



FOCUSED GROWTH ANNUITY

Effective date: 9/11/2020

FGA 3	\$15,000	\$100,000
CREDITING RATE	1.60%	1.70%
3-year repeating guarantee : 3-year repeating surrender and MVA* period		
FGA 5	\$15,000	\$100,000
CREDITING RATE	2.15%	2.25%
5-year repeating guarantee : 5-year repeating surrender and MVA* period		
FGA 7	\$15,000	\$100,000
CREDITING RATE	2.15%	2.25%
7-year repeating guarantee : 7-year repeating surrender and MVA* period		
FGA 10	\$15,000	\$100,000
CREDITING RATE	1.80%	1.90%
10-year repeating guarantee : 10-year repeating surrender and MVA* period		

*No MVA on products sold in California.

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ISA 5	\$15,000	\$100,000
CAP RATE	3.75%	4.00%
PARTICIPATION RATE	25%	27%
annual point-to-point : 5-year surrender and MVA* period : fixed interest crediting 2.00%		
ISA 7	\$15,000	\$100,000
CAP RATE	4.50%	4.75%
PARTICIPATION RATE	27%	29%
annual point-to-point : 7-year surrender and MVA* period : fixed interest crediting 2.00%		
ISA 10	\$15,000	\$100,000
CAP RATE	4.50%	4.75%
PARTICIPATION RATE	28%	30%
annual point-to-point : 10-year surrender and MVA* period : fixed interest crediting 2.00%		

*No MVA on products sold in California.