

Rate Preview for February 15, 2023



Focused Growth Annuity - Crediting Rates

| | Current 12/8 Rates* | Upcoming 2/15 Rates* | Change |
|-------|----------------------------|-----------------------------|---------------|
| FGA3 | 4.65% / 4.75% | 4.55% / 4.65% | -0.10% ▼ |
| FGA5 | 4.90% / 5.00% | 4.90% / 5.00% | 0.00% |
| FGA7 | 5.10% / 5.20% | 5.00% / 5.10% | -0.10% ▼ |
| FGA10 | 4.95% / 5.05% | 4.85% / 4.95% | -0.10% ▼ |

*Low Band / High Band

Multi-Choice Annuity - Crediting Rates

| | Current 12/8 Rates* | Upcoming 2/15 Rates* | Change |
|------------------------------------|----------------------------|-----------------------------|---------------|
| MCA3 | 4.70% / 4.80% | 4.60% / 4.70% | -0.10% ▼ |
| MCA3 with Interest Withdrawals | 4.65% / 4.75% | 4.55% / 4.65% | -0.10% ▼ |
| MCA3 with 10% Withdrawal Provision | 4.60% / 4.70% | 4.50% / 4.60% | -0.10% ▼ |
| MCA3 with Principal Guarantee | 4.50% / 4.60% | 4.40% / 4.50% | -0.10% ▼ |
| MCA5 | 4.95% / 5.05% | 4.95% / 5.05% | 0.00% |
| MCA5 with Interest Withdrawals | 4.90% / 5.00% | 4.90% / 5.00% | 0.00% |
| MCA5 with 10% Withdrawal Provision | 4.85% / 4.95% | 4.85% / 4.95% | 0.00% |
| MCA5 with Principal Guarantee | 4.75% / 4.85% | 4.75% / 4.85% | 0.00% |
| MCA7 | 5.05% / 5.15% | 4.95% / 5.05% | -0.10% ▼ |
| MCA7 with Interest Withdrawals | 5.00% / 5.10% | 4.90% / 5.00% | -0.10% ▼ |
| MCA7 with 10% Withdrawal Provision | 4.95% / 5.05% | 4.85% / 4.95% | -0.10% ▼ |
| MCA7 with Principal Guarantee | 4.85% / 4.95% | 4.75% / 4.85% | -0.10% ▼ |

*Low Band / High Band

Index-Rate Annuity - Fixed Account Crediting Rates

| | Current 1/15 Rates | Upcoming 2/15 Rates | Change |
|-------|---------------------------|----------------------------|---------------|
| ISA5 | 4.00% | 4.00% | 0.00% |
| ISA7 | 4.00% | 4.00% | 0.00% |
| ISA10 | 4.00% | 4.00% | 0.00% |
| ECI5 | 4.00% | 4.00% | 0.00% |
| ECI7 | 4.00% | 4.00% | 0.00% |
| ECI10 | 4.00% | 4.00% | 0.00% |

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Enhanced Choice Index - Participation Rates

| | Current 12/8 Rates* | Upcoming 2/15 Rates* | Change |
|----------------------------------|----------------------------|-----------------------------|---------------|
| ECI5 S&P 500 | 40% / 55% | 40% / 55% | 0% |
| ECI5 S&P MARC 5% ER | 160% / 215% | 175% / 230% | 15% ▲ |
| ECI5 S&P 500 Daily RC 5% ER | 160% / 215% | 175% / 230% | 15% ▲ |
| ECI5 S&P 500 ESG Daily RC 5% ER | 160% / 215% | 175% / 230% | 15% ▲ |
| ECI7 S&P 500 | 42% / 57% | 42% / 57% | 0% |
| ECI7 S&P MARC 5% ER | 165% / 220% | 180% / 235% | 15% ▲ |
| ECI7 S&P 500 Daily RC 5% ER | 165% / 220% | 180% / 235% | 15% ▲ |
| ECI7 S&P 500 ESG Daily RC 5% ER | 165% / 220% | 180% / 235% | 15% ▲ |
| ECI10 S&P 500 | 38% / 53% | 38% / 53% | 0% |
| ECI10 S&P MARC 5% ER | 170% / 225% | 185% / 240% | 15% ▲ |
| ECI10 S&P 500 Daily RC 5% ER | 170% / 225% | 185% / 240% | 15% ▲ |
| ECI10 S&P 500 ESG Daily RC 5% ER | 170% / 225% | 185% / 240% | 15% ▲ |

*Participation Rate / Enhanced Participation Rate

Index Select Annuity - Cap Rates

| | Current 12/8 Rates* | Upcoming 2/15 Rates* | Change |
|-------|----------------------------|-----------------------------|---------------|
| ISA5 | 9.00% / 9.25% | 9.50% / 9.75% | 0.50% ▲ |
| ISA7 | 10.00% / 10.25% | 10.50% / 10.75% | 0.50% ▲ |
| ISA10 | 10.00% / 10.25% | 10.50% / 10.75% | 0.50% ▲ |

*Low Band / High Band

Index Select Annuity - Participation Rates

| | Current 12/8 Rates* | Upcoming 2/15 Rates* | Change |
|-------|----------------------------|-----------------------------|---------------|
| ISA5 | 42% / 44% | 42% / 44% | 0% |
| ISA7 | 46% / 48% | 46% / 48% | 0% |
| ISA10 | 46% / 48% | 46% / 48% | 0% |

*Low Band / High Band