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Signed in as: INSOURCE INC 3/24/2023 9:59:43 AM

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Printable Product Profile & Annuity Approval Chart

ANNUITY PRODUCTS



Product Type:

All Products ✓

Product:

All Products

Surrender Term:

All Terms

Submit

View Commissions Table for All Products

EFFECTIVE 03.24.23 (RATES SUBJECT TO CHANGE)

	INCOME	SHIE	LD 10	WITHOUT LIBR		
	Interest Rate	es		Minimum Rates	Issue Age	Penalty-Free Withdrawals
<u>Forms</u>	A Guaranteed 10% Premium Bo Year Premiums ⁷ .	nus on A	ll 1st	Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate	18-80	10% of Contract Value Annually, Starting Yr 2.
Commissions		Cap	PR	(MGSV-MGIR): Currently 2 95% ²		Systematic Withdrawal of
Not Available In: CA, NY	S&P 500® Annual Pt to Pt w/ Cap S&P 500® Monthly Pt to Pt w/ Cap S&P 500® Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2- Year Pt to Pt w/ PR	1.75% 1.00% ⁶ N/A 2.50% N/A	N/A N/A 10% N/A 40%	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 withdrawals(excluding any withdrawal charges and forfeited bonus amounts), accumulated at	IGSV-MGIR is set at issue and guaranteed for the life one MGSV only. Ininimum Guaranteed currender Value: 7.5% of premiums paid, ess withdrawals (excluding any withdrawal charges and orfeited bonus Min: \$5,000 Max:	
	BofA Destinations Index TM Annual Point to Point with PR	N/A	50%	the MGSV-MGIR.	\$1,500,000	
	BofA Destinations Index TM 2-Year Point to Point with PR	N/A	70%		70-74 \$1,000,000	
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	50%		75-80 \$750,000	

CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	70%
SG Global Sentiment Annual Pt to Pt w/ PR	N/A	50%
SG Global Sentiment 2 Year Pt to Pt w/ PR	N/A	70%
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 Charge ⁸ : Issue Ages 18-80: 9.10, 9, 8, 7, 6,	5. 4. 3. 2	. 1. 0%

(10 yrs.)

Bonus Vesting:<u>Issue Ages 18-80</u>: 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% **(10 yrs.)**

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INCOMESHIELD 10 WITH LIBR

	Interest Rate	es		Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions	A Guaranteed 10% Premium Bo Year Premiums ⁷ .			Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR):	40-80	10% of Contract Value Annually, Starting Yr 2. Systematic
Not Available In: CA, NY	S&P 500® Annual Pt to Pt w/ Cap S&P 500® Monthly Pt to Pt w/ Cap S&P 500® Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2- Year Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2- Year Pt to Pt w/ PR BofA Destinations Index TM Annual Point to Point with PR BofA Destinations Index TM 2-Year Point to Point with PR CS Tech Edge Annual Pt to Pt w/ PR CS Tech Edge 2 Year Pt to Pt w/ PR SG Global Sentiment Annual Pt to Pt w/ PR SG Global Sentiment 2 Year Pt to Pt w/ PR S&P 500® Index, 2 Year Pt to Pt w/ CAP S&P 500® 2-Year Pt to Pt w/ PR Current Fixed Value Rate Surrender Charge8: Issue Ages 40-80: 9.10, 9, 8, 7, 6, (10 yrs.) Bonus Vesting: Issue Ages 40-80: 0, 10, 20, 30, 40 90, 100% (10 yrs.)	N/A 2.25% N/A N/A N/A N/A N/A N/A N/A N/	, 1, 0%	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 withdrawals (excluding any withdrawal charges and forfeited bonus amounts) accumulated at the MGSV-MGIR.	Min/Max Premium Min: \$5,000 Max: 40-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	Withdrawal of interest only from the Fixed Value, available after 30 days. Riders: ICC20 R-LIBR-FSP ICC20 R-LIBR-FCP ICC20 R-LIBR-W-FS ICC20 R-LIBR-W-FS ICC20 R-LIBR-W-FS ICC20 R-EBR ICC16 R-MVA

