

Rate Preview for April 10, 2023



Focused Growth Annuity - Crediting Rates

	Current 2/15 Rates*	Upcoming 4/10 Rates*	Change
FGA3	4.55% / 4.65%	4.55% / 4.65%	0.00%
FGA5	4.90% / 5.00%	5.00% / 5.10%	0.10% ▲
FGA7	5.00% / 5.10%	5.00% / 5.10%	0.00%
FGA10	4.85% / 4.95%	4.85% / 4.95%	0.00%

*Low Band / High Band

Multi-Choice Annuity - Crediting Rates

	Current 2/15 Rates*	Upcoming 4/10 Rates*	Change
MCA3	4.60% / 4.70%	4.60% / 4.70%	0.00%
MCA3 with Interest Withdrawals	4.55% / 4.65%	4.55% / 4.65%	0.00%
MCA3 with 10% Withdrawal Provision	4.50% / 4.60%	4.50% / 4.60%	0.00%
MCA3 with Principal Guarantee	4.40% / 4.50%	4.40% / 4.50%	0.00%
MCA5	4.95% / 5.05%	5.05% / 5.15%	0.10% ▲
MCA5 with Interest Withdrawals	4.90% / 5.00%	5.00% / 5.10%	0.10% ▲
MCA5 with 10% Withdrawal Provision	4.85% / 4.95%	4.95% / 5.05%	0.10% ▲
MCA5 with Principal Guarantee	4.75% / 4.85%	4.85% / 4.95%	0.10% ▲
MCA7	4.95% / 5.05%	4.95% / 5.05%	0.00%
MCA7 with Interest Withdrawals	4.90% / 5.00%	4.90% / 5.00%	0.00%
MCA7 with 10% Withdrawal Provision	4.85% / 4.95%	4.85% / 4.95%	0.00%
MCA7 with Principal Guarantee	4.75% / 4.85%	4.75% / 4.85%	0.00%

*Low Band / High Band

Index-Rate Annuity - Fixed Account Crediting Rates

	Current 2/15 Rates	Upcoming 4/15 Rates	Change
ISA5	4.00%	4.75%	0.75% ▲
ISA7	4.00%	4.75%	0.75% ▲
ISA10	4.00%	4.75%	0.75% ▲
ECI5	4.00%	4.75%	0.75% ▲
ECI7	4.00%	4.75%	0.75% ▲
ECI10	4.00%	4.75%	0.75% ▲

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Enhanced Choice Index - Participation Rates

	Current 2/15 Rates*	Upcoming 4/10 Rates*	Change
ECI5 S&P 500	40% / 55%	42% / 57%	2% ▲
ECI5 S&P MARC 5% ER	175% / 230%	175% / 230%	0%
ECI5 S&P 500 Daily RC 5% ER	175% / 230%	175% / 230%	0%
ECI5 S&P 500 ESG Daily RC 5% ER	175% / 230%	175% / 230%	0%
ECI7 S&P 500	42% / 57%	44% / 59%	2% ▲
ECI7 S&P MARC 5% ER	180% / 235%	180% / 235%	0%
ECI7 S&P 500 Daily RC 5% ER	180% / 235%	180% / 235%	0%
ECI7 S&P 500 ESG Daily RC 5% ER	180% / 235%	180% / 235%	0%
ECI10 S&P 500	38% / 53%	40% / 55%	2% ▲
ECI10 S&P MARC 5% ER	185% / 240%	185% / 240%	0%
ECI10 S&P 500 Daily RC 5% ER	185% / 240%	185% / 240%	0%
ECI10 S&P 500 ESG Daily RC 5% ER	185% / 240%	185% / 240%	0%

*Participation Rate / Enhanced Participation Rate

Index Select Annuity - Cap Rates

	Current 2/15 Rates*	Upcoming 4/10 Rates*	Change
ISA5	9.50% / 9.75%	9.50% / 9.75%	0.00%
ISA7	10.50% / 10.75%	10.50% / 10.75%	0.00%
ISA10	10.50% / 10.75%	10.50% / 10.75%	0.00%

*Low Band / High Band

Index Select Annuity - Participation Rates

	Current 2/15 Rates*	Upcoming 4/10 Rates*	Change
ISA5	42% / 44%	48% / 50%	6% ▲
ISA7	46% / 48%	50% / 52%	4% ▲
ISA10	46% / 48%	50% / 52%	4% ▲

*Low Band / High Band