



We're making enhancements to our **Smart Start Accumulator** and **Smart Start Accumulator Plus** —two products designed to maximize your clients' growth potential from day one.

Available July 7, both products will now offer the **Smarter Start Guarantee**, which provides a minimum index credit on qualifying first-year allocations. This replaces the Best Entry feature.

From July 7 to Sept. 9 only, all fully funded, pending Smart Start Accumulator and Smart Start Accumulator Plus applications will receive a 5% guaranteed floor rate for the first contract year. Contracts submitted after this 60-day window will receive the 4% guaranteed rate.

We are also increasing the free withdrawal amount from 5% to 10% on the Smart Start Accumulator and Smart Start Accumulator Plus.



Effortless Portfolio Allocation

Simplifies allocation choices with three pre-selected index combinations to meet client comfort with risk.



Smarter Start Guarantee

Guarantees first-year interest crediting on all Effortless Portfolio Allocation options.



Choice of leading indices

Provides access to high-performing, well-established companies with robust growth prospects.



Premium Enhancement options for Smart Start Accumulator Plus

Offers choice of bonus levels—fee and no-fee options are available.



Watch this Smart Start Accumulator video to learn about key features, product details, and audience positioning.

[Watch now](#)

Product training

- Required suitability training, **course LAD10822**, must be completed before sale.
- Agents who completed **LAD10385** prior to **07/07/2026** must complete the supplemental update module **LAD10821**.
- The full suitability course will be available on **RegEd, My Learning, iCapital (Simon), and LUMA**. The supplemental course will be available on RegEd and My learning.

Policy Form Series: FIA25; AFWR25; PER25; BEWR25.

There will be a 60-day window for pending applications submitted on or before July 6, that wish to issue with the Best Entry feature. Applications must be funded by the end of that 60-day period.

Business issued during this window will have a guaranteed 5% floor for the first 60 days of the contract. This guaranteed floor rate will be honored on all pending business funded by Sept. 9.

Pending business that would like to switch to the Smarter Start Guarantee contract will require a new application, disclosure, and training.

The Smart Start Accumulator and Smart Start Accumulator Plus products are not currently approved in California.

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