

Current growth rates

Building up your nest egg with a LunarGuard annuity is a great idea!

That's because it will guarantee a set amount of growth each year, and our current growth rates are presented below. Your growth rate will be based on your starting account value and which product you choose.

If your starting account value is \$100,000 or more			
Product	Growth rate is guaranteed for . . .	Annual growth rate with MVA*	Annual growth rate without MVA*
LunarGuard 3	3 years	4.55%	4.45%
LunarGuard 5	5 years	5.00%	4.90%
LunarGuard 7	7 years	5.00%	4.90%

If your starting account value is less than \$100,000			
Product	Growth rate is guaranteed for . . .	Annual growth rate with MVA*	Annual growth rate without MVA*
LunarGuard 3	3 years	4.35%	4.25%
LunarGuard 5	5 years	4.80%	4.70%
LunarGuard 7	7 years	4.80%	4.70%

How long are these rates valid?

Rates are subject to change at any time. For inbound 1035 exchanges and direct transfers, rates are locked for 60 calendar days from the date the application is received; the contract will be issued with the better of those in effect on the date the application or funds are received. For all other cases, rates are locked for 14 calendar days from the date the application is received; the contract will be issued with the better of those in effect on the date the application or funds are received. To receive at least the rates shown, the application and all required paperwork must be received within the specified number of calendar days and prior to any subsequent rate change.

What happens at the end of the guaranteed period?

When your guarantee period ends, by default, you'll start a new guaranteed period of the same length in most cases, or you can choose to switch to a 1-year guarantee period instead. In either scenario, you'll be notified of your new guaranteed interest rate.

Talk to your financial professional about how a LunarGuard annuity can help launch your retirement.