

MCA 3

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

	\$15,000	\$100,000
Crediting Rate	4.20%	4.50%
Crediting Rate Interest-Only Withdrawal	4.15%	4.45%
Crediting Rate 10% Withdrawal Provision	4.10%	4.40%
Principal Guarantee Crediting Rate	4.00%	4.30%

MCA 5

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

	\$15,000	\$100,000
Crediting Rate	4.70%	5.00%
Crediting Rate Interest-Only Withdrawal	4.65%	4.95%
Crediting Rate 10% Withdrawal Provision	4.60%	4.90%
Principal Guarantee Crediting Rate	4.50%	4.80%

MCA 7

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

	\$15,000	\$100,000
Crediting Rate	4.60%	4.90%
Crediting Rate Interest-Only Withdrawal	4.55%	4.85%
Crediting Rate 10% Withdrawal Provision	4.50%	4.80%
Principal Guarantee Crediting Rate	4.40%	4.70%

* 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.