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EFFECTIVE 03.24.23
(RATES SUBJECT TO CHANGE)

INCOMESHIELD 10 WITHOUT LIBR																																			
	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals																															
Forms Commissions Not Available In: CA, NY	A Guaranteed 10% Premium Bonus on All 1st Year Premiums⁷.		18-80	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders: ICC20 R-EBR ICC16 R-MVA																															
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S&P 500® Index, 2 Year Pt to Pt w/ CAP	3.75%	N/A
S&P 500® 2-Year Pt to Pt w/ PR	N/A	15%
Current Fixed Value Rate	1.10%	⁵

Surrender Charge⁸:

Issue Ages 18-80: 9,10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
(10 yrs.)

Bonus Vesting:

Issue Ages 18-80: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (10 yrs.)

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INCOMESHIELD 7

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals
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CALIFORNIA INCOMESHIELD 9 WITHOUT LIBR

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CALIFORNIA INCOMESHIELD 9 WITH LIBR

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Forms Commissions Available In: CA	<p>A Guaranteed 10% Premium Bonus on All 1st Year Premiums⁷.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Cap</th> <th style="text-align: center;">PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500® Annual Pt to Pt w/ Cap</td> <td style="text-align: center;">1.75%</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>S&P 500® Monthly Pt to Pt w/ Cap</td> <td style="text-align: center;">1.00%⁶</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">10%</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap</td> <td style="text-align: center;">2.25%</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">35%</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">50%</td> </tr> <tr> <td>BofA Destinations Index™ Annual Point to Point with PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">45%</td> </tr> <tr> <td>BofA Destinations Index™ 2-Year Point to Point with PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">65%</td> </tr> <tr> <td>CS Tech Edge Annual Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">45%</td> </tr> <tr> <td>CS Tech Edge 2 Year Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">65%</td> </tr> <tr> <td>SG Global Sentiment Annual Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">45%</td> </tr> <tr> <td>SG Global Sentiment 2 Year Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">65%</td> </tr> <tr> <td>S&P 500® Index, 2 Year Pt to Pt w/ CAP</td> <td style="text-align: center;">3.75%</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>S&P 500® 2-Year Pt to Pt w/ PR</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">15%</td> </tr> <tr> <td style="text-align: center;">Current Fixed Value Rate</td> <td style="text-align: center;">1.00%⁵</td> <td></td> </tr> </tbody> </table> <p>Surrender Charge: <u>Issue Ages 40-80:</u> 7.65, 7.65, 7.25, 6.20, 5.10, 4.00, 2.80, 1.70, 0.80, 0% (9 yrs.)</p> <p>Bonus Vesting⁷: <u>Issue Ages 40-80:</u> 0, 10, 20, 30, 40, 50, 60, 70, 85, 100% (9 yrs.)</p>		Cap	PR	S&P 500® Annual Pt to Pt w/ Cap	1.75%	N/A	S&P 500® Monthly Pt to Pt w/ Cap	1.00% ⁶	N/A	S&P 500® Annual Pt to Pt w/ PR	N/A	10%	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.25%	N/A	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	35%	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	N/A	50%	BofA Destinations Index™ Annual Point to Point with PR	N/A	45%	BofA Destinations Index™ 2-Year Point to Point with PR	N/A	65%	CS Tech Edge Annual Pt to Pt w/ PR	N/A	45%	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	65%	SG Global Sentiment Annual Pt to Pt w/ PR	N/A	45%	SG Global Sentiment 2 Year Pt to Pt w/ PR	N/A	65%	S&P 500® Index, 2 Year Pt to Pt w/ CAP	3.75%	N/A	S&P 500® 2-Year Pt to Pt w/ PR	N/A	15%	Current Fixed Value Rate	1.00% ⁵		<p><u>Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95%²</p> <p>MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.</p> <p><u>Minimum Guaranteed Surrender Value:</u> 87.5% of premiums paid, less withdrawals (excluding any withdrawal charges and forfeited bonus amounts), accumulated at the MGSV-MGIR.</p>	40-80 Min/Max Premium Min: \$5,000 Max: 40-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders: 20 R-LIBR-FCP 20 R-LIBR-FSP CA19 R-MVA-B-9
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CALIFORNIA INCOMESHIELD 7

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Issue Ages 40-80: 8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.10, 0% (7 yrs.)

