

Rate Preview for May 18, 2023



Focused Growth Annuity - Crediting Rates

	Current 5/1 Rates*	Upcoming 5/18 Rates*	Change
FGA3	4.45% / 4.55%	4.25% / 4.35%	-0.20% ▼
FGA5	4.90% / 5.00%	4.70% / 4.80%	-0.20% ▼
FGA7	4.90% / 5.00%	4.70% / 4.80%	-0.20% ▼
FGA10	4.75% / 4.85%	4.55% / 4.65%	-0.20% ▼

*Low Band / High Band

Multi-Choice Annuity - Crediting Rates

	Current 5/1 Rates*	Upcoming 5/18 Rates*	Change
MCA3	4.50% / 4.60%	4.30% / 4.40%	-0.20% ▼
MCA3 with Interest Withdrawals	4.45% / 4.55%	4.25% / 4.35%	-0.20% ▼
MCA3 with 10% Withdrawal Provision	4.40% / 4.50%	4.20% / 4.30%	-0.20% ▼
MCA3 with Principal Guarantee	4.30% / 4.40%	4.10% / 4.20%	-0.20% ▼
MCA5	4.95% / 5.05%	4.75% / 4.85%	-0.20% ▼
MCA5 with Interest Withdrawals	4.90% / 5.00%	4.70% / 4.80%	-0.20% ▼
MCA5 with 10% Withdrawal Provision	4.85% / 4.95%	4.65% / 4.75%	-0.20% ▼
MCA5 with Principal Guarantee	4.75% / 4.85%	4.55% / 4.65%	-0.20% ▼
MCA7	4.85% / 4.95%	4.65% / 4.75%	-0.20% ▼
MCA7 with Interest Withdrawals	4.80% / 4.90%	4.60% / 4.70%	-0.20% ▼
MCA7 with 10% Withdrawal Provision	4.75% / 4.85%	4.55% / 4.65%	-0.20% ▼
MCA7 with Principal Guarantee	4.65% / 4.75%	4.45% / 4.55%	-0.20% ▼

*Low Band / High Band

Index-Rate Annuity - Fixed Account Crediting Rates

	Current 4/15 Rates	Upcoming 5/15 Rates	Change
ISA5	4.75%	4.75%	0.00%
ISA7	4.75%	4.75%	0.00%
ISA10	4.75%	4.75%	0.00%
ECI5	4.75%	4.75%	0.00%
ECI7	4.75%	4.75%	0.00%
ECI10	4.75%	4.75%	0.00%

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Enhanced Choice Index - Participation Rates

	Current 5/1 Rates*	Upcoming 5/18 Rates*	Change
ECI5 S&P 500	42% / 57%	42% / 57%	0%
ECI5 S&P MARC 5% ER	175% / 230%	175% / 230%	0%
ECI5 S&P 500 Daily RC 5% ER	175% / 230%	175% / 230%	0%
ECI5 S&P 500 ESG Daily RC 5% ER	175% / 230%	175% / 230%	0%
ECI7 S&P 500	44% / 59%	44% / 59%	0%
ECI7 S&P MARC 5% ER	180% / 235%	180% / 235%	0%
ECI7 S&P 500 Daily RC 5% ER	180% / 235%	180% / 235%	0%
ECI7 S&P 500 ESG Daily RC 5% ER	180% / 235%	180% / 235%	0%
ECI10 S&P 500	40% / 55%	40% / 55%	0%
ECI10 S&P MARC 5% ER	185% / 240%	185% / 240%	0%
ECI10 S&P 500 Daily RC 5% ER	185% / 240%	185% / 240%	0%
ECI10 S&P 500 ESG Daily RC 5% ER	185% / 240%	185% / 240%	0%

*Participation Rate / Enhanced Participation Rate

Index Select Annuity - Cap Rates

	Current 5/1 Rates*	Upcoming 5/18 Rates*	Change
ISA5	9.50% / 9.75%	9.50% / 9.75%	0.00%
ISA7	10.50% / 10.75%	10.50% / 10.75%	0.00%
ISA10	10.50% / 10.75%	10.50% / 10.75%	0.00%

*Low Band / High Band

Index Select Annuity - Participation Rates

	Current 5/1 Rates*	Upcoming 5/18 Rates*	Change
ISA5	48% / 50%	48% / 50%	0%
ISA7	50% / 52%	50% / 52%	0%
ISA10	50% / 52%	50% / 52%	0%

*Low Band / High Band