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Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals
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Minimum Guaranteed 40-80 10% of Contract **Forms** Value Annually, Surrender Value-Minimum Starting Yr 2. Сар PR **Guaranteed Interest Rate** Commissions Systematic (MGSV-MGIR): Min/Max S&P 500® Annual Pt to Pt w/ Cap 2.75% N/A Currently 2.95%² Withdrawal of **Premium** S&P 500® Annual Pt to Pt w/ PR N/A 10% interest only from **Not Available** S&P 500® Dividend Aristocrats® MGSV-MGIR is set at the Fixed Value, In: CA, NY Daily Risk Control 5% ER Index 4.50% N/A available after 30 issue and guaranteed for Min: Annual Pt to Pt w/ Cap the life of the contract. \$5,000 $\, {\rm days.}^1$ S&P 500® Dividend Aristocrats® Applies to the MGSV only. Daily Risk Control 5% ER Index 65% N/A Max: Riders: Annual Pt to Pt w/ PR Minimum Guaranteed 40-69 ICC20 R-LIBR-FSP BofA Destinations IndexTM Annual \$1,500,000 Surrender Value: 75% N/A ICC20 R-LIBR-FCP Point to Point with PR 87.5% of premiums paid, ICC20 R-LIBR-W-FSP less withdrawal proceeds, 70-74 CS Tech Edge Annual Pt to Pt w/ PR 80% N/A ICC20 R-LIBR-W-FCP accumulated at the \$1,000,000 SG Global Sentiment Annual Pt to Pt ICC20 R-EBR 75% N/A MGSV-MGIR. w/ PR ICC16 R-MVA 75-80 1.70%⁵ Current Fixed Value Rate \$750,000 Surrender Charge⁸:

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CALIFORNIA INCOMESHIELD 9 WITHOUT LIBR

<u>Issue Ages 40-80</u>: 9.20, 9, 8, 7, 6, 4, 2, 0% (7 yrs.)

	Interest Rate	s	Minimum Rates	Issue Age	Penalty-Free Withdrawals	
orms	A Guaranteed 10% Premium Bo Year Premiums ⁷ .			Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate	18-80	10% of Contract Value Annually, Starting Yr 2. Systematic
Available In: CA	S&P 500® Annual Pt to Pt w/ Cap S&P 500® Monthly Pt to Pt w/ Cap S&P 500® Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2- Year Pt to Pt w/ PR BofA Destinations Index TM Annual Point to Point with PR BofA Destinations Index TM 2-Year Point to Point with PR CS Tech Edge Annual Pt to Pt w/ PR CS Tech Edge 2 Year Pt to Pt w/ PR SG Global Sentiment Annual Pt to Pt w/ PR SG Global Sentiment 2 Year Pt to Pt w/ PR S&P 500® Index, 2 Year Pt to Pt w/ CAP S&P 500® 1 Index, 2 Year Pt to Pt w/ CAP S&P 500® 2-Year Pt to Pt w/ PR Current Fixed Value Rate Surrender Charge: Issue Ages 18-80: 7.65, 7.65, 7.25, 2.80, 1.70, 0.80, 0% (9 yrs.) Bonus Vesting ⁷ : Issue Ages 18-80: 0, 10, 20, 30, 40 100% (9 yrs.)	N/A 2.50% N/A N/A N/A N/A N/A N/A N/A N/	10, 4.00,	(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 withdrawals(excluding any withdrawal charges and forfeited bonus amounts), accumulated at the MGSV-MGIR.	Min/Max Premium Min: \$5,000 Max: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. 1 Riders: N/A

	Interest Rate	S		Minimum Rates	Issue Age	Penalty-Free Withdrawals
<u>Forms</u>	A Guaranteed 10% Premium Bonu Premiums ⁷ .	ıs on All	1st Year	Surrender Value-Minimum Guaranteed Interest Rate	40-80	10% of Contract Value Annually, Starting Yr 2.
Commissions	500 5000 4 1011 01 10	Cap	PR	(MGSV-MGIR): Currently 2.95% ²		Systematic Withdrawal of
Available In:	S&P 500® Annual Pt to Pt w/ Cap	1.75% 1.00% ⁶	N/A N/A	<i>'</i>		interest only from
CA	S&P 500® Monthly Pt to Pt w/ Cap S&P 500® Annual Pt to Pt w/ PR	N/A	10%	MGSV-MGIR is set at issue and guaranteed for	Min/Max	the Fixed Value, available after 30
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.25%	N/A	the life of the contract. Applies to the MGSV only.	Premium	days. ¹ Riders:
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	35%	Minimum Guaranteed Surrender Value: 87.5% of premiums paid,	Min: \$5,000	20 R-LIBR-FCP 20 R-LIBR-FSP CA19 R-MVA-B-9
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2- Year Pt to Pt w/ PR	N/A	50%	less withdrawals (excluding any withdrawal charges and forfeited bonus amounts),	Max: 40-69	
	BofA Destinations Index TM Annual Point to Point with PR	N/A	45%	accumulated at the MGSV-MGIR.	\$1,500,000	
	BofA Destinations Index TM 2-Year Point to Point with PR	N/A	65%		70-74 \$1,000,000	
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	45%		75-80	
	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	65%		\$750,000	
	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				
	Surrender Charge: <u>Issue Ages 40-80</u> : 7.65, 7.65, 7.25, 6 2.80, 1.70, 0.80, 0% (9 yrs.) Bonus Vesting ⁷ : <u>Issue Ages 40-80</u> : 0, 10, 20, 30, 40, 100% (9 yrs.)					

