



**MULTI-CHOICE ANNUITY**

Effective Date: 5/18/2023

	3-year repeating guarantee : 3-year repeating surrender and MVA* period			5-year repeating guarantee : 5-year repeating surrender and MVA* period	
	\$15,000	\$100,000		\$15,000	\$100,000
<b>MCA 3</b>			<b>MCA 5</b>		
Crediting Rate	4.30%	4.40%	Crediting Rate	4.75%	4.85%
Crediting Rate Interest- Only Withdrawal	4.25%	4.35%	Crediting Rate Interest- Only Withdrawal	4.70%	4.80%
Crediting Rate 10% Withdrawal Provision	4.20%	4.30%	Crediting Rate 10% Withdrawal Provision	4.65%	4.75%
Principal Guarantee Crediting Rate	4.10%	4.20%	Principal Guarantee Crediting Rate	4.55%	4.65%
<b>MCA 7</b>	7-year repeating guarantee : 7-year repeating surrender and MVA* period				
	\$15,000	\$100,000			
Crediting Rate	4.65%	4.75%			
Crediting Rate Interest- Only Withdrawal	4.60%	4.70%			
Crediting Rate 10% Withdrawal Provision	4.55%	4.65%			
Principal Guarantee Crediting Rate	4.45%	4.55%			

\*No MVA on products sold in California.

Crediting Rate does not include an optional withdrawal provision.