

	5-Year Withdrawal Charge Period	7-Year Withdrawal Charge Period	10-Year Withdrawal Charge Period
S&P 500[®] Index: (Interest Rate Cap)			
1-Year Point-to-Point	8.50%	8.25%	8.25%
S&P 500[®] Index: Cap Lock (Interest Rate Cap)*			
1-Year Point-to-Point	7.75%	7.50%	7.50%
* Cap rate locked for entire withdrawal charge period.			
S&P 500[®] Index: Performance Triggered (Trigger Rate)			
1-Year Point-to-Point	7.90%	7.85%	7.90%
S&P 500[®] IQ Index: (Participation Rate / Interest Rate Cap)**			
2-Year Point-to-Point - Par	100%	100%	100%
1-Year Point-to-Point - Cap	13.50%	13.25%	13.25%
** Pending Approval in California			
GS Momentum Builder[®] Multi-Asset Class Index (Participation Rate)			
3-Year Point-to-Point	N/A	300%	310%
2-Year Point-to-Point	230%	230%	230%
1-Year Point-to-Point	160%	155%	155%
J.P. Morgan Strategic BalancedSM Index (Participation Rate)			
3-Year Point-to-Point	N/A	220%	225%
2-Year Point-to-Point	182%	182%	182%
1-Year Point-to-Point	130%	127%	127%
Fixed Interest Option: 1 Year (Interest Rate)			
1-Year	4.70%	4.60%	4.60%
Fixed Interest Option: Multi-Year (Interest Rate)***			
1-Year	4.50%	4.25%	4.25%

*** Rate guaranteed for entire withdrawal charge period.

Interest rate caps, trigger rates, participation rates and interest rates are subject to change. The guarantee minimum interest rate for the Fixed Interest Option is 2.50% and the minimum participation rate for the Indexed Interest Options is 10%. The minimum interest rate caps, and trigger rate for the S&P 500 is 1.00%.

After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). **Paperwork and all premium must be received in good order one business day before the closest applicable sweep date for the account value to be transferred on that sweep date** (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following sweep date.

To receive the quoted interest rates, interest rate caps, trigger rates and participation rates in effect on the app sign date:

- For cash with application, the premium and app must be received in good order within 10 calendar days of the app sign date.
- For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order and all premiums must be received within 60 calendar days of the app sign date.

If these deadlines are not met, the interest rates, interest rate caps, trigger rates and participation rates will be those in effect on the contract's sweep date.



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5-Year Withdrawal Charge Period	7-Year Withdrawal Charge Period	10-Year Withdrawal Charge Period
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Premium	S&P 500 [®] Index: 1-Year Point-to-Point (Interest Rate Cap)		
\$100,000+	8.25%	8.00%	8.00%
Under \$100,000	8.00%	7.75%	7.75%

Premium	S&P 500 [®] Index: Cap Lock 1-Year Point-to-Point (Interest Rate Cap)*		
\$100,000+	7.50%	7.00%	6.75%
Under \$100,000	7.25%	6.75%	6.50%

* Cap rate locked for entire withdrawal charge period.

Premium	S&P 500 [®] Index: 1-Year Performance Triggered (Trigger Rate)		
\$100,000+	6.65%	6.45%	6.45%
Under \$100,000	6.40%	6.20%	6.20%

Premium	Fixed Interest Option: 1 Year (Interest Rate)		
\$100,000+	4.70%	4.55%	4.55%
Under \$100,000	4.60%	4.45%	4.45%

Premium	Fixed Interest Option: Multi-Year (Interest Rate)**		
\$100,000+	4.45%	4.25%	4.15%
Under \$100,000	4.35%	4.15%	4.05%

** Rate guaranteed for entire withdrawal charge period.

INVESTMENT AND INSURANCE PRODUCTS ARE:	• NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPLE AMOUNT INVESTED
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Interest rate caps, trigger rates and interest rates are subject to change. The guaranteed minimum interest rate (GMIR) for the Fixed Interest Options is 2.50%. The GMIR will be redetermined at the end of the Index year immediately after the withdrawal charge period and again at the end of each index year thereafter. The minimum trigger rate for the Performance Triggered Option equals the current 1-year Fixed Interest Rate + 0.25%. The minimum interest rate cap for the S&P 500 1 Year and S&P 500 Cap Lock equals the current 1-year Fixed Interest + 0.50%.

After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). **Paperwork and all premium must be received in good order one business day before the closest applicable sweep date for the account value to be transferred on that sweep date** (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following sweep date.

To receive the quoted interest rates, interest rate caps and trigger rates in effect on the app sign date:

- For cash with application, the premium and app must be received in good order within 10 calendar days of the app sign date.
- For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order and all premiums must be received within 60 calendar days of the Phase 1 Regulation 60 sign date.

If these deadlines are not met, the interest rates, interest rate caps and trigger rates will be those in effect on the contract's sweep date.



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