end of the Initial Interest Guarantee Period, we will send a notification informing you of the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Withdrawals in excess of the Free Partial Withdrawal amounts are subject to a Surrender Charge. The IRS may impose a 10% penalty for withdrawals prior to age 59½. This material is a general description intended for general public use. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity. Guarantees are based on the claims paying ability of the issuing insurance company. Neither employees of Pacific Guardian nor any of its representatives may provide tax or legal advice. **ANNUITIES ARE NOT INSURED BY THE FDIC, ARE NOT DEPOSITS OR OTHER OBLIGATIONS OR GUARANTEES OF PACIFIC GUARDIAN LIFE INSURANCE COMPANY, AND INVOLVE INVESTMENT RISK, INCLUDING, POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED.**

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### AGENT CONTACT INFORMATION:

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**YES, I want more information on the Diamond Head MYGA Annuity – Send the info to:**

Owner Name:	Joint Owner Name (if any):	Owner Date of Birth:	Joint Owner Date of Birth:
Mail Address:		Phone:	
City, State & Zip Code:		E-Mail:	
<input type="checkbox"/> I am interested in starting a new annuity by writing a check to Pacific Guardian Life.			
<input type="checkbox"/> I am interested in transferring my existing annuity # _____ issued by _____			