



Rates effective 01.05.26

14% premium bonus on all first-year premium
21% premium bonus with Enhanced Bonus & Liquidity Rider (EBLR)

Product features

Free withdrawal

- Up to 10% of contract value annually, starting year two
- EBLR: Up to 2% of contract value in year one, up to 12% annually starting year two
- Systematic withdrawal of interest only from the fixed value, available after 30 days¹

Performance Rate Rider (PRR) available for fee*

Optional EBLR available for 0.95% annual fee

Market Value Adjustment Rider (MVA)²

No surrender charges at death and legacy benefits

Issue age: 18–80

Interest Rates

Interest Strategies	Strategy Term	Participation Rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance Trigger
BlackRock® Adaptive US Equity 7% Index	1 year	95%	135%	-	-	-
	2 years	120%	185%	-	-	-
BNPP Patriot Technology Index	1 year	75%	125%	-	-	-
	2 years	100%	160%	-	-	-
Nasdaq Premier™ Index	1 year	-	-	5.50%	-	-
	2 years	58%	95%	-	-	-
	2 years	-	-	14%	-	-
NYSE® Premier Index	1 year	38%	60%	-	-	-
	1 year	-	-	5.50%	-	-
	2 years	58%	95%	-	-	-
	2 years	-	-	14%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	38%	60%	-	-	-
	1 year	-	-	5.50%	-	-
	1 year	-	-	-	-	4.80%
	2 years	58%	95%	-	-	-
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	2 years	-	-	14%	-	-
	1 year	85%	170%	-	-	-
S&P 500® Index	2 years	110%	260%	-	-	-
	1 year	15%	35%	-	-	-
S&P 500® Index	1 year	-	-	5%	6.75%	-
	1 year	-	-	-	-	3.25%
	Monthly ³	-	-	1.25%	2.50%	-

Current fixed interest strategy rate⁴: 1.90%

*Fee for 1-year strategies with Performance Rate Rider is 1.50%. Fee for 2-year strategies with Performance Rate Rider is 3%.



Schedule(s)	1	2	3	4	5	6	7	8	9	10	11+
Surrender charges	9.1%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Bonus vesting schedule	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Minimum rates

MGSV – MGIR: Currently 2.40% ⁵	MGSV: 87.5% of all premiums, minus any withdrawals (excluding any withdrawal charges and forfeited bonus amounts), all accumulated at the minimum guaranteed surrender value–minimum guaranteed interest rate (MGSV–MGIR).
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Premium | Flexible premium at any time without extending surrender

Minimum premium: \$5,000 Additional premium: \$1,000	Maximum premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000
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¹ Benefit not guaranteed and subject to change.

² MVA applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ Monthly cap calculated monthly on an annual term.

⁴ Fixed value minimum guaranteed interest rate is 0.50%.

⁵ MGSV–MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

Annuity contract and riders issued under form series ICC22 BASE–IDX–B, ICC22 IDX–11–10, ICC20 E–PTP–C, ICC20 E–PTP–PR, ICC20 E–MPTP–C, ICC24 E–BPT, ICC16 R–MVA, ICC20 R–EBR, ICC20 R–ERR, 21 R–ERR, ICC25 R–EBL and state variations thereof. Availability may vary by state.

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Market Value Adjustment Rider (MVA)²

No surrender charges at death and legacy benefits

Issue age: 18-80

Performance Rate Rider (PRR) available for fee*

Interest Rates

Interest Strategies	Strategy Term	Participation Rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance Trigger
BlackRock® Adaptive US Equity 7% Index	1 year	95%	135%	-	-	-
	2 years	120%	185%	-	-	-
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	1 year	85%	170%	-	-	-
	2 years	110%	260%	-	-	-
	1 year	15%	35%	-	-	-
S&P 500® Index	1 year	-	-	5%	6.75%	-
	1 year	-	-	-	-	3.25%
	Monthly ³	-	-	1.25%	2.50%	-

Current fixed interest strategy rate⁴: 1.90%

*Fee for 1-year strategies with Performance Rate Rider is 1.50%. Fee for 2-year strategies with Performance Rate Rider is 3%.