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AssetShield BONUS 10

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals																																																																																											
<p>Forms</p> <p>Commissions</p> <p>Not Available In: CA</p>	<p>A Guaranteed 10% Premium Bonus on All 1st Year Premiums⁷.</p> <p>Performance Rate Rider Fee for increased caps/participation rates on select indices.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>RR</th> <th>RIRR</th> <th>RIRR w/Fee</th> <th>PRR</th> </tr> </thead> <tbody> <tr> <td>BofA Destinations Index™ Annual Point to Point with PR</td> <td>N/A</td> <td>100%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>170% (1.50% Fee)</td> </tr> <tr> <td>BofA Destinations Index™ 2-Year Point to Point with PR</td> <td>N/A</td> <td>140%</td> <td>N/A</td> <td>55%</td> <td>85%</td> <td>240% (3.00% Fee)</td> </tr> <tr> <td>CS Tech Edge Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>100%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>170% (1.50% Fee)</td> </tr> <tr> <td>CS Tech Edge 2 Year Pt to Pt w/ PR</td> <td>N/A</td> <td>140%</td> <td>N/A</td> <td>60%</td> <td>90%</td> <td>240% (3.00% Fee)</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>100%</td> <td>N/A</td> <td>35%</td> <td>55%</td> <td>170% (1.50% Fee)</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR</td> <td>N/A</td> <td>140%</td> <td>N/A</td> <td>60%</td> <td>90%</td> <td>240% (3.00% Fee)</td> </tr> <tr> <td>SG Global Sentiment Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>100%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>170% (1.50% Fee)</td> </tr> <tr> <td>SG Global Sentiment 2 Year Pt to Pt w/ PR</td> <td>N/A</td> <td>140%</td> <td>N/A</td> <td>60%</td> <td>90%</td> <td>240% (3.00% Fee)</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>30%</td> <td>N/A</td> <td>10%</td> <td>15%</td> <td>45% (1.50% Fee)</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ Cap</td> <td>9.00%</td> <td>N/A</td> <td>N/A</td> <td>1.00%</td> <td>2.00%</td> <td>11.00% (1.50% Fee)</td> </tr> <tr> <td>S&P 500® Monthly Pt to Pt w/ Cap</td> <td>1.90%⁶</td> <td>N/A</td> <td>N/A</td> <td>0.50%</td> <td>1.00%</td> <td>2.60% (1.50% Fee)</td> </tr> <tr> <td colspan="7" style="text-align: center;">Current Fixed Value Rate 2.90%⁵</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Surrender Charge⁸: <u>Issue Ages 18-80:</u> 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (10 yrs.)</p> <p>Bonus Vesting⁷:</p>		Cap	PR	RR	RIRR	RIRR w/Fee	PRR	BofA Destinations Index™ Annual Point to Point with PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)	BofA Destinations Index™ 2-Year Point to Point with PR	N/A	140%	N/A	55%	85%	240% (3.00% Fee)	CS Tech Edge Annual Pt to Pt w/ PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	140%	N/A	60%	90%	240% (3.00% Fee)	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	100%	N/A	35%	55%	170% (1.50% Fee)	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	N/A	140%	N/A	60%	90%	240% (3.00% Fee)	SG Global Sentiment Annual Pt to Pt w/ PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)	SG Global Sentiment 2 Year Pt to Pt w/ PR	N/A	140%	N/A	60%	90%	240% (3.00% Fee)	S&P 500® Annual Pt to Pt w/ PR	N/A	30%	N/A	10%	15%	45% (1.50% Fee)	S&P 500® Annual Pt to Pt w/ Cap	9.00%	N/A	N/A	1.00%	2.00%	11.00% (1.50% Fee)	S&P 500® Monthly Pt to Pt w/ Cap	1.90% ⁶	N/A	N/A	0.50%	1.00%	2.60% (1.50% Fee)	Current Fixed Value Rate 2.90% ⁵							<p><u>Minimum Guaranteed Interest:</u> Currently 2.95%²</p> <p>MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.</p> <p><u>Minimum Guaranteed Surrender Value:</u> 87.5% of all premiums, minus any withdrawals, (excluding any withdrawal changes and forfeited bonus amounts) all accumulated at the Minimum Guaranteed Surrender Value - Minimum Guaranteed Interest Rate.</p>	<p>18-80</p> <hr/> <p style="text-align: center;">Min/Max Premium</p> <p><u>Min:</u> \$5,000</p> <p><u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000</p>	<p>10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Riders: ICC20 R-ERR ICC20 R-EBR ICC16 R-MVA ICC18 R-WSC-B</p>
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ASSETSHIELD 10

