

# Rate Announcement

Rates as of January 15, 2025

Rates are subject to change at any time. Please talk with your financial professional for current rates.

<b>IncomeToday!® 2.0 - a single payment immediate annuity</b>		
<b>Annuity Income Option</b>	<b>Monthly Income<sup>1</sup></b>	<b>Income as a %<sup>1,2</sup></b>
Period Certain Annuity for 10 Years	\$ 1,004.74	12.06%
Period Certain Annuity for 15 Years	\$ 752.13	9.03%
Period Certain Annuity for 20 Years	\$ 629.31	7.55%
Single Life Annuity - Male 65	\$ 629.48	7.55%
Single Life Annuity with 10 Year Period Certain - Male 65	\$ 611.03	7.33%
Single Life Annuity with 20 Year Period Certain - Male 65	\$ 562.47	6.75%
Single Life Annuity - Female 65	\$ 598.39	7.18%
Single Life Annuity with 10 Year Period Certain - Female 65	\$ 585.20	7.02%
Single Life Annuity with 20 Year Period Certain - Female 65	\$ 549.22	6.59%
Joint Life with 100% to Survivor Annuity - Male 65 / Female 65	\$ 533.52	6.40%

<sup>1</sup> Based on: \$100,000 purchase payment, non-qualified, one month deferral, no premium tax. Amounts shown are for illustrative purposes only and may not apply in all states. Rates are subject to change at any time. This product is not available in New York.

<sup>2</sup> Represents the income as a percentage of a \$100,000 Purchase Payment, annualized.

Not a deposit – Not FDIC/NCUA insured  
 – Not insured by any federal government agency  
 – Not guaranteed by any bank or credit union

IncomeToday! 2.0 is a single payment immediate annuity. The guarantees in IncomeToday! 2.0 are subject to the financial strength and claims-paying ability of the issuing insurance company. One should thoroughly review their contract for specific details of the product features and costs. Income payments and withdrawals from immediate annuities are generally taxable as ordinary income in the year in which taken. When purchased as part of an IRA or other qualified plan, the IRA or qualified plan already provides tax deferral of earnings and the annuity contract does not provide any additional tax deferred treatment of earnings. Withdrawals taken from a qualified plan prior to age 59½ may incur a 10% federal tax penalty. This information should not be considered tax advice. Please consult a tax advisor for specific information. Keep in mind that the Annuity Income Option, Frequency and Payment Dates cannot be changed once elected. Availability of some Period Certain durations may be limited. Some products and features may not be available in all states and features may vary by state. A purpose of the method of marketing is solicitation of insurance and that contact will be made by an insurance agent or agency.

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