



Rates effective 05.06.26

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 and legacy benefits

Issue age: 18-80

Interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	45%	75%	-	-	-
	2 years	60%	90%	-	-	-
BNPP Patriot Technology Index	1 year	90%	140%	-	-	-
	2 years	125%	190%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	7%	-	6%
Nasdaq-100 Index®	1 year	-	-	7.25%	-	6.25%
Nasdaq Premier™ Index	1 year	60%	80%	11%	-	8.25%
	2 years	85%	115%	35%	-	-
NYSE® Premier Index	1 year	60%	80%	11%	-	-
	2 years	85%	115%	35%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	60%	80%	11%	-	8.25%
	2 years	85%	115%	35%	-	-
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	100%	185%	-	-	-
	2 years	180%	300%	-	-	-
S&P 500® Index	1 year	40%	55%	9.25%	11.75%	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).

*Fee for 1-year strategies with Performance Rate Rider is 1.50% Fee for 2-year strategies with Performance Rate Rider is 3.00%

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.

14% premium bonus on all first-year premiums¹

Rates effective 05.06.26

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 days²

Performance Rate Rider (PRR) available for fee*

Optional EBLR available for 0.95% annual fee

Market Value Adjustment Rider (MVA)³

No surrender charges at death and legacy benefits

Issue age: 18–80

Interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	40%	60%	-	-	-
	2 years	50%	80%	-	-	-
BNPP Patriot Technology Index	1 year	75%	125%	-	-	-
	2 years	100%	160%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	4%	-	3.50%
Nasdaq-100 Index®	1 year	-	-	4.25%	-	3.75%
Nasdaq Premier™ Index	1 year	38%	60%	5.50%	-	4.75%
	2 years	58%	95%	14%	-	-
NYSE® Premier Index	1 year	38%	60%	5.50%	-	-
	2 years	58%	95%	14%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	38%	60%	5.50%	-	4.80%
	2 years	58%	95%	14%	-	-
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	85%	170%	-	-	-
	2 years	110%	260%	-	-	-
S&P 500® Index	1 year	15%	35%	5%	6.75%	3.25%
	Monthly ⁴	-	-	1.25%	2.50%	-

Current fixed interest strategy rate⁵: 1.90%

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%⁶

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).

*Fee for 1-year strategies with Performance Rate Rider is 1.50% Fee for 2-year strategies with Performance Rate Rider is 3.00%

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.



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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

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 - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock [®] Adaptive US Equity 15% Index	1 year	45%	75%	-	-	-
	2 years	60%	90%	-	-	-
BNPP Patriot Technology Index	1 year	90%	140%	-	-	-
	2 years	125%	190%	-	-	-
Dow Jones Industrial Average [®] Index	1 year	-	-	7%	-	6%
Nasdaq-100 Index [®]	1 year	-	-	7.25%	-	6.25%
Nasdaq Premier [™] Index	1 year	60%	80%	11%	-	8.25%
	2 years	85%	115%	35%	-	-
NYSE [®] Premier Index	1 year	60%	80%	11%	-	-
	2 years	85%	115%	35%	-	-
S&P 500 [®] Advantage 15% VT TCA Index (USD) ER	1 year	60%	80%	11%	-	8.25%
	2 years	85%	115%	35%	-	-
S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% Excess Return Index	1 year	100%	185%	-	-	-
	2 years	180%	300%	-	-	-
S&P 500 [®] Index	1 year	40%	55%	9.25%	11.75%	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

Maximum premium: \$3 million

*Fee for 1-year strategies with Performance Rate Rider is 1.50% Fee for 2-year strategies with Performance Rate Rider is 3.00%

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.



14% premium bonus on all first year premiums¹

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Rates effective 05.06.26

Product features

Free withdrawal

- Up to 10% of contract value annually, starting year two
- Systematic withdrawal of interest only from the fixed value, available after 30 days²

Market Value Adjustment Rider (MVA)³

No surrender charges at death and legacy benefits

Issue age: 18-80

Performance Rate Rider (PRR) available for fee*

Interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	40%	60%	-	-	-
	2 years	50%	80%	-	-	-
BNPP Patriot Technology Index	1 year	75%	125%	-	-	-
	2 years	100%	160%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	4%	-	3.50%
Nasdaq-100 Index®	1 year	-	-	4.25%	-	3.75%
Nasdaq Premier™ Index	1 year	38%	60%	5.50%	-	4.75%
	2 years	58%	95%	14%	-	-
NYSE® Premier Index	1 year	38%	60%	5.50%	-	-
	2 years	58%	95%	14%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	38%	60%	5.50%	-	4.80%
	2 years	58%	95%	14%	-	-
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	85%	170%	-	-	-
	2 years	110%	260%	-	-	-
S&P 500® Index	1 year	15%	35%	5%	6.75%	3.25%
	Monthly ⁴	-	-	1.25%	2.50%	-

Current fixed interest strategy rate⁵: 1.90%

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%⁶

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

Maximum premium: 18-74: \$3 million | 75-80: \$1.5 million

*Fee for 1-year strategies with Performance Rate Rider is 1.50% Fee for 2-year strategies with Performance Rate Rider is 3.00%

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.



