

Fixed Annuities

Effective: 08/31/21

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Penalty-Free Withdrawals ³	Schedule(s)
	GuaranteeShield 3	GuaranteeShield 5				
GuaranteeShield Series Issue Age 18-85	1.45% ⁵	2.00% ⁵	MGSV-MGIR: Currently 1% ² MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80+: \$500,000	10% of Contract Value Annually, Starting Yr 2.	<u>GuaranteeShield 3</u> Surrender Charges (3 Years): 9, 8, 7, 0% CA Surrender Charges (3 Years): 8.30, 8.25, 7.25, 0% <u>GuaranteeShield 5</u> Surrender Charges (5 Years): 9, 8, 7, 6, 5, 0% CA Surrender Charges (5 Years): 8.30, 8.25, 7.25, 6.25, 5.20, 0%



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