

## Multi-Choice Annuity Rates

Effective Date: 09/25/2025

### MCA 3

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

	\$15,000	\$100,000
Crediting Rate	3.90%	4.20%
Crediting Rate Interest-Only Withdrawal	3.85%	4.15%
Crediting Rate 10% Withdrawal Provision	3.80%	4.10%
Principal Guarantee Crediting Rate	3.70%	4.00%

### MCA 5

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

	\$15,000	\$100,000
Crediting Rate	4.40%	4.70%
Crediting Rate Interest-Only Withdrawal	4.35%	4.65%
Crediting Rate 10% Withdrawal Provision	4.30%	4.60%
Principal Guarantee Crediting Rate	4.20%	4.50%

### MCA 7

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

	\$15,000	\$100,000
Crediting Rate	4.30%	4.60%
Crediting Rate Interest-Only Withdrawal	4.25%	4.55%
Crediting Rate 10% Withdrawal Provision	4.20%	4.50%
Principal Guarantee Crediting Rate	4.10%	4.40%

\* 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.