

# AssetShield Series

For use in California only.

Effective: 06/07/22

(Rates Subject to Change)

## Features

- Free Withdrawal
  - 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Market Value Adjustment Rider (MVA)<sup>2</sup>
- No Surrender Charges at death

Schedule(s)	
<b>AssetShield 5</b>	
<b>Surrender Charges (5 Years)</b>	8, 8, 7, 6, 5, 0%
<b>AssetShield 7</b>	
<b>Surrender Charges (7 Years)</b>	8, 8, 7, 6, 5, 4, 3, 0%
<b>AssetShield 9</b>	
<b>Surrender Charges (9 Years)</b>	8, 8, 7, 6, 5, 4, 3, 2, 1, 0%

## Premium

**Minimum Premium:**  
\$5,000

**Maximum Premium:**  
18-69: \$1,500,000  
70-74: \$1,000,000  
75-80: \$750,000  
81-85: \$500,000

Interest Rates								
AssetShield 5	PR	Cap	RR	RIRR	RIRR w/ PRR	PRR	Issue Age	
BofA Destinations Index™ Annual Pt to Pt w/ PR	100%	-	-	30%	45%	170% (1.50% Fee)	18-85	
CS Tech Edge Annual Pt to Pt w/ PR	105%	-	-	30%	45%	175% (1.50% Fee)		
S&P 500 Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	100%	-	-	25%	40%	170% (1.50% Fee)		
SG Global Sentiment Annual Pt to Pt w/ PR	100%	-	-	30%	45%	165% (1.50% Fee)		
S&P 500® Annual Pt to Pt w/ PR	21%	-	-	10%	10%	35% (1.50% Fee)		
S&P 500® Annual Pt to Pt w/ Cap	-	4.00%	-	1.00%	1.50%	7.00% (1.50% Fee)		
S&P 500® Monthly Pt to Pt w/ Cap	-	1.70% <sup>3</sup>	-	0.50%	1.00%	2.40% (1.50% Fee)		
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate <sup>+</sup>	-	-	0.10%	-	-	1.20% (1.50% Fee)		
Current Fixed Value Rate 2.30% <sup>4</sup>								

## Minimum Rates

**MGIR:** Currently 1%<sup>5</sup>

**MGSV:** 91% premiums paid, less withdrawal proceeds, accumulated at the MGIR

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AssetShield 7	PR	Cap	RR	RIRR	RIRR w/ PRR	PRR	Issue Age
BofA Destinations Index™ Annual Pt to Pt w/ PR	115%	-	-	35%	55%	180% (1.50% fee)	18-85
CS Tech Edge Annual Pt to Pt w/ PR	120%	-	-	35%	55%	185% (1.50% Fee)	
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	115%	-	-	30%	50%	180% (1.50% Fee)	
SG Global Sentiment Annual Pt to Pt w/ PR	115%	-	-	35%	60%	180% (1.50% Fee)	
S&P 500® Annual Pt to Pt w/ PR	26%	-	-	10%	15%	40% (1.50% Fee)	
S&P 500® Annual Pt to Pt w/ Cap	-	4.75%	-	1.00%	2.00%	7.75% (1.50% Fee)	
S&P 500® Monthly Pt to Pt w/ Cap	-	1.90% <sup>3</sup>	-	0.50%	1.00%	2.60% (1.50% Fee)	
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate <sup>+</sup>	-	-	0.10%	-	-	1.20% (1.50% Fee)	
Current Fixed Value Rate 2.60% <sup>4</sup>							
AssetShield 9	PR	Cap	RR	RIRR	RIRR w/ PRR	PRR	Issue Age
BofA Destinations Index™ Annual Pt to Pt w/ PR	120%	-	-	40%	60%	185% (1.50% Fee)	18-80
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	175%	-	-	55%	85%	270% (3.00% Fee)	
CS Tech Edge Annual Pt to Pt w/ PR	125%	-	-	40%	60%	190% (1.50% Fee)	
CS Tech Edge 2-Year Pt to Pt w/ PR	185%	-	-	60%	90%	285% (3.00% Fee)	
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	120%	-	-	35%	55%	185% (1.50% Fee)	
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	165%	-	-	60%	90%	255% (3.00% Fee)	
SG Global Sentiment Annual Pt to Pt w/ PR	120%	-	-	40%	60%	185% (1.50% Fee)	
SG Global Sentiment 2-Year Pt to Pt w/ PR	170%	-	-	60%	90%	265% (3.00% Fee)	
S&P 500® Annual Pt to Pt w/ PR	27%	-	-	10%	15%	42% (1.50% Fee)	
S&P 500® Annual Pt to Pt w/ Cap	-	5.00%	-	1.00%	2.00%	8.00% (1.50% Fee)	
S&P 500® Monthly Pt to Pt w/ Cap	-	2.00% <sup>3</sup>	-	0.50%	1.00%	2.70% (1.50% Fee)	
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate <sup>+</sup>	-	-	0.10%	-	-	1.20% (1.50% Fee)	
Current Fixed Value Rate 2.70% <sup>4</sup>							

PR = Participation Rate RR = Replacement Rate RIRR = Rate Integrity Rider Rate PRR = Performance Rate Rider ER = Excess Return

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Annuity Contract and riders issued under form series CA17 BASE-IDX, 17 IDX-10-5, 17 IDX-10-7, 17 IDX-10-9, 18 E-MPTP-A (Patent Pending), 20 E-MPTP-C, 20 E-PTP-C, 20 E-PTP-PR, CA19 R-MVA-5, CA19 R-MVA-7, CA19 R-MVA-9, CA21 R-ERR and 18 R-WSC.

<sup>1</sup> Benefit not guaranteed and subject to change. <sup>2</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. <sup>3</sup> Monthly Cap. <sup>4</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. <sup>5</sup> MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

MGIR = Minimum Guaranteed Interest Rate    MGSV = Minimum Guaranteed Surrender Value

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