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals																																																																																																		
<p>Forms</p> <p>Commissions</p> <p>Not Available In: CA, NY</p>	<p>Performance Rate Rider Fee for increased caps/participation rates on select indices.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>RR</th> <th>RIRR</th> <th>RIRR w/Fee</th> <th>PRR</th> </tr> </thead> <tbody> <tr> <td>BofA Destinations Index™ Annual Point to Point with PR</td> <td>N/A</td> <td>135%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>225% (1.50% Fee)</td> </tr> <tr> <td>BofA Destinations Index™ 2-Year Point to Point with PR</td> <td>N/A</td> <td>200%</td> <td>N/A</td> <td>55%</td> <td>85%</td> <td>330% (3.00% Fee)</td> </tr> <tr> <td>CS Tech Edge Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>140%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>235% (1.50% Fee)</td> </tr> <tr> <td>CS Tech Edge 2 Year Pt to Pt w/ PR</td> <td>N/A</td> <td>210%</td> <td>N/A</td> <td>60%</td> <td>90%</td> <td>350% (3.00% Fee)</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>170%</td> <td>N/A</td> <td>35%</td> <td>55%</td> <td>245% (1.50% Fee)</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR</td> <td>N/A</td> <td>230%</td> <td>N/A</td> <td>60%</td> <td>90%</td> <td>345% (3.00% Fee)</td> </tr> <tr> <td>SG Global Sentiment Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>135%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>220% (1.50% Fee)</td> </tr> <tr> <td>SG Global Sentiment 2 Year Pt to Pt w/ PR</td> <td>N/A</td> <td>195%</td> <td>N/A</td> <td>60%</td> <td>90%</td> <td>320% (3.00% Fee)</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>30%</td> <td>N/A</td> <td>10%</td> <td>15%</td> <td>45% (1.50% Fee)</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ Cap</td> <td>11.00%</td> <td>N/A</td> <td>N/A</td> <td>1.00%</td> <td>2.00%</td> <td>13.00% (1.50% Fee)</td> </tr> <tr> <td>S&P 500® Monthly Pt to Pt w/ Cap</td> <td>2.60%⁶</td> <td>N/A</td> <td>N/A</td> <td>0.50%</td> <td>1.00%</td> <td>3.40% (1.50% Fee)</td> </tr> <tr> <td>S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate⁺</td> <td>N/A</td> <td>N/A</td> <td>0.10%</td> <td>N/A</td> <td>N/A</td> <td>1.20% (1.50% Fee)</td> </tr> <tr> <td colspan="4" style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3">4.00%⁵</td> </tr> </tbody> </table> <p>Surrender Charge⁸:</p>		Cap	PR	RR	RIRR	RIRR w/Fee	PRR	BofA Destinations Index™ Annual Point to Point with PR	N/A	135%	N/A	40%	60%	225% (1.50% Fee)	BofA Destinations Index™ 2-Year Point to Point with PR	N/A	200%	N/A	55%	85%	330% (3.00% Fee)	CS Tech Edge Annual Pt to Pt w/ PR	N/A	140%	N/A	40%	60%	235% (1.50% Fee)	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	210%	N/A	60%	90%	350% (3.00% Fee)	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	170%	N/A	35%	55%	245% (1.50% Fee)	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	N/A	230%	N/A	60%	90%	345% (3.00% Fee)	SG Global Sentiment Annual Pt to Pt w/ PR	N/A	135%	N/A	40%	60%	220% (1.50% Fee)	SG Global Sentiment 2 Year Pt to Pt w/ PR	N/A	195%	N/A	60%	90%	320% (3.00% Fee)	S&P 500® Annual Pt to Pt w/ PR	N/A	30%	N/A	10%	15%	45% (1.50% Fee)	S&P 500® Annual Pt to Pt w/ Cap	11.00%	N/A	N/A	1.00%	2.00%	13.00% (1.50% Fee)	S&P 500® Monthly Pt to Pt w/ Cap	2.60% ⁶	N/A	N/A	0.50%	1.00%	3.40% (1.50% Fee)	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	N/A	N/A	0.10%	N/A	N/A	1.20% (1.50% Fee)	Current Fixed Value Rate				4.00% ⁵			<p><u>Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95%²</p> <p>MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.</p> <p><u>Minimum Guaranteed Surrender Value:</u> 87.5% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.</p>	<p>18-80</p> <hr/> <p style="text-align: center;">Min/Max Premium</p> <p>Min: \$5,000</p> <p>Max: 18-69 \$1,500,000</p> <p>70-74 \$1,000,000</p> <p>75-80 \$750,000</p>	<p>10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Riders: ICC20 R-ERR 21 R-ERR ICC20 R-EBR ICC16 R-MVA ICC18 R-WSC</p>
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Current Fixed Value Rate				4.00% ⁵																																																																																																		

Issue Ages 18-80: 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (10 yrs.)

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ASSETSHIELD 7

	Interest Rates							Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions Not Available In: CA, NY	Performance Rate Rider Fee for increased caps/participation rates on select indices.							<u>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only. <u>Minimum Guaranteed Surrender Value:</u> 87.5% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	18-85	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders: ICC20 R-ERR 21 R-ERR ICC20 R-EBR ICC16 R-MVA ICC18 R-WSC
		Cap	PR	RR	RIRR	RIRR w/Fee	PRR		Min/Max Premium <u>Min:</u> \$5,000 <u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000	
	BofA Destinations Index™ Annual Point to Point with PR	N/A	125%	N/A	35%	55%	220% (1.50% Fee)			
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	130%	N/A	35%	55%	225% (1.50% Fee)			
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	160%	N/A	30%	50%	240% (1.50% Fee)			
	SG Global Sentiment Annual Pt to Pt w/ PR	N/A	125%	N/A	35%	60%	215% (1.50% Fee)			
	S&P 500® Annual Pt to Pt w/ PR	N/A	29%	N/A	10%	15%	43% (1.50% Fee)			
	S&P 500® Annual Pt to Pt w/ Cap	10.75%	N/A	N/A	1.00%	2.00%	12.75% (1.50% Fee)			
	S&P 500® Monthly Pt to Pt w/ Cap	2.50% ⁶	N/A	N/A	0.50%	1.00%	3.30% (1.50% Fee)			
	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	N/A	N/A	0.10%	N/A	N/A	1.20 (1.50% Fee)			
Current Fixed Value Rate							3.75% ⁵			
Surrender Charge⁸: Issue Ages 18-85: 9.20, 9, 8, 7, 6, 4, 2, 0% (7 yrs.)										

