

▲ ▼ Denotes Change in Rate

Fixed Indexed Annuities

New Premium 1/14/2017 - 2/13/2018

Advantage - Single Premium FIA ¹	7 Yr Withdrawal Charge Period		10 Yr Withdrawal Charge Period	
	Interest Rate Cap/Interest Rate	Participation Rate	Interest Rate Cap/Interest Rate	Participation Rate
Allocation Options				
Fixed Interest Option 1-Year	1.75%	100%	1.80%	100%
S&P 500 [®] Index 1-Year Point-to-Point	3.75% Cap	100%	3.75% Cap	100%
S&P 500 [®] Index 1-Year Monthly Average	3.25% Cap	100%	3.25% Cap	100%
GS Momentum Builder [®] Multi-Asset Class Index, Point to Point Indexes	3 Year	No Cap	No Cap	105%
	2 Year	No Cap	No Cap	85%
	1 Year	No Cap	No Cap	60%

Single Premium Deferred Annuities

Rate Change is Effective February 1, 2018

Passport 1 SPDA 7 Yr Surrender Charge	Yr 1 4.40%		
Passport 2 SPDA 7 Yr Surrender Charge	Yr 1 4.40%	Year 2 2.40%	
Passport 3 SPDA 7 Yr Surrender Charge	Yr 1 4.35%	Yrs 2-3 2.35%	
Passport 4 SPDA 7 Yr Surrender Charge	Yr 1 4.25%	Yrs 2-4 2.25%	
Passport 5 SPDA 7 Yr Surrender Charge	Yr 1 4.15%	Yrs 2-5 2.15%	
Passport 7 SPDA 7 Yr Surrender Charge	Yr 1 4.00%	Yrs 2-7 2.00%	
AccountMax 7 SPDA with MVA 7 Yr Surrender Charge	Yr 1 ▲ 4.10%	Yrs 2-7 2.10%	Add 10 bps for policies equal to or over \$100,000
AccountMax 10 SPDA with MVA 7 Yr Surrender Charge	Yr 1 4.15%	Yrs 2-10 2.15%	Add 10 bps for policies equal to or over \$100,000

Indexed Universal Life

New Premium 1/16/2017 - 2/15/2018

	0% MGIR	1% MGIR	
Indexed Explorer Plus[®] UL			
Capped Annual Point-to-Point			
Cap Rate	14.00%	8.50%	Note: Participation Rate is 100%
Max Illustrated Rate	7.71%	5.65%	
Uncapped Annual Point-to-Point with Spread			
Threshold Rate	8.00%	6.00%	Note: Participation Rate is 100%
Spread Rate	4.00%	5.00%	
Max Illustrated Rate	7.71%	5.65%	
Uncapped Monthly Averaging			
Participation Rate	110%	100%	
Max Illustrated Rate	6.98%	5.65%	
Fixed Rate ²	4.60%	4.60%	
Premium Deposit Account	2.00%	2.00%	

Rate Change is Effective January 1, 2018

Explorer Plus[®] UL	4.60%
Voyager UL	3.90%
Legacy Plus SUL	4.60%
Legacy G SUL	3.90%

1o Interest rate caps, participation rates are subject to change(bold text)

o After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). Paperwork and all premium must be received in good order one business day before the sweep date for the account value to be transferred on the current month's sweep date (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following month's sweep date.

o For cash with application, the interest rates, interest caps and participation rates will be those in effect on the contract's sweep date.

2 Rate Change is Effective February 1, 2018

Indexed Universal Life policy series CL 88 0707. Universal Life policy series include CL 85 0707, ICC10 CL 87 0707, CL89 0806 and CL 90 0806. Single Premium Deferred Annuity contract series include CL 74-I 0407, CL 77-I 0407 and CL 81-I 0407. Advantage Fixed Indexed Annuity contract series ICC14 ENT-03 1406

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