

Index Frontier 5 Variable-Indexed Annuity Rates

Effective January 21, 2019



	Declared Rate	Growth Indexed Strategies Maximum Loss of 10% Each Term			Conserve Indexed Strategies Maximum Loss of 0% Each Term		
		S&P 500 [®] Max. Gain	SPDR Gold Max. Gain	iShares [®] U.S. Real Estate Max. Gain	S&P 500 [®] Max. Gain	SPDR Gold Max. Gain	iShares [®] U.S. Real Estate Max. Gain
Purchase payments \$250,000 and over	2.55%	12.00%	13.50%	20.00%	4.25%	5.00%	6.00%
Purchase payments under \$250,000	2.45%	11.50%	12.50%	18.00%	4.00%	4.75%	5.50%

Declared Rate: The guaranteed minimum declared rate is 1.50%. In WA, the guaranteed minimum declared rate is 1.75%.

Maximum Losses: Conserve indexed strategies offer a maximum loss of 0% each term. Growth indexed strategies offer a maximum loss of 10% each term. Future indexed strategies could offer different maximum losses.

Maximum Gains: Maximum gains may vary from term to term. A maximum gain for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different maximum gain guarantees.

Bailout Right: On indexed strategies, early withdrawal charges are waived if the maximum gain for an indexed strategy ever falls below its bailout trigger. Growth Indexed Strategies have a bailout trigger of 5%; Conserve Indexed Strategies have a bailout trigger of 2%.

State Availability and Variations (as of September 4, 2018)
Index Frontier 5 not available in AK, NY and OR
MO: Declared Rate Strategy not available. State-specific marketing materials required.
MA: Extended Care and Terminal Illness waivers not available.
MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state.

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