Effective: 06/07/22

(Rates Subject to Change)

### **Features**

- Free Withdrawal
  - Up to 10% of Contract Value annually, starting year two
  - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days<sup>1</sup>
- Enhanced Benefit Rider<sup>2</sup> for Owners under age 75 at issue
- Market Value Adjustment Rider (MVA)<sup>3</sup>
- No Surrender Charges at death

Intere	st Rate	S						
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)		
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)	170%	
SG Global Sentiment Annual Pt to Pt w/ PR	100%	-	-	30%	45%	165% (1.50% Fee) 35% (1.50% Fee) 7.00% (1.50% Fee)		
S&P 500® Annual Pt to Pt w/ PR	21%	-	-	10%	10%			
S&P 500® Annual Pt to Pt w/ Cap	-	4.00%	-	1.00%	1.50%			
S&P 500® Monthly Pt to Pt w/ Cap	-	1. <b>70</b> % <sup>4</sup>	-	0.50%	1.00%	2.40% (1.50% Fee)		
S&P 500 $^{\odot}$ NeXt Monthly Pt to Pt w/ Replacement Rate $^+$	-	-	0.10%	-	-	1.20% (1.50% Fee)		
Current Fixed	<mark>/alue Rate 2</mark> .	<u>30%⁵</u>			-			
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)		
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%		
S&P 500® Annual Pt to Pt w/ PR	26%	-	-	10%	15%	40% (1.50% Fee)	18-85	
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>4</sup>	-	0.50%	1.00%	2.60% (1.50% Fee)		
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate+	-	-	0.10%	-	-	1.20% (1.50% Fee)		

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

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AssetShield 10	PR	CAP	RR	RIRR	RIRR w/PRR	PRR	Issue Age
BofA Destinations Index™ Annual Pt to Pt w/ PR	120%	1 ÷ 1		40%	60%	185%   270%   270%   3.00% Fee)   190%   (1.50% Fee)   285%   3.00% Fee)   285%   3.00% Fee)   285%   3.00% Fee)   185%   (1.50% Fee)   255%   3.00% Fee)   185%   (1.50% Fee)   265%   3.00% Fee)   42%   (1.50% Fee)   42%   (1.50% Fee)   200%   7.00%	18-80
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	175%		-	55%	85%		
CS Tech Edge Annual Pt to Pt w/ PR	125%		4	40%	60%		
CS Tech Edge 2-Year Pt to Pt w/ PR	185%	1.00	-	60%	90%		
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	120%	1.0	14	35%	55%		
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	165%		-	60%	90%		
SG Global Sentiment Annual Pt to Pt w/ PR	120%	$\sim \epsilon_{\rm s}$	4	40%	60%		
SG Global Sentiment 2-Year Pt to Pt w/ PR	170%	4	÷	60%	90%		
S&P 500® Annual Pt to Pt w/ PR	27%	2	4	10%	15%		
S&P 500® Annual Pt to Pt w/ Cap	-	5.00%	+	1.00%	2.00%		
S&P 500® Monthly Pt to Pt w/ Cap	140	2.00%4	12	0.50%	1.00%		
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate+	-	*	0.10%		1.5	1.20% (1.50% Fee)	
Current Fixed V	alue Rate 2.	70%5					

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



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	Schedule(s)	
	AssetShield 5	
Surrender Charges (5 Years)	9.2, 9, 8, 7, 6, 0%	
	AssetShield 7	
Surrender Charges (7 Years)	9.2, 9, 8, 7, 6, 4, 2, 0%	
	AssetShield 10	
Surrender Charges (10 Years)	9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	

Premium	Minimum Rates				
Minimum Premium: \$5,000	MGIR: Currently 1% <sup>6</sup>				
Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR				

Annuity contract and Riders issued under form series ICC17 BASE-IDX, ICC17 IDX-10-10, ICC17 IDX-10-7, ICC17 IDX-10-5, ICC20 E-PTP-C, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC18 E-MPTP-A (+ Patent Pending), ICC18 R-WSC, ICC16 R-MVA, ICC20 R-ERR, 21 R-ERR and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.' Benefit not guaranteed and subject to change. <sup>2</sup> Rider issued under Form Series ICC20 R-EBR and state variations thereof. Availability may vary by state. See form 01F1025 State Approval Chart.' Benefit not guaranteed and subject to change. <sup>3</sup> Rider issued under Form Series ICC20 R-EBR and state variations thereof. Availability may vary by state. See form 01F1001 Waiver of Surrender Charge Riders for additional details. <sup>3</sup> MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period. 'Monthly Cap. <sup>5</sup> Fixed Value Minimum Guaranteed Interest Rate is 0.50%. '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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