CALIFORNIA INCOMESHIELD 7

	Interest Rates	5		Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions Available In: CA	S&P 500® Annual Pt to Pt w/ Cap S&P 500® Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR BofA Destinations Index TM Annual Point to Point with PR CS Tech Edge Annual Pt to Pt w/ PR SG Global Sentiment Annual Pt to Pt w/ PR Current Fixed Value Rate	Cap 2.75% N/A 4.50% N/A N/A N/A 1.70% ⁵	PR N/A 10% N/A 65% 75% 80% 75%	Minimum Guaranteed Surrender Value-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.	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-7
	Surrender Charge:					

AssetShield RONUS 10

				As	setS	hield	BON	US 10			
		I	ntere	st Ra	ates			Minimum Rates	Issue Age	Penalty-Free Withdrawals	
Forms Commissions	A Guarantee Premiums ⁷ . Performanc Fee for increa	e Rate F	Rider			ı select i		Minimum Guaranteed Interest: Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed	18-80	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of	
Commissions Not Available In: CA	BofA Destinations Index TM Annual Point to Point with PR BofA Destinations Index TM 2- Year Point to Point with PR CS Tech Edge Annual Pt to Pt w/ PR CS Tech Edge 2 Year Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR SG Global Sentiment Annual Pt to Pt w/ PR SG Global Sentiment Annual Pt to Pt w/ PR SSP 500® Annual Pt to Pt w/ PR S&P 500® Annual Pt to Pt w/ Cap S&P 500® Monthly Pt to Pt w/ Cap	N/A N/A N/A N/A N/A N/A N/A 1.90%	PR 100% 140% 140% 140% 140% 140% 100% 140% 100%	N/A N/A N/A N/A N/A N/A N/A	8IRR 40% 55% 40% 60% 40% 10% 1.00% 0.50%	85% 60% 90% 55% 90% 15% 2.00%	170% (1.50% Fee) 240% (3.00% Fee) 170% (1.50% Fee) 240% (3.00% Fee) 240% (3.00% Fee) 170% (1.50% Fee) 240% (3.00% Fee) 170% (1.50% Fee) 240% (1.50% Fee) 240% (3.00% Fee) 240% (1.50% Fee) 240% (1.50% Fee)	·	Min/Max Premium Min: \$5,000 Max: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	Systematic	
	Surrender C Issue Ages 1: yrs.) Bonus Vesti	<u>8-80</u> : 9.1		7, 6,	5, 4, 3, 3	2, 1, 0%	(10				

					ASSE	TSH	IELD	10		
		1	ntere	est Ra	tes			Minimum Rates	Issue Age	Penalty-Free Withdrawals
<u>Forms</u>	Performance Fee for increa			pation ra	ates on :	select in	dices.	Minimum Guaranteed Surrender Value-	18-80	10% of Contract Value Annually, Starting Yr 2.
Commissions		Сар	PR	RR	RIRR	RIRR w/Fee	PRR	Minimum Guaranteed Interest		Systematic Withdrawal of
Not Available In: CA, NY	BofA Destinations Index TM Annual Point to Point with PR		135%	N/A	40%	60%	225% (1.50% Fee)	Rate (MGSV-MGIR): Currently 2.95% ² MGSV-MGIR is set at issue and guaranteed for the		interest only from the Fixed Value, available after 30 days. 1 Riders:
	BofA Destinations Index TM 2- Year Point to Point with PR	N/A	200%	N/A	55%	85%	330% (3.00% Fee)	only. Minimum Guaranteed	Applies to the MGSV only. Min/Max Premium Minimum	ICC20 R-ERR 21 R-ERR ICC20 R-EBR ICC16 R-MVA ICC18 R-WSC
	CS Tech Edge Annual Pt to Pt w/ PR CS Tech Edge Annual N/A 140% N/A 40% 60% (1.50% Fee) 235% (1.50% paid, lest proceed accumu	87.5% of premiums paid, less withdrawal proceeds, accumulated at the	Min:							
	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	210%	N/A	60%	90%	350% (3.00% Fee)	MGSV-MGIR.	\$5,000 <u>Max:</u> 18-69	
	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)		\$1,500,000 70-74 \$1,000,000 75-80 \$750,000	
	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 F	ixed Va	lue Rate	4.0	0% ⁵				
	Surrender C	harge ⁸ :								

