



## MULTI-CHOICE ANNUITY

Effective date: 11/1/2021

<b>MCA 3</b>	\$15,000	\$100,000
<b>CREDITING RATE</b>	<b>1.60%</b>	<b>1.70%</b>
<b>CREDITING RATE INTEREST-ONLY WITHDRAWAL</b>	<b>1.55%</b>	<b>1.65%</b>
<b>CREDITING RATE 10% WITHDRAWAL PROVISION</b>	<b>1.50%</b>	<b>1.60%</b>
<b>PRINCIPAL GUARANTEE CREDITING RATE</b>	<b>1.40%</b>	<b>1.50%</b>
3-year repeating guarantee : 3-year repeating surrender and MVA* period		
<b>MCA 5</b>	\$15,000	\$100,000
<b>CREDITING RATE</b>	<b>2.15%</b>	<b>2.25%</b>
<b>CREDITING RATE INTEREST-ONLY WITHDRAWAL</b>	<b>2.10%</b>	<b>2.20%</b>
<b>CREDITING RATE 10% WITHDRAWAL PROVISION</b>	<b>2.05%</b>	<b>2.15%</b>
<b>PRINCIPAL GUARANTEE CREDITING RATE</b>	<b>1.95%</b>	<b>2.05%</b>
5-year repeating guarantee : 5-year repeating surrender and MVA* period		
<b>MCA 7</b>	\$15,000	\$100,000
<b>CREDITING RATE</b>	<b>2.15%</b>	<b>2.25%</b>
<b>CREDITING RATE INTEREST-ONLY WITHDRAWAL</b>	<b>2.10%</b>	<b>2.20%</b>
<b>CREDITING RATE 10% WITHDRAWAL PROVISION</b>	<b>2.05%</b>	<b>2.15%</b>
<b>PRINCIPAL GUARANTEE CREDITING RATE</b>	<b>1.95%</b>	<b>2.05%</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.