

MYGA and FIA Rate Changes
Change Decided On: 7/28/2022

MYGAs

Carrier	Product	Guarantee Period	State	Old Rate	New Rate	Rate Change (bps)
WULA	Discovery	3	SD	3.05%	3.30%	25
WULA	Discovery	3	CA	2.95%	3.20%	25
WULA	Discovery	5		3.25%	3.50%	25
WULA	Discovery	5	CA	3.15%	3.40%	25
WULA	Discovery	6		3.30%	3.55%	25
WULA	Discovery	6	CA	3.20%	3.45%	25
WULA	Discovery	7		3.30%	3.55%	25
WULA	Discovery	7	CA	3.20%	3.45%	25
WULA	Discovery Plus	3		3.05%	3.30%	25
WULA	Discovery Plus	5		3.40%	3.65%	25
WULA	Discovery Plus	7		3.45%	3.70%	25
WULA	Future Select	5		3.00%	3.25%	25
WULA	Future Select	5	CA	2.90%	3.15%	25
WULA	Future Select	7		3.05%	3.30%	25
WULA	Future Select	7	CA	2.95%	3.20%	25
WULA	Navigator Elite MVA	3		3.35%	3.60%	25
WULA	Navigator Elite MVA	5		3.80%	4.05%	25
WULA	Navigator Elite MVA	7		3.85%	4.10%	25
WULA	Navigator Ultra MVA	3		3.45%	3.70%	25
WULA	Navigator Ultra MVA	5		3.90%	4.15%	25
WULA	Navigator Ultra MVA	7		4.00%	4.25%	25
MLIC	Preferred Choice	3		3.00%	3.25%	25
MLIC	Preferred Choice	3	CA	2.95%	3.20%	25
MLIC	Preferred Choice	3	NY	2.65%	2.85%	20
MLIC	Preferred Choice	5		3.15%	3.40%	25
MLIC	Preferred Choice	5	CA	3.00%	3.25%	25
MLIC	Preferred Choice	5	NY	3.10%	3.20%	10
MLIC	Preferred Choice	6		3.15%	3.40%	25
MLIC	Preferred Choice	6	CA	3.00%	3.25%	25
MLIC	Preferred Choice	6	NY	2.70%	2.80%	10
MLIC	Preferred Choice	7		3.20%	3.45%	25
MLIC	Preferred Choice	7	CA	3.10%	3.35%	25
MLIC	Preferred Choice	7	NY	2.80%	2.90%	10
MLIC	Premium Preferred	5		3.00%	3.25%	25
MLIC	Premium Preferred	5	CA	2.75%	3.00%	25
MLIC	Premium Preferred	5	NY	2.45%	2.55%	10
MLIC	Premium Preferred	7		3.05%	3.30%	25
MLIC	Premium Preferred	7	CA	2.85%	3.10%	25
MLIC	Premium Preferred	7	NY	2.55%	2.65%	10

FIA's

Carrier	Product	Surrender Period	Fixed Rate	Part Rate	Old Cap	New Cap	Cap Change (Bps)
WULA	New Horizon	7	1.95%	25%	6.00%	6.00%	0
WULA	New Horizon	10	2.00%	28%	6.35%	6.35%	0
WULA	New Horizon Plus	7	2.00%	30%	7.00%	7.00%	0
WULA	New Horizon Plus	10	2.25%	30%	7.25%	7.25%	0