ASSE	TSHI	ELD	7
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		1	ntere	est Ra	tes			Minimum Rates	Issue Age	Penalty-Free Withdrawals
orms	Performance Fee for increa			pation ra	ates on s	Minimum Guaranteed Surrender Value-	18-85	10% of Contract Value Annually, Starting Yr 2.		
Commissions Not Available In: CA, NY	BofA Destinations Index TM Annual Point to Point with PR CS Tech Edge Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	N/A	PR 125% 130% 160%	RR N/A N/A	35% 35% 30%	FIRR w/Fee 55% 55% 55%	220% (1.50% Fee) 225% (1.50% Fee) 240% (1.50% Fee)	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.	Guaranteed Interest Rate (MGSV-MGIR): Currently 2.95% ² Min/Max 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	Withdrawal of interest only from the Fixed Value, available after 30
	SG Global Sentiment Annual Pt to Pt w/ PR	N/A	125%	N/A	35%	60%	215% (1.50% Fee)		\$750,000 81-85 \$500,000	
	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 S&P 500® Monthly Pt	10.75% 2.50% ⁶	, 	N/A N/A			12.75% (1.50% Fee) 3.30% (1.50%			
	to Pt w/ Cap 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 F	ixed Va	lue Rate	3.7!	5% ⁵				
	Surrender C	harge ⁸ :								

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ASSETSHIELD 5

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

CS Tech Edge Annual Pt to Pt w/ PR	N/A	115%	N/A	30%	45%	215% (1.50% Fee)	life of the contract. Applies to the MGSV only.	Min: \$5,000	ICC20 R-ERR 21 R-ERR ICC20 R-EBR ICC16 R-MVA
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)	Minimum Guaranteed Surrender Value: 87.5% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	Max: 18-69 \$1,500,000 70-74 \$1,000,000	ICC18 R-WSC
SG Global Sentiment Annual Pt to Pt w/ PR	N/A	110%	N/A	30%	45%	210% (1.50% Fee)		\$750,000 81-85 \$500,000	
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 F	ixed Va	lue Rate	3.3	5% ⁵				
Surrender C <u>Issue Ages 18</u>	harge ⁸ :								

	CALIFORNIA AssetShield BONUS 9											
		1	intere	st Ra	ites			Minimum Rates	Issue Age	Penalty-Free Withdrawals		
Forms Commissions	A Guaranteed 10% Premium Bonus on All 1st Year Premiums ⁷ . Performance Rate Rider Fee for increased caps/participation rates on select indices.							Minimum Guaranteed Interest: Currently 2.95% ² MGSV-MGIR is set at	18-80	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of		
Available In: CA		Сар	PR	RR	RIRR	RIRR w/Fee	PRR	issue and guaranteed for the life of the		interest only from the Fixed Value,		
	BofA Destinations Index TM Annual Point to Point with PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)	minimum Guaranteed Surrender Value: 91% of all premiums, minus any withdrawals, (excluding any withdrawal changes and forfeited bonus amounts) all accumulated at the	contract. Applies to the MGSV only. Minimum Guaranteed Surrender Value: 91% of all premiums.	available after 30 days. 1 Riders: 18 R-WSC-B CA21 R-ERR		
	BofA Destinations Index TM 2- Year Point to Point with PR	N/A	140%	N/A	55%	85%	240% (3.00% Fee)		Min/Max Premium	CA19 R-MVA-B-9		
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	100%	N/A	40%	60%	170% (1.50% Fee)	Minimum Guaranteed Surrender Value - Minimum Guaranteed Interest Rate.	Min: \$5,000			
	CS Tech Edge 2 Year Pt to Pt w/ PR	N/A	140%	N/A	60%	90%	240% (3.00% Fee)		Max: 18-69 \$1,500,000			
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index	N/A	100%	N/A	35%	55%	170% (1.50% Fee)		70-74 \$1,000,000 75-80 \$750,000			

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 F	ixed Val	ue Rat	e 2.9	0% ⁵	

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

Bonus Vesting⁷:<u>Issue Ages 18-80</u>: 0, 10, 20, 30, 40, 50, 60, 70, 85, 100%

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CALIFORNIA ASSETSHIELD 9

			Intere	st Ra	tes		Minimum Rates	Issue Age	Penalty-Free Withdrawals	
Forms Commissions Available In:	Dissions Cap PR RR RIRR RIRR W/Fee PRR		225% (1.50%	Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-MGIR): Currently 2.95% ² MGSV-MGIR is set at issue and	18-80	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹				
	BofA Destinations Index TM 2- Year Point to Point with PR CS Tech	N/A	200%	N/A	55%	85%	330% (3.00% Fee)	Minimum Guaranteed Surrender Value: 91% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	life of the contract. Applies to the MGSV only. Min/Max Premium Minimum	Riders: 18 R-WSC CA21 R-ERR CA19 R-MVA-9
	Edge Annual Pt to Pt w/ PR	N/A	140%	N/A	40%	60%	235% (1.50% Fee)		91% of premiums paid, less withdrawal	
	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)		18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000	