Schedule(s)	1	2	3	4	5	6	7	8	9	10+
Surrender charges	7%	8.35%	7.35%	6.25%	5.10%	3.95%	2.70%	1.35%	0.70%	0%
Bonus vesting Schedule	0%	10%	20%	30%	40%	50%	60%	70%	85%	100%

Minimum rates

MGSV – MGIR:
Currently 2.40%⁵

MGSV: 91% of all premiums, minus any withdrawals (excluding any withdrawal charges and forfeited bonus amounts), all accumulated at the minimum guaranteed surrender value-minimum guaranteed interest rate (MGSV-MGIR).

Premium | Flexible premium at any time without extending surrender

Minimum premium: \$5,000
Additional premium: \$1,000

Maximum premium:
18-69: \$1,500,000 | 70-74: \$1,000,000 | 75-80: \$750,000

¹ Benefit not guaranteed and subject to change.

² MVA applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ Monthly cap calculated monthly on an annual term.

⁴ Fixed value minimum guaranteed interest rate is 0.50%.

⁵ MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

Annuity contract and riders issued under form series CA22 BASE-IDX-B, CA22 IDX-11-9, 20 E-PTP-C, 20 E-PTP-PR, 20 E-MPTP-C, 23 E-BPT, CA19 R-MVA-B-9, and CA21 R-ERR.

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Product features

Free withdrawal

- Up to 10% of contact value annually, starting year two
- Systematic withdrawal of interest only from the fixed value, available after 30 days¹

Performance Rate Rider (PRR) available for fee*

Market Value Adjustment Rider (MVA)²

No surrender charges at death and legacy benefits

Issue age: 18-80

Enhanced Benefit Rider for owners age 75 and under at issue

Interest Rates

Interest Strategies	Strategy Term	Participation Rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance Trigger
BlackRock® Adaptive US Equity 7% Index	1 year	105%	170%	-	-	-
	2 years	135%	210%	-	-	-
BNPP Patriot Technology Index	1 year	90%	140%	-	-	-
	2 years	125%	190%	-	-	-
Nasdaq Premier™ Index	1 year	60%	80%	-	-	-
	1 year	-	-	11%	-	-
	2 years	85%	115%	-	-	-
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	1 year	60%	80%	-	-	-
	1 year	-	-	11%	-	-
	1 year	-	-	-	-	8.25%
	2 years	85%	115%	-	-	-
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	2 years	-	-	35%	-	-
	1 year	100%	185%	-	-	-
	2 years	180%	300%	-	-	-
S&P 500® Index	1 year	40%	55%	-	-	-
	1 year	-	-	9.25%	11.75%	-
	1 year	-	-	-	-	5.75%
	Monthly ³	-	-	2%	3.20%	-

Current fixed interest strategy rate⁴: 3.80%



Schedule(s)	1	2	3	4	5	6	7	8	9	10	11+
Surrender charges											
All states except those listed below	12%	12%	11%	10%	9%	8%	7%	5%	4%	2%	0%
AK, CT, DE, FL, ID, IL, IN, KY, MA, MD, MN, MO, MS, MT, NC, NJ, NM, NV, OH, OK, OR, PA, SC, TX, UT, VA, VT, WA	9.2%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Minimum rates

MGSV – MGIR: Currently 2.40% ⁵	MGSV: 87.5% of all premiums, minus any withdrawals (excluding any withdrawal charges), all accumulated at the minimum guaranteed surrender value-minimum guaranteed interest rate (MGSV-MGIR).
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Premium | Flexible premium at any time without extending surrender

Minimum premium: \$5,000 Additional premium: \$1,000	Maximum premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000
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	1 year	–	–	11%	–	–
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	1 year	–	–	11%	–	–
	1 year	–	–	–	–	8.25%
	2 years	85%	115%	–	–	–
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	2 years	–	–	35%	–	–
	1 year	100%	185%	–	–	–
S&P 500® Index	2 years	180%	300%	–	–	–
	1 year	40%	55%	–	–	–
	1 year	–	–	7.50%	10%	–
	1 year	–	–	–	–	5.75%
	Monthly ³	–	–	2%	3.20%	–