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ASSETSHIELD 5

	Interest Rates							Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions Not Available In: CA, NY	Performance Rate Rider Fee for increased caps/participation rates on select indices.							<u>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed for the	18-85	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders:
		Cap	PR	RR	RIRR	RIRR w/Fee	PRR		Min/Max Premium	
	BofA Destinations Index™ Annual Point to Point with PR	N/A	110%	N/A	30%	45%	210% (1.50% Fee)			

CS Tech Edge Annual Pt to Pt w/ PR	N/A	115%	N/A	30%	45%	215% (1.50% Fee)
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	145%	N/A	25%	40%	230% (1.50% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	N/A	110%	N/A	30%	45%	210% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ PR	N/A	24%	N/A	10%	10%	38% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	10.00%	N/A	N/A	1.00%	1.50%	12.00% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	2.30% ⁶	N/A	N/A	0.50%	1.00%	3.10% (1.50% Fee)
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	N/A	N/A	0.10%	N/A	N/A	1.20% (1.50% Fee)
Current Fixed Value Rate				3.35% ⁵		

life of the contract. Applies to the MGSV only.

Minimum Guaranteed Surrender Value:
87.5% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.

Min:
\$5,000

Max:
18-69 \$1,500,000
70-74 \$1,000,000
75-80 \$750,000
81-85 \$500,000

ICC20 R-ERR
21 R-ERR
ICC20 R-EBR
ICC16 R-MVA
ICC18 R-WSC

Surrender Charge⁸:

Issue Ages 18-85: 9.20, 9, 8, 7, 6, 0% (5 yrs.)

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CALIFORNIA AssetShield BONUS 9

	Interest Rates							Minimum Rates	Issue Age	Penalty-Free Withdrawals																																										
Forms Commissions Available In: CA	A Guaranteed 10% Premium Bonus on All 1st Year Premiums⁷. Performance Rate Rider Fee for increased caps/participation rates on select indices.							<u>Minimum Guaranteed Interest:</u> Currently 2.95% ²	18-80	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹																																										
	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>RR</th> <th>RIRR</th> <th>RIRR w/Fee</th> <th>PRR</th> </tr> </thead> <tbody> <tr> <td>BofA Destinations Index™ Annual Point to Point with PR</td> <td>N/A</td> <td>100%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>170% (1.50% Fee)</td> </tr> <tr> <td>BofA Destinations Index™ 2-Year Point to Point with PR</td> <td>N/A</td> <td>140%</td> <td>N/A</td> <td>55%</td> <td>85%</td> <td>240% (3.00% Fee)</td> </tr> <tr> <td>CS Tech Edge Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>100%</td> <td>N/A</td> <td>40%</td> <td>60%</td> <td>170% (1.50% Fee)</td> </tr> <tr> <td>CS Tech Edge 2 Year Pt to Pt w/ PR</td> <td>N/A</td> <td>140%</td> <td>N/A</td> <td>60%</td> <td>90%</td> <td>240% (3.00% Fee)</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index</td> <td>N/A</td> <td>100%</td> <td>N/A</td> <td>35%</td> <td>55%</td> <td>170% (1.50% Fee)</td> </tr> </tbody> </table>								Cap		PR	RR	RIRR	RIRR w/Fee	PRR	BofA Destinations Index™ Annual Point to Point with PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)	BofA Destinations Index™ 2-Year Point to Point with PR	N/A	140%	N/A	55%	85%	240% (3.00% Fee)	CS Tech Edge Annual Pt to Pt w/ PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	140%	N/A	60%	90%	240% (3.00% Fee)	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	100%	N/A	35%	55%	170% (1.50% Fee)	MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only. <u>Minimum Guaranteed Surrender Value:</u> 91% of all premiums, minus any withdrawals, (excluding any withdrawal changes and forfeited bonus amounts) all accumulated at the Minimum Guaranteed Surrender Value - Minimum Guaranteed Interest Rate.	Min/Max Premium <u>Min:</u> \$5,000 <u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000
		Cap	PR	RR	RIRR	RIRR w/Fee	PRR																																													
	BofA Destinations Index™ Annual Point to Point with PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)																																													
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S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	100%	N/A	35%	55%	170% (1.50% Fee)																																														

Annual Pt to Pt w/ PR						
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	N/A	140%	N/A	60%	90%	240% (3.00% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)
SG Global Sentiment 2 Year Pt to Pt w/ PR	N/A	140%	N/A	60%	90%	240% (3.00% Fee)
S&P 500® Annual Pt to Pt w/ PR	N/A	30%	N/A	10%	15%	45% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	9.00%	N/A	N/A	1.00%	2.00%	11.00% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	1.90% ⁶	N/A	N/A	0.50%	1.00%	2.60% (1.50% Fee)
Current Fixed Value Rate		2.90% ⁵				

Surrender Charge:
Issue Ages 18-80: 7.35, 7.35, 7.25, 6.20, 5.10, 3.95, 2.75, 1.55, 0.80, 0% (9 yrs.)

Bonus Vesting⁷:
Issue Ages 18-80: 0, 10, 20, 30, 40, 50, 60, 70, 85, 100% (9 yrs.)

