

Rate spotlight

As of 2/15/22

Crediting method	Declared rates	Hypothetical projected illustrated rates					
	PrimePath Pro 10	PrimePath Pro 10			Benefit Base roll up ¹ 200% of the weighted average interest credit percentage ²		
		Last 10 years	High	Low	Last 10 years	High	Low
Fixed account	1.65%	1.65%	1.65%	1.65%	3.30%	3.30%	3.30%
Annual Point-to-Point with Index Cap Rate S&P 500®	3.00%	2.39%	2.39%	2.09%	4.77%	4.77%	4.16%
Monthly Point-to-Point with Index Cap Rate S&P 500®	1.45%	3.73%	3.73%	1.77%	7.32%	7.32%	3.46%
Annual Point-to-Point with Index Margin S&P Maestro 5 Index ER	2.40%	3.49%	5.12%	3.49%	6.89%	10.09%	6.89%
S&P 500® Low Volatility Daily Risk Control 5% Index	3.20%	4.02%	4.02%	2.25%	7.91%	7.91%	4.44%
S&P Multi-Asset Risk Control 5% Excess Return	2.20%	3.55%	5.08%	3.55%	6.98%	10.06%	6.98%
Annual Point-to-Point with Participation Rate S&P 500®	20%	3.09%	3.09%	1.82%	6.14%	6.14%	3.61%
Morgan Stanley Dynamic Contribution	65%	3.17%	4.48%	3.17%	6.28%	8.93%	6.28%
Two-year Point-to-Point with Participation Rate Morgan Stanley Dynamic Contribution	85%	3.57%	5.86%	3.57%	6.98%	11.40%	6.98%
Two-year Point-to-Point with Index Margin & Participation Rate Morgan Stanley Dynamic Contribution (annual index margin of 2%)	Margin 4%						
	P-rate 150%	3.32%	7.37%	3.32%	6.41%	14.22%	6.41%
Annual Point-to-Point with Enhanced Participation Rate (with charge ³) S&P Maestro 5 Index ER	93%	5.01%	6.54%	5.01%			
annual strategy charge percentage	0.95%	4.06%³	5.58%³	4.06%³	8.43%	11.41%	8.43%
S&P Multi-Asset Risk Control 5% Excess Return	100%	4.87%	7.16%	4.87%			
annual strategy charge percentage	0.95%	3.92%³	6.21%³	3.92%³	8.41%	12.31%	8.41%
Two-year Point-to-Point with Enhanced Participation Rate (with charge ³) S&P Maestro 5 Index ER	130%	6.17%	8.21%	6.17%			
annual strategy charge percentage	0.95%	5.27%³	7.33%³	5.27%³	10.10%	13.78%	10.10%
S&P Multi-Asset Risk Control 5% Excess Return	140%	5.37%	9.86%	5.37%			
annual strategy charge percentage	0.95%	4.47%³	8.98%³	4.47%³	8.60%	17.04%	8.60%

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1. The Annual Index Margin is multiplied by two when it is applied at the end of each two-year term, guaranteed for the life of the contract. The Participation Rate is applied after the index margin.
2. Known as a strategy fee annual percentage in the contract. The charge is multiplied by two for the two-year crediting strategy. In exchange for a charge, the client receives an enhanced participation rate. The charge will be deducted once each term at the earliest of a full surrender, at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount or the end of the term. The charge will be deducted from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium.
3. Net annual effective rate that reflects applicable strategy fees.
4. This amount is only applied to the benefit base, which is a value used only for determining lifetime payment amounts (LPA) and/or the rider death benefit features. Benefit base is not the same as the contract accumulation value and may not be used for partial withdrawals, full surrender or as the base contract death benefit. Strategy charges do not reduce the Benefit Base. However, strategy charges are reflected in the Weighted Average Interest Credit Percentage used in determining the Benefit Base roll up amount.
5. The weighted average interest credit percentage is equal to the sum across all fixed and index account options of:
 - 1) the interest credit for the account during the contract year that ends on the current anniversary less any applicable strategy fee annual percentage multiplied the number of years in the term for terms that end on the current anniversary multiplied by
 - 2) weighted average allocation amount for that account on the prior contract anniversary divided by
 - 3) total weighted average allocation amounts for all accounts on the prior contract anniversary

Declared rates are based on current rates and are subject to change without notice.

Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for additional optional benefit riders or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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The S&P MARC 5% ER Index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. This index has been in existence since Mar. 27, 2017. Ending Values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

S&P Maestro 5 Index ER is managed to a volatility target, and as a result the Index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. This index has been in existence since 2/22/2021. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

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