



## FOCUSED GROWTH ANNUITY

Effective date: 12/11/2020

FGA 3	\$15,000	\$100,000
<b>CREDITING RATE</b>	<b>1.60%</b>	<b>1.70%</b>
3-year repeating guarantee : 3-year repeating surrender and MVA* period		
FGA 5	\$15,000	\$100,000
<b>CREDITING RATE</b>	<b>2.05%</b>	<b>2.15%</b>
5-year repeating guarantee : 5-year repeating surrender and MVA* period		
FGA 7	\$15,000	\$100,000
<b>CREDITING RATE</b>	<b>2.15%</b>	<b>2.25%</b>
7-year repeating guarantee : 7-year repeating surrender and MVA* period		
FGA 10	\$15,000	\$100,000
<b>CREDITING RATE</b>	<b>1.80%</b>	<b>1.90%</b>
10-year repeating guarantee : 10-year repeating surrender and MVA* period		

\*No MVA on products sold in California.

## INDEX SELECT ANNUITY

Effective date: 12/11/2020

ISA 5	\$15,000	\$100,000
<b>CAP RATE</b>	<b>3.50%</b>	<b>3.75%</b>
<b>PARTICIPATION RATE</b>	<b>25%</b>	<b>27%</b>
annual point-to-point : 5-year surrender and MVA* period : fixed interest crediting 2.00%		
ISA 7	\$15,000	\$100,000
<b>CAP RATE</b>	<b>4.30%</b>	<b>4.55%</b>
<b>PARTICIPATION RATE</b>	<b>27%</b>	<b>29%</b>
annual point-to-point : 7-year surrender and MVA* period : fixed interest crediting 2.00%		
ISA 10	\$15,000	\$100,000
<b>CAP RATE</b>	<b>4.50%</b>	<b>4.75%</b>
<b>PARTICIPATION RATE</b>	<b>28%</b>	<b>30%</b>
annual point-to-point : 10-year surrender and MVA* period : fixed interest crediting 2.00%		

\*No MVA on products sold in California.