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 F	ixed Va	lue Rate	4.00)% ⁵	

Surrender Charge:<u>Issue Ages 18-80</u>: 8, 8, 7, 6, 5, 4, 3, 2, 1, 0% **(9 yrs.)**

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CALIFORNIA ASSETSHIELD 7

J. 121 G. 1.11 J. 1.12 J.													
		I	ntere	st Ra	tes			Minimum Rates	Issue Age	Penalty-Free Withdrawals			
Forms Commissions		Сар	PR	RR	RIRR	RIRR	PRR	Minimum Guaranteed Surrender Value- Minimum	18-85	10% of Contract Value Annually, Starting Yr 2. Systematic			
Available In:	BofA Destinations Index TM Annual Point to Point with PR		125%	N/A	35%	w/Fee 55%	220% (1.50% Fee)	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: 91% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	Rate (MGSV-MGIR): Currently 2.95% ² Min/Max Premium Missue and guaranteed for the life of the contract. Applies to the MGSV only. Minimum Guaranteed Surrender Value: 91% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR. Min: \$5,000 Max: 18-69 \$1,500,000 \$1,500,000 75-80 \$750,000 81-85	Rate (MGSV-MGIR): Currently 2.95% ² MGSV-MGIR is set at issue and	Rate (MGSV-MGIR): Currently 2.95% Min, MGSV-MGIR is set at issue and		Withdrawal of interest only from the Fixed Value, available after 30 days. ¹
	CS Tech Edge Annual Pt to Pt w/ PR	N/A	130%	N/A	35%	55%	225% (1.50% Fee)			Riders: 18 R-WSC CA21 R-ERR CA19 R-MVA-7			
	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)			\$750,000			
	S&P 500® Annual Pt to Pt w/ PR	N/A	29%	N/A	10%	15%	43% (1.50% Fee)		\$300,000				
	S&P 500® Annual Pt to Pt w/ Cap	10.75%	N/A	N/A	1.00%	2.00%	12.75% (1.50% Fee)						
	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 Charge: <u>Issue Ages 18-85</u> : 8, 8, 7, 6, 5, 4, 3, 0% (7 yrs.)									

CALIFORNIA ASSETSHIELD 5

			ntere	est Ra	tes	Minimum Rates	Issue Age	Penalty-Free Withdrawals		
Forms Commissions	Performance Fee for increa			pation ra	ates on s		dices.	Minimum Guaranteed Surrender Value-	18-85	10% of Contract Value Annually, Starting Yr 2.
Commissions Available In: CA	BofA Destinations Index TM Annual Point to Point with PR CS Tech Edge Annual Pt to Pt w/ PR S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR SG Global Sentiment Annual Pt to Pt w/ PR S&P 500® Annual Pt to Pt w/ PR S&P 500® Annual Pt to Pt w/ PR S&P 500® Annual Pt to Pt w/ Cap S&P 500® Monthly Pt to Pt w/ Cap S&P 500® NeXt Monthly Pt to Pt w/ Replacement Rate+	N/A N/A 10.00% 2.30% ⁶ N/A	N/A	RR	1.00% 0.50% N/A	1.00% N/A	210% (1.50% Fee) 215% (1.50% Fee) 230% (1.50% Fee) 210% (1.50% Fee) 38% (1.50% Fee) 12.00% (1.50% Fee) 3.10% (1.50% Fee) 1.20% (1.50% Fee)	Surrender Value-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: 91% of premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	Min/Max Premium Min: \$5,000 Max: 18-69 \$1,500,000 70-74 \$1,000,000 75-80 \$750,000 81-85 \$500,000	Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. Riders: 18 R-WSC CA21 R-ERR CA19 R-MVA-5