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CALIFORNIA ASSETSHIELD 9

	Interest Rates							Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions Available In: CA		Cap	PR	RR	RIRR	RIRR w/Fee	PRR	<u>Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only. <u>Minimum Guaranteed Surrender Value:</u> 91% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	18-80	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders: 18 R-WSC CA21 R-ERR CA19 R-MVA-9
	BofA Destinations Index™ Annual Point to Point with PR	N/A	135%	N/A	40%	60%	225% (1.50% Fee)			
	BofA Destinations Index™ 2-Year Point to Point with PR	N/A	200%	N/A	55%	85%	330% (3.00% Fee)		Min: \$5,000 Max: 18-69 \$1,500,000	
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	140%	N/A	40%	60%	235% (1.50% Fee)			
	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	210%	N/A	60%	90%	350% (3.00% Fee)			
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	170%	N/A	35%	55%	245% (1.50% Fee)			

S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	N/A	230%	N/A	60%	90%	345% (3.00% Fee)
SG Global Sentiment Annual Pt to Pt w/ PR	N/A	135%	N/A	40%	60%	220% (1.50% Fee)
SG Global Sentiment 2 Year Pt to Pt w/ PR	N/A	195%	N/A	60%	90%	320% (3.00% Fee)
S&P 500® Annual Pt to Pt w/ PR	N/A	30%	N/A	10%	15%	45% (1.50% Fee)
S&P 500® Annual Pt to Pt w/ Cap	11.00%	N/A	N/A	1.00%	2.00%	13.00% (1.50% Fee)
S&P 500® Monthly Pt to Pt w/ Cap	2.60% ⁶	N/A	N/A	0.50%	1.00%	3.40% (1.50% Fee)
S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	N/A	N/A	0.10%	N/A	N/A	1.20% (1.50% Fee)
Current Fixed Value Rate				4.00% ⁵		

Surrender Charge:

Issue Ages 18-80: 8, 8, 7, 6, 5, 4, 3, 2, 1, 0% (9 yrs.)

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CALIFORNIA ASSETSHIELD 7

	Interest Rates							Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions Available In: CA		Cap	PR	RR	RIRR	RIRR w/Fee	PRR	<u>Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only. <u>Minimum Guaranteed Surrender Value:</u> 91% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	18-85	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders: 18 R-WSC CA21 R-ERR CA19 R-MVA-7
	BofA Destinations Index™ Annual Point to Point with PR	N/A	125%	N/A	35%	55%	220% (1.50% Fee)		Min/Max Premium	
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	130%	N/A	35%	55%	225% (1.50% Fee)			
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	160%	N/A	30%	50%	240% (1.50% Fee)		Min: \$5,000	
	SG Global Sentiment Annual Pt to Pt w/ PR	N/A	125%	N/A	35%	60%	215% (1.50% Fee)		Max: 18-69 \$1,500,000	
	S&P 500® Annual Pt to Pt w/ PR	N/A	29%	N/A	10%	15%	43% (1.50% Fee)		70-74 \$1,000,000	
	S&P 500® Annual Pt to Pt w/ Cap	10.75%	N/A	N/A	1.00%	2.00%	12.75% (1.50% Fee)		75-80 \$750,000	
	S&P 500® Monthly Pt to Pt w/ Cap	2.50% ⁶	N/A	N/A	0.50%	1.00%	3.30% (1.50% Fee)		81-85 \$500,000	

S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	N/A	N/A	0.10%	N/A	N/A	1.20 (1.50% Fee)
Current Fixed Value Rate					3.75% ⁵	

Surrender Charge:
Issue Ages 18-85: 8, 8, 7, 6, 5, 4, 3, 0% (7 yrs.)

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CALIFORNIA ASSETSHIELD 5

	Interest Rates							Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions Available In: CA	Performance Rate Rider Fee for increased caps/participation rates on select indices.							<u>Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only. <u>Minimum Guaranteed Surrender Value:</u> 91% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	18-85	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders: 18 R-WSC CA21 R-ERR CA19 R-MVA-5
		Cap	PR	RR	RIRR	RIRR w/Fee	PRR		Min/Max Premium <u>Min:</u> \$5,000 <u>Max:</u> 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000	
	BofA Destinations Index™ Annual Point to Point with PR	N/A	110%	N/A	30%	45%	210% (1.50% Fee)			
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	115%	N/A	30%	45%	215% (1.50% Fee)			
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	145%	N/A	25%	40%	230% (1.50% Fee)			
	SG Global Sentiment Annual Pt to Pt w/ PR	N/A	110%	N/A	30%	45%	210% (1.50% Fee)			
	S&P 500® Annual Pt to Pt w/ PR	N/A	24%	0.90%	10%	10%	38% (1.50% Fee)			
	S&P 500® Annual Pt to Pt w/ Cap	10.00%	N/A	N/A	1.00%	1.50%	12.00% (1.50% Fee)			
	S&P 500® Monthly Pt to Pt w/ Cap	2.30% ⁶	N/A	N/A	0.50%	1.00%	3.10% (1.50% Fee)			
	S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	N/A	N/A	0.10%	N/A	N/A	1.20% (1.50% Fee)			
Current Fixed Value Rate					3.35% ⁵					
Surrender Charge: <u>Issue Ages 18-85:</u> 8,8,7,6,5,0% (5 yrs.)										

