

## **Florida Surrender Charge Ruling Impacts Momentum Advantage®**

**Effective immediately, a Florida ruling impacts Momentum Advantage Florida contractholders over age 65. Contracts issued in 2011 are affected. Surrender charge periods are now limited to 10 years from the issue date.**

Momentum Advantage renewal options will not allow the surrender charge period to exceed 10 years in aggregate. For instance:

- Any 7- or 10-year Momentum Advantage contract issued to someone over 65 will not have an option to renew into the 4-, 5-, 7- or 10-year Guaranteed Rate Option (GRO).
- A 4- or 5-year GRO will have only the 4- or 5-year option as a commissionable renewal.

If you have questions, please call the Integrity Life Sales Desk for more information: 800-904-4465.