

# Rate Preview for February 23, 2022



## Fixed-Rate Annuity - Crediting Rates

	<b>Current 2/1 Rates*</b>	<b>Upcoming 2/23 Rates*</b>	<b>Change</b>	
FGA3	1.85% / 1.95%	2.05% / 2.15%	0.20%	▲
FGA5	2.45% / 2.55%	2.70% / 2.80%	0.25%	▲
FGA7	2.55% / 2.65%	2.80% / 2.90%	0.25%	▲
FGA10	2.30% / 2.40%	2.55% / 2.65%	0.25%	▲
MCA3	1.90% / 2.00%	2.10% / 2.20%	0.20%	▲
MCA3 with Interest Withdrawals	1.85% / 1.95%	2.05% / 2.15%	0.20%	▲
MCA3 with 10% Withdrawal Provision	1.80% / 1.90%	2.00% / 2.10%	0.20%	▲
MCA3 with Principal Guarantee	1.70% / 1.80%	1.90% / 2.00%	0.20%	▲
MCA5	2.50% / 2.60%	2.75% / 2.85%	0.25%	▲
MCA5 with Interest Withdrawals	2.45% / 2.55%	2.70% / 2.80%	0.25%	▲
MCA5 with 10% Withdrawal Provision	2.40% / 2.50%	2.65% / 2.75%	0.25%	▲
MCA5 with Principal Guarantee	2.30% / 2.40%	2.55% / 2.65%	0.25%	▲
MCA7	2.50% / 2.60%	2.75% / 2.85%	0.25%	▲
MCA7 with Interest Withdrawals	2.45% / 2.55%	2.70% / 2.80%	0.25%	▲
MCA7 with 10% Withdrawal Provision	2.40% / 2.50%	2.65% / 2.75%	0.25%	▲
MCA7 with Principal Guarantee	2.30% / 2.40%	2.55% / 2.65%	0.25%	▲

\*Low Band / High Band

## Index-Rate Annuity - Cap Rates

	<b>Current 2/1 Caps*</b>	<b>Upcoming 2/23 Caps*</b>	<b>Change</b>	
ISA5	3.60% / 3.85%	3.85% / 4.10%	0.25%	▲
ISA7	5.00% / 5.25%	5.25% / 5.50%	0.25%	▲
ISA10	5.00% / 5.25%	5.25% / 5.50%	0.25%	▲

\*Low Band / High Band

## Index-Rate Annuity - Participation Rates

	<b>Current 2/1 Par Rates*</b>	<b>Upcoming 2/23 Rates*</b>	<b>Change</b>	
ISA5	27% / 29%	32% / 34%	5.0%	▲
ISA7	33% / 35%	38% / 40%	5.0%	▲
ISA10	33% / 35%	38% / 40%	5.0%	▲

\*Low Band / High Band