

# 3%, 5%, or 7% premium bonus on all first-year premium<sup>1</sup>

## Product features included with all premium bonus options

### Free withdrawal

- Up to 10% of contract value annually, starting year two
- Systematic withdrawal of interest only from the fixed value, available after 30 days<sup>2</sup>

Enhanced Benefit Rider available at issue for owners age 75 and younger (not available in CA)

Performance Rate Rider (PRR) available for a fee\*

Market Value Adjustment Rider (MVA)<sup>3</sup>

No surrender charges at death

Issue age: 18-80

### Option 1: 3% premium bonus interest rates

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 7% Index	1 year	120%	175%	-	-	-
BNPP Patriot Technology Index	1 year	115%	165%	-	-	-
Nasdaq Premier™ Index	1 year	58%	80%	-	-	-
	1 year	-	-	9%	-	-
NYSE® Premier Index	1 year	-	-	-	-	7.10%
	1 year	58%	80%	-	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	-	-	9%	-	-
	1 year	-	-	-	-	7.10%
	1 year	55%	80%	-	-	-
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	160%	230%	-	-	-
	1 year	42%	60%	-	-	-
S&P 500® Index	1 year	-	-	6%	9%	-
	1 year	-	-	-	-	5%
	Monthly <sup>4</sup>	-	-	2.60%	3.70%	-

Current fixed interest strategy rate<sup>5</sup>: 3.55%

**Option 2: 5% premium bonus interest rates**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 7% Index	1 year	110%	160%	-	-	-
BNPP Patriot Technology Index	1 year	105%	150%	-	-	-
Nasdaq Premier™ Index	1 year	52%	75%	-	-	-
	1 year	-	-	8%	-	-
	1 year	-	-	-	-	6.30%
NYSE® Premier Index	1 year	52%	75%	-	-	-
	1 year	-	-	8%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	50%	75%	-	-	-
	1 year	-	-	8%	-	-
	1 year	-	-	-	-	6.30%
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	145%	215%	-	-	-
	1 year	38%	55%	-	-	-
S&P 500® Index	1 year	-	-	5.25%	8.25%	-
	1 year	-	-	-	-	4.50%
	Monthly <sup>4</sup>	-	-	2.40%	3.40%	-

 Current fixed interest strategy rate<sup>5</sup>: 3.20%

**Option 3: 7% premium bonus interest rates**

Interest strategies	Strategy term	Participation rate (PR)	PR w/PRR*	Cap	Cap w/PRR*	Performance trigger
BlackRock® Adaptive US Equity 7% Index	1 year	100%	150%	-	-	-
BNPP Patriot Technology Index	1 year	90%	140%	-	-	-
Nasdaq Premier™ Index	1 year	46%	70%	-	-	-
	1 year	-	-	7%	-	-
	1 year	-	-	-	-	5.50%
NYSE® Premier Index	1 year	46%	70%	-	-	-
	1 year	-	-	7%	-	-
S&P 500® Advantage 15% VT TCA Index (USD) ER	1 year	45%	70%	-	-	-
	1 year	-	-	6.50%	-	-
	1 year	-	-	-	-	5.50%
S&P 500® Divident Aristocrats® Daily Risk Control 5% Excess Return Index	1 year	130%	195%	-	-	-
	1 year	34%	50%	-	-	-
S&P 500® Index	1 year	-	-	4.75%	7.50%	-
	1 year	-	-	-	-	4%
	Monthly <sup>4</sup>	-	-	2.10%	3.10%	-

 Current fixed interest strategy rate<sup>5</sup>: 2.85%



Schedule(s)	1	2	3	4	5	6+
<b>Surrender charges</b>	9.1%	9%	8%	7%	6%	0%
<b>Surrender charges (CA)</b>	7.5%	8%	7%	6%	5%	0%
<b>Bonus vesting schedule</b>	0%	10%	20%	30%	40%	100%

Minimum rates	
<b>MGSV – MGIR:</b> Currently 2.40% <sup>6</sup>	<b>MGSV: 87.5%</b> (91% in CA) of all premiums, minus any withdrawals (excluding any withdrawal charges), all accumulated at the minimum guaranteed surrender value minimum guaranteed interest rate (MGSV-MGIR).

Premium   Flexible premium at any time without extending surrender	
<b>Minimum premium:</b> \$5,000 <b>Additional premium:</b> \$1,000	<b>Maximum premium:</b> 18-69: \$1,500,000   70-74: \$1,000,000   75-80: \$750,000

<sup>1</sup> The premium bonus can only be elected at time of application and cannot be changed once the contract is issued.

<sup>2</sup> Benefit not guaranteed and subject to change.

<sup>3</sup> MVA applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.

<sup>4</sup> Monthly cap calculated monthly on an annual term.

<sup>5</sup> Fixed value minimum guaranteed interest rate is 0.50%.

<sup>6</sup> MGSV–MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

Annuity contract and riders issued under form series ICC24 BASE-IDX-B, ICC24 IDX-11-5, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC24 E-BPT, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-ERR, and state variations thereof. Availability may vary by state.

Rates are set at issue and subject to change. Please see product specific sales brochure and disclosure for additional details.

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