

Single Premium Indexed Annuities¹

Current Rates² in Effect for New Policies issued on or after the Rate Effective Date

Product	Rate Effective Date*	Declared Rate	S&P 500®				Global Balanced		US Fundamental Balanced		Rider
			Point-to-Point Annual Cap 100% Par Rate		Monthly Sum Monthly Cap 100% Par Rate		Point-to-Point Par Rate No Cap		Point-to-Point Par Rate No Cap		
			Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³	
FIT Horizon Growth	09/29/2022	3.55%	9.05%	11.40%	3.00%	3.70%	185%	230%	185%	230%	LDBR optional
FIT Focus Growth	09/29/2022	2.85%	7.50%	9.75%	2.55%	3.25%	150%	200%	150%	200%	LDBR optional
FIT Horizon Income	09/29/2022	3.90%	9.70%	12.15%	3.20%	3.95%	205%	250%	205%	250%	GLIR required
FIT Focus Income	09/29/2022	3.35%	7.75%	10.00%	2.70%	3.40%	155%	205%	155%	205%	GLIR required

Flexible Premium Indexed Annuities*

Current Rates² in Effect for New Policies issued on or after the Rate Effective Date*

Product	Rate Effective Date*	Declared Rate	S&P 500®				Global Balanced		US Fundamental Balanced		Rider
			Point-to-Point Annual Cap 100% Par Rate		Monthly Sum Monthly Cap 100% Par Rate		Point-to-Point Par Rate No Cap		Point-to-Point Par Rate No Cap		
			Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³	Standard	Rate Booster ³	
FIT Secure Growth	10/08/2022	3.20%	7.90%	10.25%	2.65%	3.35%	160%	210%	160%	210%	n/a
FIT Select Income	10/08/2022	3.65%	9.15%	11.60%	3.05%	3.75%	190%	235%	190%	235%	GLIR required

1 Single Premium Indexed Annuities are issued only on the 7th, 14th, 21st and 28th day of each month.

2 The Par Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

3 A charge of 1% will be assessed for the Rate Booster option.

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Fixed Interest Rate Annuities – New Policies

Current Rate in Effect for premiums received on or after the Rate Effective Date*

Product	Rate Effective Date*	Interest Rate	Rate Guarantee Period
Single Premium Plans			
RetireMax Secure 5	10/14/2022	5.15%	5 Years

NAIC Index Minimum Guaranteed Interest Rate	October 2022	November 2022
For the policy issue month of:	1.80%	2.45%

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Competitive Edge

New Policies
October 14, 2022

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