

# Current Crediting Strategies/Rates as of February 8, 2023

Producer Resource Center (PRC) 888-724-4267, ext. 4610

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Life Insurance Products		
Product	Crediting Strategies	Rate
WealthCare Indexed Single Premium Universal Life Policy Forms: ICC191021, 1021, 1021CA, 1021FL, 1021ND	iShares® MSCI EAFE ETF - Par Strategy: Participation rate	50.00%
	iShares MSCI Emerging Markets ETF - Par Strategy: Participation rate	40.00%
	iShares ESG Aware MSCI USA ETF - Par Strategy: Participation rate	40.00%
	iShares MSCI EAFE ETF - High Par Strategy: Participation rate*	65.00%
	S&P 500® Index - Cap Strategy: Cap rate	7.50%
	S&P 500® Index - High Cap Strategy: Cap rate*	11.00%
	S&P 500® Index - Par Strategy: Participation rate	45.00%
	S&P 500® Index - High Par Strategy: Participation rate*	55.00%
Declared Rate Strategy: Fixed interest rate	2.25%	
Sage Indexed Universal Life Policy Forms: ICC171017, 1017, 1017CA, 1017FL, 1017ND	iShares MSCI EAFE ETF - Par Strategy: Participation rate	50.00%
	iShares MSCI Emerging Markets ETF - Par Strategy: Participation rate	40.00%
	iShares ESG Aware MSCI USA ETF - Par Strategy: Participation rate	40.00%
	S&P 500® Index - Cap Strategy: Cap rate	8.00%
	S&P 500® Index - Par Strategy: Participation rate	45.00%
	Declared Rate Strategy: Fixed interest rate	2.50%

\*There is a 1.00% Account Value Annual Charge for the higher growth potential of the High Cap and High Par Strategies.

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## Annuity Products

Product	Crediting Bands	National Rate	California Rate
Milestone MYGA 3-Year Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND	Current fixed interest rate w/\$100,000+ premium	4.65%	4.60%
	Current fixed interest rate w/\$50,000+ premium	4.40%	4.35%
	Current fixed interest rate w/\$15,000+ premium	3.65%	3.60%
Milestone MYGA 4-Year Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND	Current fixed interest rate w/\$100,000+ premium	4.85%	4.80%
	Current fixed interest rate w/\$50,000+ premium	4.60%	4.55%
	Current fixed interest rate w/\$15,000+ premium	4.05%	4.00%
Milestone MYGA 5-Year Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND	Current fixed interest rate w/\$100,000+ premium	5.30%	5.25%
	Current fixed interest rate w/\$50,000+ premium	5.05%	5.00%
	Current fixed interest rate w/\$15,000+ premium	4.60%	4.55%
Milestone MYGA 6-Year Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND	Current fixed interest rate w/\$100,000+ premium	5.30%	5.25%
	Current fixed interest rate w/\$50,000+ premium	5.10%	5.05%
	Current fixed interest rate w/\$15,000+ premium	4.75%	4.70%
Milestone MYGA 7-Year Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND	Current fixed interest rate w/\$100,000+ premium	5.30%	5.25%
	Current fixed interest rate w/\$50,000+ premium	5.15%	5.10%
	Current fixed interest rate w/\$15,000+ premium	4.80%	4.75%

Product	Crediting Rates	Rate
Sage Choice Single Premium Deferred Annuity Contract Forms: 3005, 3005AZ, 3005CA, 3005DE, 3005.IIFL, 3005GA, 3005IA, 3005ID, 3005IL, 3005IN, 3005MA, 3005MD, 3005MN, 3005MO, 3005NC, 3005ND, 3005NE, 3005NJ, 3005.IIOH, 3005OR, 3005PA, 3005RI, 3005TN, 3005TX, 3005UT, 3005VA, 3005WA	First-year fixed interest rate	2.00%
	Minimum Guaranteed Interest Rate, years 1 through 10	2.00%
	Minimum Guaranteed Interest Rate, years 11+	3.00%

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