

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

December 2, 2016

Interest Rate Increase! Effective Friday, 12/2/2016

Traditional Bonus Annuity

Product	New Rates Base + Bonus/Base	Old Rates Base + Bonus/Base	Change First Year/Base
Eleos-MVA	3.55%/2.05%	3.25%/1.75%	+0.30%
Eleos-SP	3.40%/1.90%	3.10%/1.60%	+0.30%
Apollo-MVA	4.45%/2.45%	4.05%/2.05%	+0.40%
Apollo-SP	4.30%/2.30%	3.90%/1.90%	+0.40%

Fixed Index Annuity

Product	New Rates/Caps	Old Rates/Caps	Change
Keystone-5			
Annual Pt-to-Pt Cap	4.10%	3.30%	+0.80%
Annual Pt-to-Pt Par Rate	37.0%	30.0%	+7.00%
Annual Monthly Avg Cap	4.60%	3.80%	+0.80%
Fixed Interest Rate	2.50%	2.20%	+0.30%
Keystone-7			
Annual Pt-to-Pt Cap	5.15%	4.20%	+0.95%
Annual Pt-to-Pt Par Rate	44.0%	38.0%	+6.00%
Annual Monthly Avg Cap	5.65%	4.70%	+0.95%
Fixed Interest Rate	2.55%	2.15%	+0.40%
Keystone-10			
Annual Pt-to-Pt Cap	5.50%	4.50%	+1.00%
Annual Pt-to-Pt Par Rate	47.0%	42.0%	+5.00%
Annual Monthly Avg Cap	6.00%	5.00%	+1.00%
Fixed Interest Rate	2.80%	2.40%	+0.40%

For more information contact:
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