Current fixed interest strategy rate⁴: 3.80%



Schedule(s)	1	2	3	4	5	6	7	8	9	10+
Surrender charges	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Minimum rates	
MGSV – MGIR: Currently 2.40% ⁵	MGSV: 91% of all premiums, minus any withdrawals (excluding any withdrawal charges), all accumulated at the minimum guaranteed surrender value-minimum guaranteed interest rate (MGSV-MGIR).

Premium Flexible premium at any time without extending surrender	
Minimum premium: \$5,000 Additional premium: \$1,000	Maximum premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000

¹ Benefit not guaranteed and subject to change.

² MVA applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ Monthly cap calculated monthly on an annual term.

⁴ Fixed value minimum guaranteed interest rate is 0.50%.

⁵ MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

Annuity contract and riders issued under form series CA22 BASE-IDX, CA22 IDX-11-9, 20 E-MPTP-C, 20 E-PTP-C, 20 E-PTP-PR, 23 E-BPT, CA19 R-MVA-9 and CA21 R-ERR.

Rates are set at issue and subject to change. Please see product-specific sales brochure and disclosure for additional details.

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Rates effective 01.05.26

Product features

Free withdrawal

- Up to 10% of contact value annually, starting year two
- Systematic withdrawal of interest only from the Fixed value, available after 30 days¹

Enhanced Benefit Rider for owners age 75 and under at issue

Performance Rate Rider (PRR) available for fee*

Market Value Adjustment Rider (MVA)²

No surrender charges at death

Issue age: 18-85

Interest Rates

Interest Strategies	Strategy Term	Participation Rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance Trigger
BlackRock® Adaptive US Equity 7% Index	1 year	105%	170%	-	-	-
BNPP Patriot Technology Index	1 year	90%	140%	-	-	-
Nasdaq Premier™ Index	1 year	60%	75%	-	-	-
	1 year	-	-	10%	-	-
NYSE® Premier Index	1 year	60%	75%	-	-	-
	1 year	-	-	10%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	60%	75%	-	-	-
	1 year	-	-	10%	-	-
	1 year	-	-	-	-	8%
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	100%	175%	-	-	-
	1 year	40%	55%	-	-	-
S&P 500® Index	1 year	-	-	8.75%	11.25%	-
	1 year	-	-	-	-	4.75%
	Monthly ³	-	-	1.90%	2.90%	-

Current fixed interest strategy rate⁴: 3.80%

Schedule(s)	1	2	3	4	5	6	7	8+
Surrender charges	9.2%	9%	8%	7%	6%	4%	2%	0%

Minimum rates

MGSV – MGIR:
Currently 2.40%⁵

MGSV: 87.5% of all premiums, minus any withdrawals (excluding any withdrawal charges), all accumulated at the minimum guaranteed surrender value-minimum guaranteed interest rate (MGSV-MGIR).

Premium | Flexible premium at any time without extending surrender

Minimum premium: \$5,000
Additional premium: \$1,000

Maximum premium:
18-69: \$1,500,000 | 70-74: \$1,000,000 | 75-80: \$750,000

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	1 year	-	-	10%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	60%	75%	-	-	-
	1 year	-	-	10%	-	-
	1 year	-	-	-	-	8%
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S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	55%	75%	-	-	-
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	1 year	-	-	-	-	7.50%
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	95%	170%	-	-	-
S&P 500® Index	1 year	40%	50%	-	-	-
	1 year	-	-	8%	10.75%	-
	1 year	-	-	-	-	4.50%
	Monthly ³	-	-	1.80%	2.70%	-

Current fixed interest strategy rate⁴: 3.55%

Schedule(s)	1	2	3	4	5	6+
Surrender charges	9.2%	9%	8%	7%	6%	0%

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