

# Rate Sheet

## Current Interest Rates

Rates Effective: 2/22/2022

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently. Withdrawals and early surrenders will lower returns.

### 10-YEAR WITHDRAWAL CHARGE SCHEDULE

Index	S&P 500® Index <sup>1</sup>				J.P. Morgan Mojave <sup>SM</sup> Index	Citi Flexible Allocation 6 Excess Return Index	Fixed Rate
	Pt-to-Pt with Participation Rate	Pt-to-Pt with Cap – 1 Year <sup>2</sup>	Pt-to-Pt with Cap-Guaranteed for Term	Pt-to-Pt with Trigger <sup>3</sup>	Pt-to-Pt with Participation Rate	Pt-to-Pt with Participation Rate – 2-Year <sup>4</sup>	
Contract Value \$100,000+	27.00%	4.45%	4.20%	3.45%	65.00%	80.00%	1.90%
Contract Value \$50,000 - \$99,999	22.00%	3.75%	3.50%	2.50%	53.00%	70.00%	1.45%
Contract Value Under \$50,000	14.00%	2.35%	2.10%	1.85%	39.00%	60.00%	1.10%

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. This amount is calculated by:

- Taking 87.5% of aggregate purchase payments accumulated at the contract's non-forfeiture rate, which cannot be less than 1% or more than 3%, and
- Subtracting any prior aggregate withdrawals accumulated at the non-forfeiture rate.

<sup>1</sup> Amounts allocated to any of the following strategies earn interest in arrears based, in part, on the performance of the S&P 500® Index (without dividends). Interest, if any, is credited at the end of each crediting period.

<sup>2</sup> This strategy credits interest when index performance is positive — up to a maximum of the interest rate cap in effect for that year. When index performance is flat or negative, no interest is credited for that year.

<sup>3</sup> This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.

<sup>4</sup> Amounts allocated to this strategy earn interest in arrears, based in part on the performance of the Citi Flexible Allocation 6 Excess Return Index. The crediting period is two years. This strategy credits interest by multiplying the index performance by the participation rate. A positive result is the interest rate for that term. If the result of that calculation is 0% or negative, no indexed interest will be credited for that term. This strategy has a participation rate declared in advance, subject to the minimum participation rate, and is guaranteed for each two-year crediting period. The crediting strategy will not reduce the contract value, even if the index performance is flat or negative.

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All non-guaranteed components of the indexing formula may change and could be different in the future. Indexed interest could be less than that earned in a traditional fixed annuity and could be zero. For product details, benefits, limitations and exclusions, please consult the contract, product guide and disclosure statement. These documents describe the terms and conditions that control the insurance company's contractual obligations.

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Protective Asset Builder II is not an investment in any index, is not a security or stock market investment, does not participate in any stock or equity investment, and does not contain dividends.

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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value



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