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Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals
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<u>Forms</u>	A guaranteed 35% Benefits Accou on all first year premiums. 10	ınt Value	Bonus	Minimum Guaranteed Surrender Value- Minimum Guaranteed	40-75	10% of Total Premiums Paid Annually, Starting Yr	
Commissions		Сар	PR	Interest Rate (MGSV-		2.1	
Not Available In: CA, NY	BofA Destinations Index TM Annual Point to Point with PR	NA	110%	MGIR): Currently 2.95% ²	Min/Max	Riders:	
	BofA Destinations Index TM 2-Year Point to Point with PR	NA	165%	MGSV-MGIR is set at issue and guaranteed for	Premium	ICC21 R-LIBR-W-BAV ICC20 R-EBR ICC16 R-MVA	
	CS Tech Edge Annual Pt to Pt w/ PR	NA	115%	the life of the contract.		ICCIO K-MVA	
	CS Tech Edge 2 Year Pt to Pt w/ PR	NA	175%	Applies to the MGSV only.			
	SG Global Sentiment Annual Pt to Pt w/ PR	NA	110%	Minimum Guaranteed Surrender Value:	Min: \$5,000		
	SG Global Sentiment 2 Year Pt to Pt w/ PR	NA	160%	87.5% of premiums paid, less withdrawal proceeds,	<u>Max:</u> 40-69		
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap		NA	accumulated at the MGSV-MGIR.	\$1,500,000 70-75		
	S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index, 2 Year Pt to Pt w/ Cap	21%	NA		\$1,000,000		
	S&P 500® Annual Pt to Pt w/ Cap	4.25%	NA				
	S&P 500® Index, 2 Year Pt to Pt w/ CAP	8.75%	NA				
	S&P 500® Monthly Pt to Pt w/ Cap	1.90% ⁴	NA				
	Current Fixed Value Rate	2.50% ⁵					
	Surrender Charge ¹⁰ : <u>Issue Ages 40-75</u> : 9.20, 9, 8, 7, 6, 5, (10 yrs.)	4, 3, 2, 1					

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Issue Penalty-Free Interest Rates Minimum Rates Withdrawals Age A guaranteed 35% Benefits Account Value Bonus 40-75 Minimum Guaranteed 10% of Total **Forms** on all first year premiums. 10 Surrender Value-Premiums Paid Annually, Starting Yr Minimum Guaranteed Commissions Interest Rate (MGSV- $2.^{1}$ Cap PR MGIR): BofA Destinations IndexTM Annual 110% Currently 2.95%² NA Available In: Riders: Point to Point with PR Min/Max CA 21 R-LIBR-BAV BofA Destinations IndexTM 2-Year MGSV-MGIR is set at Premium NA 165% CA19 R-MVA-9 Point to Point with PR issue and guaranteed for CS Tech Edge Annual Pt to Pt w/ PR 115% the life of the contract. NA Applies to the MGSV only. CS Tech Edge 2 Year Pt to Pt w/ PR NA 175% Min: SG Global Sentiment Annual Pt to Pt \$5,000 NA 110% Minimum Guaranteed w/ PR Surrender Value: SG Global Sentiment 2 Year Pt to Pt 160% 87.5% of premiums paid, Max: NA w/ PR 40-69 less withdrawal proceeds, S&P 500® Dividend Aristocrats® accumulated at the \$1,500,000 Daily Risk Control 5% ER Index NA 115% MGSV-MGIR. Annual Pt to Pt w/ PR 70-75 S&P 500® Dividend Aristocrats® \$1,000,000 Daily Risk Control 5% ER Index 2-160% NA Year Pt to Pt w/ PR S&P 500® Annual Pt to Pt w/ Cap 4.25% NΑ S&P 500® Index, 2 Year Pt to Pt w/ 8.75% NA CAP $1.90\%^{4}$ S&P 500® Monthly Pt to Pt w/ Cap 2.50%⁵ Current Fixed Value Rate Surrender Charge⁹: <u>Issue Ages 40-75</u>: 8, 8, 7, 6, 5, 4, 3, 2, 1, 0% (9 yrs.)

CALIFORNIA ESTATESHIELD 9

				FI	LEXSI	HIELD	10		
	Interest Rates					Minimum Rates	Issue Age	Penalty-Free Withdrawals Up to 10% of Contract Value Annually, Starting Yr 2. Systematic	
Forms Commissions	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						Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV-		18-80
Not Available In: CA, NY	adjustments. contract own aggressive gr FlexShield Sa	As the pers can cowth or	performa choose p portuni	ance val oursue n ties. Rev	ue grow nore or l view the	s, less	MGIR): Currently 2.95% ² MGIR Fixed Value Performance Segment: Min	MGIR): Currently 2.95% ² MGIR Fixed Value Performance Segment: Min/Max Withdrawal interest on the Fixed Value available at available at a second control of the second control	Withdrawal of interest only from the Fixed Value, available after 30
	Index- Linked Performance 0% -2.5% -5% -10% -15% MGSV-MGIR is set at issue and guaranteed for the life of the	Min:	Riders: ICC20 R-EBR						
	BofA Destinations Index TM Annual Point to Point with PR	130%	155%	185%	205%	235%	contract. Applies to the MGSV only. Minimum Guaranteed Surrender Value: 87.5% of premiums	\$5,000 <u>Max:</u> 18-69: \$1,500,000	
	CS Tech Edge Annual Pt to Pt w/ PR	135%	160%	190%	210%	240%	paid, less withdrawal proceeds, accumulated at the MGSV-MGIR.	70-74: \$1,000,000 75-79:	
	SG Global Sentiment Annual Pt to Pt w/ PR	130%	155%	185%	205%	235%		\$750,000 80: \$500,000	
	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							
	Surrender Ch Issue Ages 1: (10 yrs.) Performance	<u>8-80</u> : 9.:							
	90, 91, 92, 93								