Rates effective 05.06.26

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 (Not available in CA)

Performance Rate Rider (PRR) available for fee*

Market Value Adjustment Rider (MVA)²

No surrender charges at death

Issue age: 18-85

Interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	45%	75%	-	-	-
BNPP Patriot Technology Index	1 year	90%	140%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	6.50%	-	5.75%
Nasdaq-100 Index®	1 year	-	-	6.75%	-	6%
Nasdaq Premier™ Index	1 year	60%	75%	10%	-	8%
NYSE® Premier Index	1 year	60%	75%	10%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	60%	75%	10%	-	8%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	100%	175%	-	-	-
S&P 500® Index	1 year	40%	55%	8.75%	11.25%	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%
CA Surrender charges	8%	8%	7%	6%	5%	4%	3%	0%

Minimum rates

MGSV – MGIR:
Currently 2.40%⁵

MGSV: 87.5% (91% in CA) 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

Maximum premium: \$3,000,000

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

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.



Rates effective 05.06.26

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 (Not available in CA)

Performance Rate Rider (PRR) available for fee*

Market Value Adjustment Rider (MVA)²

No surrender charges at death

Issue age: 18-85

Interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	45%	70%	-	-	-
BNPP Patriot Technology Index	1 year	85%	135%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	6%	-	5.50%
Nasdaq-100 Index®	1 year	-	-	6.25%	-	5.75%
Nasdaq Premier™ Index	1 year	55%	75%	9%	-	7.50%
NYSE® Premier Index	1 year	55%	75%	9%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	55%	75%	9%	-	7.50%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	95%	170%	-	-	-
S&P 500® Index	1 year	40%	50%	8%	10.75%	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%
CA Surrender charges	8%	8%	7%	6%	5%	0%

Minimum rates

MGSV – MGIR:
Currently 2.40%⁵

MGSV: 87.5% (91% in CA) 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

Maximum premium: \$3 million

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

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.



3%, 5%, or 7% premium bonus on all first-year premiums¹ Rates effective: 05.06.26

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 (Not available in CA)

Performance Rate Rider (PRR) available for fee*

Market Value Adjustment Rider (MVA)²

No surrender charges at death

Issue age: 18-80

Option 1: 3% premium bonus interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	50%	75%	-	-	-
BNPP Patriot Technology Index	1 year	115%	165%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	6%	-	5.25%
Nasdaq-100 Index®	1 year	-	-	6.25%	-	5.50%
Nasdaq Premier™ Index	1 year	58%	80%	9%	-	7.25%
NYSE® Premier Index	1 year	58%	80%	9%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	55%	80%	9%	-	7.10%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	160%	230%	-	-	-
S&P 500® Index	1 year	42%	60%	6%	9%	5%
	Monthly ³	-	-	2.60%	3.70%	-

Current fixed interest strategy rate⁴: 3.55%

Option 2: 5% premium bonus interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	45%	70%	-	-	-
BNPP Patriot Technology Index	1 year	105%	150%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	5.50%	-	4.75%
Nasdaq-100 Index®	1 year	-	-	5.75%	-	5%
Nasdaq Premier™ Index	1 year	52%	75%	8%	-	6.50%
NYSE® Premier Index	1 year	52%	75%	8%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	50%	75%	8%	-	6.30%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	145%	215%	-	-	-
S&P 500® Index	1 year	38%	55%	5.25%	8.25%	4.50%
	Monthly ³	-	-	2.40%	3.40%	-

Current fixed interest strategy rate⁴: 3.20%

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

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.



Option 3: 7% premium bonus interest rates - crediting rates applied individually**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 15% Index	1 year	40%	65%	-	-	-
BNPP Patriot Technology Index	1 year	90%	140%	-	-	-
Dow Jones Industrial Average® Index	1 year	-	-	4.75%	-	4.25%
Nasdaq-100 Index®	1 year	-	-	5%	-	4.50%
Nasdaq Premier™ Index	1 year	46%	70%	7%	-	5.75%
NYSE® Premier Index	1 year	46%	70%	7%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	45%	70%	6.50%	-	5.50%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	130%	195%	-	-	-
S&P 500® Index	1 year	34%	50%	4.75%	7.50%	4%
	Monthly ³	-	-	2.10%	3.10%	-

Current fixed interest strategy rate⁴: 2.85%

Schedule(s)	1	2	3	4	5	6+
Surrender charges	9.1%	9%	8%	7%	6%	0%
Surrender charges (CA)	7.5%	8%	7%	6%	5%	0%
Bonus vesting schedule	0%	10%	20%	30%	40%	100%

Minimum rates

MGSV – MGIR:
Currently 2.40%⁶

MGSV: 87.5% (91% in CA) 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

Maximum premium: 18-74: \$3 million | 75-80: \$1.5 million

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

**Each stated rate is for an individual strategy. Caps, participation rates, and performance triggers do not combine.