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ESTATESHIELD 10

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals

Forms Commissions Not Available In: CA, NY	A guaranteed 35% Benefits Account Value Bonus on all first year premiums.¹⁰			<u>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95% ²	40-75	10% of Total Premiums Paid Annually, Starting Yr 2. ¹ Riders: ICC21 R-LIBR-W-BAV ICC20 R-EBR ICC16 R-MVA																																			
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Current Fixed Value Rate	2.50% ⁵																																								
Surrender Charge¹⁰: <u>Issue Ages 40-75:</u> 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (10 yrs.)																																									

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CALIFORNIA ESTATESHIELD 9

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals																																					
Forms Commissions Available In: CA	A guaranteed 35% Benefits Account Value Bonus on all first year premiums.¹⁰			<u>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95% ²	40-75	10% of Total Premiums Paid Annually, Starting Yr 2. ¹ Riders: 21 R-LIBR-BAV CA19 R-MVA-9																																			
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Surrender Charge⁹: <u>Issue Ages 40-75:</u> 8, 8, 7, 6, 5, 4, 3, 2, 1, 0% (9 yrs.)																																									

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FLEXSHIELD 10

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals																																														
Forms Commissions Not Available In: CA, NY	<p>FlexShield 10 business must be submitted through ReadyAPP. With principal fully protected, contract owners can unlock higher upside potential in return for accepting potential negative performance adjustments. As the performance value grows, contract owners can choose pursue more or less aggressive growth opportunities. Review the FlexShield Sales Brochure for further details.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: left;">Index-Linked Performance Segments: Floor Limits</th> <th>0%</th> <th>-2.5%</th> <th>-5%</th> <th>-10%</th> <th>-15%</th> </tr> </thead> <tbody> <tr> <td>BofA Destinations Index™ Annual Pt to Point with PR</td> <td>130%</td> <td>155%</td> <td>185%</td> <td>205%</td> <td>235%</td> </tr> <tr> <td>CS Tech Edge Annual Pt to Pt w/ PR</td> <td>135%</td> <td>160%</td> <td>190%</td> <td>210%</td> <td>240%</td> </tr> <tr> <td>SG Global Sentiment Annual Pt to Pt w/ PR</td> <td>130%</td> <td>155%</td> <td>185%</td> <td>205%</td> <td>235%</td> </tr> <tr> <td>S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap</td> <td>16%</td> <td>19%</td> <td>25%</td> <td>35%</td> <td>40%</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ Cap</td> <td>7.5%</td> <td>8.5%</td> <td>10%</td> <td>13%</td> <td>17%</td> </tr> <tr> <td colspan="5" style="text-align: right;">Fixed Value Performance Segment 3.50%</td> </tr> <tr> <td colspan="5" style="text-align: right;">Current Fixed Value Rate 3.50%⁵</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Surrender Charge⁸: Issue Ages 18-80: 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (10 yrs.)</p> <p>Performance Value Enhancement Percentages: 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100% (10 yrs.)</p>	Index-Linked Performance Segments: Floor Limits	0%	-2.5%	-5%	-10%	-15%	BofA Destinations Index™ Annual Pt to Point with PR	130%	155%	185%	205%	235%	CS Tech Edge Annual Pt to Pt w/ PR	135%	160%	190%	210%	240%	SG Global Sentiment Annual Pt to Pt w/ PR	130%	155%	185%	205%	235%	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	16%	19%	25%	35%	40%	S&P 500® Annual Pt to Pt w/ Cap	7.5%	8.5%	10%	13%	17%	Fixed Value Performance Segment 3.50%					Current Fixed Value Rate 3.50% ⁵					<p><u>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.95%² <u>MGIR Fixed Value Performance Segment:</u> Currently 0.50%</p> <p>MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.</p> <p><u>Minimum Guaranteed Surrender Value:</u> 87.5% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.</p>	<p>18-80</p> <p style="text-align: center;">Min/Max Premium</p> <p><u>Min:</u> \$5,000</p> <p><u>Max:</u> 18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80: \$500,000</p>	<p>Up to 10% of <i>Contract Value</i> Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Riders: ICC20 R-EBR</p>
Index-Linked Performance Segments: Floor Limits	0%	-2.5%	-5%	-10%	-15%																																													
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BONUS GOLD

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals																																			
Forms Commissions Not Available In: AK, CA, CT, DE, ID, MN, MT, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA, NJ	<p>A Guaranteed 10% Premium Bonus on All 1st Year Premiums for Issue Age 18-80.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Spread³</th> <th>PT</th> </tr> </thead> <tbody> <tr> <td>S&P 500® Monthly Average w/ PR</td> <td>N/A</td> <td>17%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500® Monthly Average w/ Cap</td> <td>2.00%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ PR</td> <td>N/A</td> <td>10%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500® Annual Pt to Pt w/ Cap</td> <td>2.00%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>Dow Annual Monthly Average</td> <td>2.25%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>Dow Annual Pt to Pt</td> <td>2.25%</td> <td>N/A</td> <td>0%</td> <td>N/A</td> </tr> </tbody> </table>		Cap	PR	Spread ³	PT	S&P 500® Monthly Average w/ PR	N/A	17%	N/A	N/A	S&P 500® Monthly Average w/ Cap	2.00%	N/A	0%	N/A	S&P 500® Annual Pt to Pt w/ PR	N/A	10%	N/A	N/A	S&P 500® Annual Pt to Pt w/ Cap	2.00%	N/A	0%	N/A	Dow Annual Monthly Average	2.25%	N/A	0%	N/A	Dow Annual Pt to Pt	2.25%	N/A	0%	N/A	<p><u>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR):</u> Currently 2.85%²</p> <p>MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.</p> <p><u>Minimum Guaranteed Surrender Value:</u> 80% of 1st year premium plus premium</p>	<p>18-80 Qual & Non-Qual</p> <p>FL ONLY 18-64 Qual & Non-Qual</p> <p style="text-align: center;">Min/Max Premium</p>	<p>10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Riders: ICC19 R-NCR ICC19 R-TIR ICC17 R-LIBR-FCP</p>
	Cap	PR	Spread ³	PT																																			
S&P 500® Monthly Average w/ PR	N/A	17%	N/A	N/A																																			
S&P 500® Monthly Average w/ Cap	2.00%	N/A	0%	N/A																																			
S&P 500® Annual Pt to Pt w/ PR	N/A	10%	N/A	N/A																																			
S&P 500® Annual Pt to Pt w/ Cap	2.00%	N/A	0%	N/A																																			
Dow Annual Monthly Average	2.25%	N/A	0%	N/A																																			
Dow Annual Pt to Pt	2.25%	N/A	0%	N/A																																			

