



## MULTI-CHOICE ANNUITY

Effective date: 7/1/2021

MCA 3	\$15,000	\$100,000
CREDITING RATE	<b>1.50%</b>	<b>1.60%</b>
CREDITING RATE INTEREST-ONLY WITHDRAWAL	<b>1.45%</b>	<b>1.55%</b>
CREDITING RATE 10% WITHDRAWAL PROVISION	<b>1.40%</b>	<b>1.50%</b>
PRINCIPAL GUARANTEE CREDITING RATE	<b>1.30%</b>	<b>1.40%</b>
3-year repeating guarantee : 3-year repeating surrender and MVA* period		
MCA 5	\$15,000	\$100,000
CREDITING RATE	<b>2.10%</b>	<b>2.20%</b>
CREDITING RATE INTEREST-ONLY WITHDRAWAL	<b>2.05%</b>	<b>2.15%</b>
CREDITING RATE 10% WITHDRAWAL PROVISION	<b>2.00%</b>	<b>2.10%</b>
PRINCIPAL GUARANTEE CREDITING RATE	<b>1.90%</b>	<b>2.00%</b>
5-year repeating guarantee : 5-year repeating surrender and MVA* period		
MCA 7	\$15,000	\$100,000
CREDITING RATE	<b>2.05%</b>	<b>2.15%</b>
CREDITING RATE INTEREST-ONLY WITHDRAWAL	<b>2.00%</b>	<b>2.10%</b>
CREDITING RATE 10% WITHDRAWAL PROVISION	<b>1.95%</b>	<b>2.05%</b>
PRINCIPAL GUARANTEE CREDITING RATE	<b>1.85%</b>	<b>1.95%</b>

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.