



MULTI-CHOICE ANNUITY

Effective date: 1/1/2022

MCA 3	\$15,000	\$100,000
CREDITING RATE	1.70%	1.80%
CREDITING RATE INTEREST-ONLY WITHDRAWAL	1.65%	1.75%
CREDITING RATE 10% WITHDRAWAL PROVISION	1.60%	1.70%
PRINCIPAL GUARANTEE CREDITING RATE	1.50%	1.60%

3-year repeating guarantee : 3-year repeating surrender and MVA* period

MCA 5	\$15,000	\$100,000
CREDITING RATE	2.30%	2.40%
CREDITING RATE INTEREST-ONLY WITHDRAWAL	2.25%	2.35%
CREDITING RATE 10% WITHDRAWAL PROVISION	2.20%	2.30%
PRINCIPAL GUARANTEE CREDITING RATE	2.10%	2.20%

5-year repeating guarantee : 5-year repeating surrender and MVA* period

MCA 7	\$15,000	\$100,000
CREDITING RATE	2.30%	2.40%
CREDITING RATE INTEREST-ONLY WITHDRAWAL	2.25%	2.35%
CREDITING RATE 10% WITHDRAWAL PROVISION	2.20%	2.30%
PRINCIPAL GUARANTEE CREDITING RATE	2.10%	2.20%

7-year repeating guarantee : 7-year repeating surrender and MVA* period

*No MVA on products sold in California.

Crediting Rate does not include an optional withdrawal provision.

Principal Guarantee Crediting Rate includes a 10% withdrawal provision.

FLEXIBLE PREMIUM DEFERRED ANNUITY

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