

Rate Sheet

Current Interest Rates

Rates Effective: 5/7/2024

Rates are set every two weeks and may change without notice. Depending on market conditions, rates may be set more frequently. Withdrawals and early surrenders will lower returns.

WITHOUT RETURN OF PREMIUM (ROP)¹

5-YEAR WITHDRAWAL CHARGE SCHEDULE

Index	S&P 500® Index ²				Fixed Rate
	Interest Crediting Strategy	Pt-to-Pt with Participation Rate	Pt-to-Pt with Cap – 1 Year ³	Pt-to-Pt with Cap – Guaranteed for Term	
Contract Value \$100,000+	50.00%	8.50%	8.25%	6.05%	3.50%
Contract Value \$50,000 – \$99,999	45.00%	7.45%	7.30%	4.85%	3.45%
Contract Value Under \$50,000	36.00%	5.65%	5.50%	4.05%	2.90%

7-YEAR WITHDRAWAL CHARGE SCHEDULE

Index	S&P 500® Index ²				Fixed Rate
	Interest Crediting Strategy	Pt-to-Pt with Participation Rate	Pt-to-Pt with Cap – 1 Year ³	Pt-to-Pt with Cap – Guaranteed for Term	
Contract Value \$100,000+	51.00%	8.60%	8.35%	6.15%	3.55%
Contract Value \$50,000 – \$99,999	46.00%	7.55%	7.40%	4.95%	3.50%
Contract Value Under \$50,000	37.00%	5.70%	5.55%	4.10%	2.95%

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. This amount is calculated by:

- Taking 87.5% of aggregate purchase payments accumulated at the contract's non-forfeiture rate, which cannot be less than 1% or more than 3%, and
- Subtracting any prior aggregate withdrawals accumulated at the non-forfeiture rate.

Not a Deposit	Not Insured By Any Federal Government Agency		
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	

WITH RETURN OF PREMIUM (ROP)¹

5-YEAR WITHDRAWAL CHARGE SCHEDULE

Index	S&P 500® Index ²				Fixed Rate	
	Interest Crediting Strategy	Pt-to-Pt with Participation Rate	Pt-to-Pt with Cap – 1 Year ³	Pt-to-Pt with Cap – Guaranteed for Term		Pt-to-Pt with Trigger ⁴
Contract Value \$100,000+		43.00%	7.25%	7.05%	5.05%	3.40%
Contract Value \$50,000 – \$99,999		39.00%	5.80%	5.70%	4.00%	3.35%
Contract Value Under \$50,000		34.00%	5.10%	4.95%	3.55%	2.80%

7-YEAR WITHDRAWAL CHARGE SCHEDULE

Index	S&P 500® Index ²				Fixed Rate	
	Interest Crediting Strategy	Pt-to-Pt with Participation Rate	Pt-to-Pt with Cap – 1 Year ³	Pt-to-Pt with Cap – Guaranteed for Term		Pt-to-Pt with Trigger ⁴
Contract Value \$100,000+		44.00%	7.35%	7.15%	5.15%	3.45%
Contract Value \$50,000 – \$99,999		40.00%	5.85%	5.75%	4.10%	3.40%
Contract Value Under \$50,000		35.00%	5.15%	5.00%	3.60%	2.85%

A minimum surrender value is guaranteed when the contract is terminated due to full surrender, death, or annuitization. This amount is calculated by:

- Taking 87.5% of aggregate purchase payments accumulated at the contract's non-forfeiture rate, which cannot be less than 1% or more than 3%, and
- Subtracting any prior aggregate withdrawals accumulated at the non-forfeiture rate.

For more information, please contact your Financial Professional.

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No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured	May Lose Value	

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- ³ This strategy credits interest when index performance is positive — up to a maximum of the interest rate cap in effect for that year. When index performance is flat or negative, no interest is credited for that year.
- ⁴ This strategy credits a predetermined trigger interest rate when index performance is flat or positive. When index performance is negative, no interest is credited for that year.

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