

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	10/29/2022	4.00%	10.50%	13.00%	3.20%	3.85%	205%	255%	205%	255%	LDBR optional
FIT Focus Growth	10/29/2022	3.25%	9.00%	11.35%	2.75%	3.40%	170%	220%	170%	220%	LDBR optional
FIT Horizon Income	10/29/2022	4.25%	11.25%	13.50%	3.40%	4.05%	220%	270%	220%	270%	GLIR required
FIT Focus Income	10/29/2022	3.50%	9.25%	11.75%	2.80%	3.45%	175%	225%	175%	225%	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	11/08/2022	3.60%	9.40%	11.85%	2.85%	3.50%	180%	230%	180%	230%	n/a
FIT Select Income	11/08/2022	4.10%	10.75%	13.25%	3.20%	3.90%	210%	260%	210%	260%	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	10/31/2022	5.25%	5 Years

NAIC Index Minimum Guaranteed Interest Rate	January 2023	February 2023
For the policy issue month of:	2.80%	2.50%

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Competitive Edge

New Policies
January 27, 2023

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