

## **Multi-Choice Annuity**

Effective Date: 11/24/2025

### **MCA 3**

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

	<b>\$15,000</b>	<b>\$100,000</b>
Crediting Rate	<b>4.00%</b>	<b>4.30%</b>
Crediting Rate Interest-Only Withdrawal	<b>3.95%</b>	<b>4.25%</b>
Crediting Rate 10% Withdrawal Provision	<b>3.90%</b>	<b>4.20%</b>
Principal Guarantee Crediting Rate	<b>3.80%</b>	<b>4.10%</b>

### **MCA 5**

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

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

### **MCA 7**

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

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

\* 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.