

Rate Preview for October 17, 2023



Focused Growth Annuity - Crediting Rates

	Current 9/15 Rates*	Upcoming 10/17 Rates*	Change
FGA3	4.75% / 4.85%	5.15% / 5.25%	0.40% ▲
FGA5	5.00% / 5.10%	5.40% / 5.50%	0.40% ▲
FGA7	5.00% / 5.10%	5.40% / 5.50%	0.40% ▲
FGA10	4.85% / 4.95%	5.25% / 5.35%	0.40% ▲

*Low Band / High Band

Multi-Choice Annuity - Crediting Rates

	Current 9/15 Rates*	Upcoming 10/17 Rates*	Change
MCA3	4.80% / 4.90%	5.20% / 5.30%	0.40% ▲
MCA3 with Interest Withdrawals	4.75% / 4.85%	5.15% / 5.25%	0.40% ▲
MCA3 with 10% Withdrawal Provision	4.70% / 4.80%	5.10% / 5.20%	0.40% ▲
MCA3 with Principal Guarantee	4.60% / 4.70%	5.00% / 5.10%	0.40% ▲
MCA5	5.05% / 5.15%	5.45% / 5.55%	0.40% ▲
MCA5 with Interest Withdrawals	5.00% / 5.10%	5.40% / 5.50%	0.40% ▲
MCA5 with 10% Withdrawal Provision	4.95% / 5.05%	5.35% / 5.45%	0.40% ▲
MCA5 with Principal Guarantee	4.85% / 4.95%	5.25% / 5.35%	0.40% ▲
MCA7	4.95% / 5.05%	5.35% / 5.45%	0.40% ▲
MCA7 with Interest Withdrawals	4.90% / 5.00%	5.30% / 5.40%	0.40% ▲
MCA7 with 10% Withdrawal Provision	4.85% / 4.95%	5.25% / 5.35%	0.40% ▲
MCA7 with Principal Guarantee	4.75% / 4.85%	5.15% / 5.25%	0.40% ▲

*Low Band / High Band

Index-Rate Annuity - Fixed Account Crediting Rates

	Current 9/15 Rates	Upcoming 10/17 Rates	Change
ISA5	4.75%	4.75%	0.00%
ISA7	4.75%	4.75%	0.00%
ISA10	4.75%	4.75%	0.00%
ECI5	4.25%	4.25%	0.00%
ECI7	4.25%	4.25%	0.00%
ECI10	4.25%	4.25%	0.00%

Rate Preview for October 17, 2023



Enhanced Choice Index Plus - Cap Rates

	Current 9/15 Rates*	Upcoming 10/17 Rates*	Change
ECI5 S&P 500	9.00% / 12.00%	9.50% / 12.50%	0.50% ▲
ECI7 S&P 500	9.50% / 12.50%	10.00% / 13.00%	0.50% ▲
ECI10 S&P 500	9.00% / 12.00%	9.50% / 12.50%	0.50% ▲

Enhanced Choice Index Plus - Participation Rates

	Current 9/15 Rates*	Upcoming 10/17 Rates*	Change
ECI5 S&P 500	50% / 65%	53% / 68%	3% ▲
ECI5 S&P MARC 5% ER	185% / 240%	200% / 255%	15% ▲
ECI5 S&P 500 Daily RC 5% ER	185% / 240%	200% / 255%	15% ▲
ECI5 S&P 500 ESG Daily RC 5% ER	185% / 240%	200% / 255%	15% ▲
ECI5 BofA Global MegaTrends	125% / 160%	140% / 175%	15% ▲
ECI7 S&P 500	52% / 67%	55% / 70%	3% ▲
ECI7 S&P MARC 5% ER	190% / 245%	205% / 260%	15% ▲
ECI7 S&P 500 Daily RC 5% ER	190% / 245%	205% / 260%	15% ▲
ECI7 S&P 500 ESG Daily RC 5% ER	190% / 245%	205% / 260%	15% ▲
ECI7 BofA Global MegaTrends	130% / 165%	145% / 180%	15% ▲
ECI10 S&P 500	50% / 65%	60% / 75%	10% ▲
ECI10 S&P MARC 5% ER	195% / 250%	210% / 265%	15% ▲
ECI10 S&P 500 Daily RC 5% ER	195% / 250%	210% / 265%	15% ▲
ECI10 S&P 500 ESG Daily RC 5% ER	195% / 250%	210% / 265%	15% ▲
ECI10 BofA Global MegaTrends	135% / 170%	150% / 185%	15% ▲

*Participation Rate / Enhanced Participation Rate

Index Select Annuity - Cap Rates

	Current 9/15 Rates*	Upcoming 10/17 Rates*	Change
ISA5	9.50% / 9.75%	10.75% / 11.00%	1.25% ▲
ISA7	10.50% / 10.75%	11.25% / 11.50%	0.75% ▲
ISA10	10.50% / 10.75%	11.25% / 11.50%	0.75% ▲

*Low Band / High Band

Index Select Annuity - Participation Rates

	Current 9/15 Rates*	Upcoming 10/17 Rates*	Change
ISA5	53% / 55%	58% / 60%	5% ▲
ISA7	55% / 57%	60% / 62%	5% ▲
ISA10	55% / 57%	62% / 64%	7% ▲

*Low Band / High Band