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	Ir	nterest	Rates	3		Minimum Rates	Issue Age	Penalty-Free Withdrawals	
<u>Forms</u>	A Guaranteed 10% Premiums for Issue			on All 1s	t Year	Minimum Guaranteed Surrender Value- Minimum Guaranteed	18-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2.	
Commissions		Сар	PR	Spread ³	PT	Interest Rate (MGSV-	E. 61	Systematic	
Not Available	S&P 500® Monthly Average w/ PR	N/A	17%	N/A	N/A	MGIR): Currently 2.85% ²	FL ONLY 18-64 Qual &	Withdrawal of interest only from the Fixed Value,	
In: AK, CA, CT, DE, ID, MN, MT,	S&P 500® Monthly Average w/ Cap	2.00%	N/A	0%	N/A	MGIR is set at issue and guaranteed for the life	Non-Qual	available after 30	
NV, NY, OH, OK, OR, PA, SC, TX, UT, WA, NJ	S&P 500® Annual Pt to Pt w/ PR	N/A	10%	N/A	N/A	of the contract. Applies to the MGSV only.		days. ¹	
OI, WA, NJ	S&P 500® Annual Pt to Pt w/ Cap	2.00%	N/A	0%	N/A	Minimum Guaranteed		Riders: ICC19 R-NCR	
	Dow Annual Monthly Average	2.25%	N/A	0%	N/A	Surrender Value: 80% of 1st year	Min/Max Premium	ICC19 R-TIR ICC17 R-LIBR-FCP	
	Dow Annual Pt to Pt	2.25%	N/A	0%	N/A	premium plus premium			

S&P 500® Monthly Pt to Pt w/ Cap	1.10%6	N/A	N/A	N/A	bonus plus 87.5% additional premium, less	Min:	ICC17 R-LIBR-W-FCI ICC16 R-LIBR-IDX	
10 Yr. U.S. Treasury Bond Pt to Pt	2.25%	N/A	0%	N/A	withdrawal proceeds, accumulated at Minimum Guaranteed Max: 18-69 \$1,500,000			
S&P 500® Performance Triggered	N/A	N/A	N/A	1.50%		Interest rate.		18-69
Bond Yield with Cap & Spread	5.15%	N/A	2.00%	N/A		70-74 \$1,000,000		
Volatility Control Index ⁴	N/A	N/A	4.75%	N/A		75-80		
Current Fi	xed Value	Rate	1.10% ⁵			\$750,000		
Surrender Charge⁸ <u>Issue Ages 18-80</u> : 20 15, 14, 12, 10, 8, 6,), 19.5, 19			17, 16,				

			RE	TIRE	MENT	GOLD		
	Interest Rates					Minimum Rates	Issue Age	Penalty-Free Withdrawals
Forms Commissions Not Available In: AK, CA, CT,	A Guaranteed 8% I Premiums ⁷ . For IN:8% Premium Issue Ages 18-73. 5% Premium Bonus ⁷	Bonus on	1st Year	Premium		Minimum Guaranteed Surrender Value- Minimum Guaranteed Interest Rate (MGSV- MGIR): Currently 2.95% ²	18-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30
DE, FL, ID, MN, NV, NY, OH, OK,						MGSV-MGIR is set at issue and guaranteed		days. ¹
OR, PA, SC, TX, UT, WA, NJ	Cap PR Spread ³ PT					for the life of the contract. Applies to the	Min/Max	Riders:
.,,	S&P 500® Monthly Average w/ PR	N/A	15%	N/A	N/A	MGSV only.	Premium	ICC19 R-NCR
	S&P 500® Monthly Average w/ Cap	1.75%	N/A	N/A	N/A	Minimum Guaranteed Surrender Value: 87.5% of premiums paid less withdrawal proceeds accumulated at the MGSV-MGIR.	: Min: State of the state of th	ICC19 R-TIR ICC17 R-LIBR-FCP ICC17 R-LIBR-W-FCP ICC16 R-LIBR-IDX
	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 Fi	xed Value	Rate	1.00% ⁵				
	Surrender Charge ⁸ <u>Issue Ages 18-78</u> : 12 (10 yrs.) Bonus Vesting ⁷ : <u>Issue Ages 18-78</u> : 0, 50, 58.33, 66.67, 75	0, 0, 8.3	3, 16.67,	25, 33.33	3, 41.67,			

