

# Updated Product Rates

Effective: 04/15/22

(Rates Subject to Change)

IncomeShield 10 w/ no LIBR (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	35.00%	40.00%
	S&P 500® Monthly Pt to Pt w/ Cap	1.50%	1.00%

IncomeShield 9 w/ no LIBR (only available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	35.00%	40.00%
	S&P 500® Monthly Pt to Pt w/ Cap	1.50%	1.00%

IncomeShield 10 w/ LIBR (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	45.00%	50.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	30.00%	35.00%
	S&P 500® Monthly Pt to Pt w/ Cap	1.40%	1.00%

IncomeShield 9 w/ LIBR (only available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	45.00%	50.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	30.00%	35.00%
	S&P 500® Monthly Pt to Pt w/ Cap	1.40%	1.00%

IncomeShield 7		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	60.00%	65.00%

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AssetShield 10 With Enhancements (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	BofA Destinations Index™ Annual Pt to Pt w/ PR	80.00%	85.00%
	BofA Destinations Index™ 2-Year Pt to Pt w/ PR	115.00%	125.00%
	CS Tech Edge Annual Pt to Pt w/ PR	85.00%	90.00%
	CS Tech Edge 2-Year Pt to Pt w/ PR	120.00%	130.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	70.00%	75.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	110.00%	105.00%
	SG Global Sentiment 2-Year Pt to Pt w/ PR	120.00%	125.00%
	S&P 500® Annual Pt to Pt w/ Cap	3.25%	3.50%
	S&P 500® Monthly Pt to Pt w/ Cap	1.75%	1.50%
	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate	0.60%	0.10%

AssetShield 7 With Enhancements (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	BofA Destinations Index™ Annual Pt to Pt w/ PR	75.00%	80.00%
	CS Tech Edge Annual Pt to Pt w/ PR	80.00%	85.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	65.00%	70.00%
	S&P 500® Annual Pt to Pt w/ Cap	3.00%	3.25%
	S&P 500® Annual Pt to Pt w/ PR	15.00%	20.00%
	S&P 500® Monthly Pt to Pt w/ Cap	1.70%	1.40%
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate	0.50%	0.10%	

AssetShield 5 With Enhancements (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	BofA Destinations Index™ Annual Pt to Pt w/ PR	60.00%	65.00%
	CS Tech Edge Annual Pt to Pt w/ PR	65.00%	70.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	50.00%	60.00%
	SG Global Sentiment Annual Pt to Pt w/ PR	65.00%	70.00%
	S&P 500® Annual Pt to Pt w/ Cap	2.50%	2.75%
	S&P 500® Monthly Pt to Pt w/ Cap	1.50%	1.20%

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AssetShield 10 With Enhancements - with PRR (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	BofA Destinations Index™ Annual Pt to Pt w/ PR	145.00%	150.00%
	BofA Destinations Index™ 2-Year Pt to Pt w/ PR	200.00%	215.00%
	CS Tech Edge Annual Pt to Pt w/ PR	150.00%	155.00%
	CS Tech Edge 2-Year Pt to Pt w/ PR	210.00%	230.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	125.00%	130.00%
	SG Global Sentiment 2-Year Pt to Pt w/ PR	210.00%	215.00%
	S&P 500® Annual Pt to Pt w/ Cap	6.00%	6.25%
	S&P 500® Monthly Pt to Pt w/ Cap	2.70%	2.40%
	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate	2.00%	1.20%

AssetShield 7 With Enhancements - with PRR (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	BofA Destinations Index™ Annual Pt to Pt w/ PR	140.00%	145.00%
	CS Tech Edge Annual Pt to Pt w/ PR	145.00%	150.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	120.00%	125.00%
	S&P 500® Monthly Pt to Pt w/ Cap	2.60%	2.30%
	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate	1.90%	1.20%

AssetShield 5 With Enhancements - with PRR (not available in CA)		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	BofA Destinations Index™ Annual Pt to Pt w/ PR	125.00%	135.00%
	CS Tech Edge Annual Pt to Pt w/ PR	130.00%	140.00%
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	110.00%	115.00%
	SG Global Sentiment Annual Pt to Pt w/ PR	130.00%	135.00%
	S&P 500® Annual Pt to Pt w/ Cap	5.25%	5.50%
	S&P 500® Monthly Pt to Pt w/ Cap	2.40%	2.10%
	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate	1.70%	1.20%

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Bonus Gold		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	Current Fixed Value Rate	1.30%	1.10%
	S&P 500® Annual Pt to Pt w/ Cap	2.25%	2.00%
	S&P 500® Annual Monthly Avg w/ Cap	2.25%	2.00%
	S&P 500® Annual Monthly Avg w/ PR	14.00%	17.00%
	S&P 500® Monthly Pt to Pt w/ Cap	1.60%	1.10%
	S&P 500® Performance Triggered	1.75%	1.50%
	10-Year U.S. Treasury Bond w/ Cap & Spread	2.50%	2.25%

Retirement Gold		CURRENT RATES	NEW RATES
INTEREST CREDITING METHOD	Current Fixed Value Rate	1.15%	1.00%
	S&P 500® Annual Pt to Pt w/ Cap	2.00%	1.75%
	S&P 500® Annual Monthly Avg w/ Cap	2.00%	1.75%
	S&P 500® Annual Monthly Avg w/ PR	12.00%	15.00%
	S&P 500® Monthly Pt to Pt w/ Cap	1.50%	1.00%
	Volatility Control Index	5.25%	5.00%

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Rates not guaranteed and subject to change. Annuity contracts and riders issued under form series for Bonus Gold: INDEX-1-07, 12 E-MPT, 12 E-APTPR, 12 E-MAPR, 12 E-107, ICC11 E-BD-B, ICC13 E-BYC-B, ICC13 E-PT-B, ICC14 E-VOL-B, ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP, ICC16 R-LIBR-IDX, ICC19 R-NCR, ICC19 R-TIR, Retirement Gold: INDEX-2-09, RG-INDX-ENDST, ICC13 E-PT-B, ICC13 E-BYC-B, ICC14 E-VOL-B, ICC17 R-LIBR-FCP, ICC17 R-LIBR-W-FCP, ICC16 R-LIBR-IDX, ICC19 R-NCR, ICC19 R-TIR, IncomeShield Series: ICC17 BASE-IDX-B, ICC17 IDX-11-10, ICC17 IDX-11-7, ICC19 E-PTPC, ICC19 E-PTPR, ICC19 E-MPTP, ICC16 R-MVA, ICC19 R-NCR, ICC19 R-TIR, ICC20 R-LIBR-FCP, ICC20 R-LIBR-W-FSP, ICC20 R-LIBR-W-FCP, AssetShield Series: ICC17 BASE-IDX, ICC17 IDX-10-10, ICC17 IDX-10-7, ICC17 IDX-10-5, ICC20 R-ERR, 21 R-ERR, ICC18 E-MPTP-A (Patent Pending), ICC20 E-MPTP-C, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC18 R-WSC, ICC20 R-EBR, ICC16 R-MVA and state variations thereof. Product and availability may vary by state.

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