S&P 500® Monthly Pt to Pt w/ Cap	1.10% ⁶	N/A	N/A	N/A
10 Yr. U.S. Treasury Bond Pt to Pt	2.25%	N/A	0%	N/A
S&P 500® Performance Triggered	N/A	N/A	N/A	1.50%
Bond Yield with Cap & Spread	5.15%	N/A	2.00%	N/A
Volatility Control Index ⁴	N/A	N/A	4.75%	N/A
Current Fixed Value Rate			1.10% ⁵	

bonus plus 87.5% additional premium, less withdrawal proceeds, accumulated at Minimum Guaranteed Interest rate.

Min: \$5,000
Max: 18-69 \$1,500,000
70-74 \$1,000,000
75-80 \$750,000

ICC17 R-LIBR-W-FCP
ICC16 R-LIBR-IDX

Surrender Charge⁸:
Issue Ages 18-80: 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0% **(16 yrs.)**

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RETIREMENT GOLD

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals																																															
Forms Commissions Not Available In: AK, CA, CT, DE, FL, ID, MN, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA, NJ	A Guaranteed 8% Premium Bonus on All 1st Year Premiums⁷. For IN: 8% Premium Bonus on 1st Year Premiums ⁷ for Issue Ages 18-73. 5% Premium Bonus ⁷ Issue Ages 74-78.	<u>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR) :</u> Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.	18-78 Qual & Non-Qual Min/Max Premium Min: \$5,000 Max: 18-69 \$1,500,000 70-74 \$1,000,000 75-78 \$750,000	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Riders: ICC19 R-NCR ICC19 R-TIR ICC17 R-LIBR-FCP ICC17 R-LIBR-W-FCP ICC16 R-LIBR-IDX																																															
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	Cap	PR	Spread ³	PT																																															
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S&P 500® Monthly Pt to Pt w/ Cap	1.00% ⁶	N/A	0%	N/A																																															
S&P 500® Performance Triggered	N/A	N/A	N/A	1.50%																																															
Bond Yield with Cap & Spread	4.65%	N/A	2.00%	N/A																																															
Volatility Control Index ⁴	N/A	N/A	5.00%	N/A																																															
Current Fixed Value Rate			1.00% ⁵																																																

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FLORIDA RETIREMENT GOLD

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms	A Guaranteed 8% Premium Bonus on All 1st Year Premiums⁷.	<u>Minimum Guaranteed Surrender Value-</u>	18-78 Qual &	10% of Contract Value Annually,

[Commissions](#)

Available In:
FL

	Cap	PR	Spread ³	PT
S&P 500® Monthly Average w/ PR	N/A	15%	N/A	N/A
S&P 500® Monthly Average w/ Cap	1.75%	N/A	N/A	N/A
S&P 500® Annual Pt to Pt w/ PR	N/A	10%	N/A	N/A
S&P 500® Annual Pt to Pt w/ Cap	1.75%	N/A	N/A	N/A
S&P 500® Monthly Pt to Pt w/ Cap	1.00% ⁶	N/A	0%	N/A
S&P 500® Performance Triggered	N/A	N/A	N/A	1.50%
Bond Yield with Cap & Spread	4.65%	N/A	2.00%	N/A
Volatility Control Index ⁴	N/A	N/A	5.00%	N/A
Current Fixed Value Rate			1.00% ⁵	

Surrender Charge⁸:

Issue Ages 18-64: 12.5, 12, 11, 10, 9, 8, 6, 5, 3, 2, 0%
Issue Ages 65-78: 10, 10, 10, 9, 8, 7, 6, 5, 3.5, 2, 0%
(10 yrs.)

Bonus Vesting⁷:

Issue Ages 18-78: 0, 0, 10, 20, 30, 40, 50, 62.5, 75, 87.5, 100%
(10 yrs.)

Minimum Guaranteed Interest Rate (MGSV-MGIR):

Currently 2.95%²

MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.

Minimum Guaranteed Surrender Value:

87.5% of premiums paid less withdrawal proceeds accumulated, at the MGSV-MGIR.