	FLORIDA RETIREMENT GOLD									
	Interest Rates	Minimum Rates	Issue Age	Penalty-Free Withdrawals						
<u>Forms</u>	A Guaranteed 8% Premium Bonus on All 1st Year Premiums ⁷ .	Minimum Guaranteed Surrender Value-	18-78 Qual &	10% of Contract Value Annually,						

Commissions		v				Minimum Gua
		Сар	PR	Spread ³	PT	Interest Rate
Available In:	S&P 500® Monthly Average w/ PR	N/A	15%	N/A	N/A	MGIR): Currently 2.9
	S&P 500® Monthly Average w/ Cap	1.75%	N/A	N/A	N/A	MGSV-MGIR i
	S&P 500® Annual Pt to Pt w/ PR	N/A	10%	N/A	N/A	for the life of contract. App
	S&P 500® Annual Pt to Pt w/ Cap	1.75%	N/A	N/A	N/A	MGSV only.
	S&P 500® Monthly Pt to Pt w/ Cap	1.00% ⁶	N/A	0%	N/A	Minimum Gua Surrender Va
	S&P 500® Performance Triggered	N/A	N/A	N/A	1.50%	87.5% of pre paid less with proceeds acc
	Bond Yield with Cap & Spread	4.65%	N/A	2.00%	N/A	at the MGSV-
	Volatility Control Index ⁴	N/A	N/A	5.00%	N/A	
	Current Fi	xed Value	Rate	1.00% ⁵		
	Surrender Charge ⁸	:				
	<u>Issue Ages 18-64</u> : 12 0% <u>Issue Ages 65-78</u>					

Issue Ages 18-78: 0, 0,10, 20, 30, 40, 50, 62.5, 75, 87.5,

num Guaranteed rest Rate (MGSV- R):	Non-Qual	Starting Yr 2. Systematic Withdrawal of
V-MGIR is set at and guaranteed nee life of the ract. Applies to the	Min/Max Premium	interest only from the Fixed Value, available after 30 days. ¹ Riders:
V only. num Guaranteed ender Value: % of premiums less withdrawal eeds accumulated, e MGSV-MGIR.	Min: \$5,000 Max: 18-69 \$1,500,000 70-74 \$1,000,000 75-78 \$750,000	ICC19 R-NCR ICC19 R-TIR 17 R-LIBR-FCP FL17 R-LIBR-W-FCP FL16 R-LIBR-IDX
	4. 30,000	

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(10 yrs.)

Bonus Vesting⁷:

100% (10 yrs.)

GuaranteeShield 3 Penalty-Free Issue Minimum Rates Interest Rates Age **Withdrawals** 18-85 10% of Contract Minimum Guaranteed <u>Forms</u> **GuaranteeShield 3:** Surrender Value-Minimum Guaranteed Value Annually, Oual & Non-Qual Starting Yr 2.¹ Commissions Interest Rate (MGSV-MGIR): Min/Max Riders: **Premium Banding** Currently 2.95%² Not Available Premium ICC20 R-EBR Premium 3 Year In: NY (Not available in CA) MGSV-MGIR is set at \$10,000-\$99,999 4.05% Min: issue and guaranteed for \$10,000 \$99,999.01-\$249,999 4.30% the life of the contract. \$249,999.01+ 4.40% Applies to the MGSV Max: only. 18-69 \$1,500,000 Surrender Charge⁸: Minimum Guaranteed Surrender Value: 90.0% of the single (MVA applies)⁹ 70-74 \$1,000,000 GuaranteeShield 3 premium, less withdrawal proceeds, accumulated <u>Issue Ages 18-85</u>: 9, 8, 7, 0% **(3 yrs.)** at the MGSV-MGIR. \$750,000 **GuaranteeShield 3 (CA)** <u>Issue Ages 18-85</u>: 8.30, 8.25, 7.25, 0% (3 yrs.) 80-85 \$500,000

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

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

\$500,000

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Immediate Annuity									
	Interest Rates	Income Options	Issue Age	Payout Modes					
<u>Forms</u>	Call Marketing for Quotes.	5-25 year Certain or Life options (with or without	18-90 Qual & Non-Qual	Monthly, quarterly, semi-annually, or					
Commissions		period certain)	Min/Max Premium	annually. Riders:					
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			Min: \$10,000 Max: 18-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	N/A					

EFFECTIVE 03.24.23

(RATES SUBJECT TO CHANGE)

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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-10-10, ICC22 I 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.

 $^{^4\}text{S\&P}$ 500® Dividend Aristocrats® Daily Risk Control 5% Total Return Index.

 $^{^{5}}$ Fixed 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.

 10 Benefits 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.

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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⁺Patent pending.