



12% Premium Bonus on all first year Premiums

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 days¹
- Market Value Adjustment Rider (MVA)²
- No Surrender Charges at death and legacy benefits
- Issue Age: 18-80

Interest Rates

Interest Strategies	Strategy Term	Participation Rate (PR)	PR w/Performance Rate Rider (PRR)	Cap	Cap w/PRR	Rate Integrity Rider Rate (RIRR)	RIRR w/PRR
BlackRock® Adaptive US Equity 7% Index	1 year	105%	165% (1.50% Fee)	–	–	40%	60%
	2 years	150%	240% (3.00% Fee)	–	–	60%	90%
BofA Destinations Index™	1 year	130%	215% (1.50% Fee)	–	–	40%	60%
	2 years	190%	315% (3.00% Fee)	–	–	55%	85%
UBS Tech Edge Index	1 year	130%	220% (1.50% Fee)	–	–	40%	60%
	2 years	200%	335% (3.00% Fee)	–	–	60%	90%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	130%	220% (1.50% Fee)	–	–	35%	55%
	2 years	185%	310% (3.00% Fee)	–	–	60%	90%
SG Global Sentiment Index	1 year	125%	210% (1.50% Fee)	–	–	40%	60%
	2 years	185%	305% (3.00% Fee)	–	–	60%	90%
S&P 500® Index	1 year	30%	50% (1.50% Fee)	–	–	10%	15%
	1 year	–	–	6.00%	8.00% (1.50% Fee)	1.00%	2.00%
	Monthly	–	–	1.90% ³	3.00% (1.50% Fee)	.50%	1.00%

Current fixed interest strategy rate: 3.00%⁴

Withdrawal Charge Schedule

Surrender Charges (10 years) 9.1%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

Bonus Vesting Schedule (10 years) 0%, 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

Premium

Minimum Premium:
\$5,000

Minimum Rates

MGSV – MGIR: Currently 3.00%⁵
MGSV: 87.5% of all premiums, minus any withdrawals (excluding any withdrawal charges and forfeited bonus amounts), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Maximum Premium:

18-69: \$1,500,000
70-74: \$1,000,000
75-80: \$750,000

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

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



Annuity Contract and riders issued under form series ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-ERR, 21 R-ERR, ICC18 R-WSC-B and state variations thereof. Availability may vary by state.

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