Non-Qual

Min/Max Premium

Min:
\$5,000

Max:
18-69
\$1,500,000

70-74
\$1,000,000

75-78
\$750,000

Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹

Riders:

ICC19 R-NCR
ICC19 R-TIR

17 R-LIBR-FCP
FL17 R-LIBR-W-FCP
FL16 R-LIBR-IDX

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GuaranteeShield 3

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals								
<p>Forms</p> <p>Commissions</p> <p>Not Available In: NY</p>	<p>GuaranteeShield 3:</p> <p>Premium Banding</p> <table border="1"> <tr> <td>Premium</td> <td>3 Year</td> </tr> <tr> <td>\$10,000-\$99,999</td> <td>4.05%</td> </tr> <tr> <td>\$99,999.01-\$249,999</td> <td>4.30%</td> </tr> <tr> <td>\$249,999.01+</td> <td>4.40%</td> </tr> </table> <p>Surrender Charge⁸: (MVA applies)⁹</p> <p>GuaranteeShield 3 GuaranteeShield 3 (CA)</p> <p>Issue Ages 18-85: 9, 8, 7, 0% (3 yrs.) Issue Ages 18-85: 8.30, 8.25, 7.25, 0% (3 yrs.)</p>	Premium	3 Year	\$10,000-\$99,999	4.05%	\$99,999.01-\$249,999	4.30%	\$249,999.01+	4.40%	<p>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR): Currently 2.95%²</p> <p>MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.</p> <p>Minimum Guaranteed Surrender Value: 90.0% of the single premium, less withdrawal proceeds, accumulated at the MGSV-MGIR.</p>	18-85 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. ¹
		Premium	3 Year									
\$10,000-\$99,999	4.05%											
\$99,999.01-\$249,999	4.30%											
\$249,999.01+	4.40%											
<p>Min/Max Premium</p> <p>Min: \$10,000</p> <p>Max: 18-69 \$1,500,000 70-74 \$1,000,000 75-79 \$750,000 80-85 \$500,000</p>	<p>Riders: ICC20 R-EBR (Not available in CA)</p>											

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GuaranteeShield 5

	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals		
<p>Forms</p> <p>Commissions</p> <p>Not Available In: NY</p>	<p>GuaranteeShield 5:</p> <p>Premium Banding</p> <table border="1"> <tr> <td>Premium</td> <td>5 Year</td> </tr> </table>	Premium	5 Year	<p>Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR): Currently 2.95%²</p>	18-85 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. ¹
		Premium	5 Year			
<p>Min/Max Premium</p>	<p>Riders:</p>					

\$10,000-\$99,999	4.35%	MGSV-MGIR is set at issue and guaranteed for the life of the contract. Applies to the MGSV only.	Min: \$10,000 Max: 18-69 \$1,500,000 70-74 \$1,000,000 75-79 \$750,000 80-85 \$500,000	ICC20 R-EBR (Not available in CA)
\$99,999.01-\$249,999	4.60%			
\$249,999.01+	4.65%			
Surrender Charge⁸: (MVA applies) ⁹ GuaranteeShield 5 <u>Issue Ages 18-85:</u> 9, 8, 7, 6, 5, 0% (5 yrs.) GuaranteeShield 5 (CA) <u>Issue Ages 18-85:</u> 8.30, 8.25, 7.25, 6.25, 5.20, 0% (5 yrs.)		<u>Minimum Guaranteed Surrender Value:</u> 90.0% of the single premium, less withdrawal proceeds, accumulated at the MGSV-MGIR.		

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Immediate Annuity

	Interest Rates	Income Options	Issue Age	Payout Modes
Forms Commissions Available In: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	Call Marketing for Quotes.	5-25 year Certain or Life options (with or without period certain)	18-90 Qual & Non-Qual Min/Max Premium Min: \$10,000 Max: 18-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	Monthly, quarterly, semi-annually, or annually. Riders: N/A

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EFFECTIVE 03.24.23

(RATES SUBJECT TO CHANGE)

PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORM NUMBERS MAY VARY BY STATE.

Annuity contracts issued under form series for FlexShield 10: ICC21 BASE-IDX-SP, ICC21 IDX-12-10; EstateShield: ICC21 BASE-IDX-MSP, ICC20 MSP-10; AssetShield: ICC22 BASE-IDX, ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC22 IDX-10-10, 22 IDX-10-9, ICC22 IDX-10-7, ICC22 IDX-10-5; IncomeShield: ICC22 BASE-IDX-B, ICC22 BASE-IDX, ICC22 IDX-11-10, 22 IDX-11-9, ICC22 IDX-10-7; Bonus Gold: INDEX -1-07; Retirement Gold: INDEX-2-09, INDEX-4-10-FL.3; GuaranteeShield Series: ICC20 BASE-SPDA, ICC20 SPDA-5, ICC20 SPDA-3; Immediate Annuity: ICC15 BC-SPIA, ICC15 SPIA, SPIA-1 and state variations thereof. Product and availability may vary by state.

¹Benefit not guaranteed and subject to change.

²MGSV-MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³Spread is the same as Asset Fee as described in the Contract.

⁴S&P 500® Dividend Aristocrats® Daily Risk Control 5% Total Return Index.

⁵Fixed Value Minimum Guaranteed Interest Rate is 0.50% except on Gold Series products which is 1%..

⁶Monthly Cap.

⁷Bonus Vesting Schedule Applies.

⁸See disclosure for state specific variations.

⁹Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

¹⁰Benefits Account Value is only used to calculate income payments and/or the enhanced death benefit amount. It is not part of the underlying Contract Value and is not available for partial withdrawal or in a lump sum.

⁺Patent pending.

MGIR=Minimum Guaranteed Interest Rate
MGSV= Minimum Guaranteed Surrender Value
PR=Participation Rate
PT=Performance Triggered
ER=Excess Return
RR=Replacement Rate
PRR=Performance Rate Rider

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