ViStar Fixed Indexed Annuity

Strategies		
Fixed Rate	1-Year Fixed Rate	2.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	4.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	95%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	85%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	95%

Highlander 7™ Fixed Indexed Annuity

Strategies		
Fixed Rate	1-Year Fixed Rate	2.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	4.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	95%

Highlander™ Fixed Indexed Annuity

Strategies		
Fixed Rate	1-Year Fixed Rate	2.00%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	30%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	3.75%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	85%

Preserve Multi-Year Guaranteed Annuity

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-$5,000 NQ- $10,000-$249,999	2.00%	2.15%	2.30%	2.40%	2.45%	2.50%	2.60%	2.75%
High Band $250,000+	2.10%	2.25%	2.40%	2.50%	2.55%	2.60%	2.70%	2.85%

ProOption Multi-Year Guaranteed Annuity with Return of Premium

Guaranteed Period Option	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
5-Year	1.75%	1.85%	1.95%	2.05%	2.15%					
7-Year	1.80%	1.90%	2.00%	2.10%	2.20%	2.30%	2.40%			
10-Year	1.95%	2.05%	2.15%	2.25%	2.35%	2.45%	2.55%	2.65%	2.75%	2.85%

The rates shown above will apply to applications received in the Home Office on or after the date in which a rate change becomes effective. We will hold previous rates if the signed application is received into the Home Office on the last business day prior to the rate change, by 5:00 pm EST. The previous rates will be held for up to 45 calendar days from the date the application is received. If the policy is not issued within 45 calendar days of the date received, current rates will be used.

Rates as stated are effective as of 01/01/2022 and guaranteed for the initial term.
Future rates are subject to change at the discretion of Guggenheim Life and Annuity Company, subject to the minimum guarantees.

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