

Interest Rates (Continued)

Rates as of January 3, 2022



INSURANCE COMPANY

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Fixed Indexed Annuity with Enhanced Benefit Rider

Product Feature	Vega 7	Vega 7	Vega 7	Vega 10	Vega 10	Vega 10	Vega 14
Benefit Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	1.35%	1.10%	1.10%	1.35%	1.35%	1.10%	1.60%
S&P 500® Annual P2P Cap	2.50%	2.25%	2.00%	2.75%	2.25%	2.25%	3.00%
S&P 500® Annual P2P PR	20%	20%	17%	22%	20%	20%	22%
S&P 500® Monthly Cap	1.50%	1.50%	1.50%	1.75%	1.50%	1.50%	1.75%
S&P 500® Monthly Average Cap	2.75%	2.50%	2.50%	3.00%	2.50%	2.50%	3.25%
S&P 500® Monthly Average PR	35%	35%	30%	40%	35%	35%	42%
S&P 500® Monthly Average Spread	5.25%	5.50%	5.75%	4.75%	5.50%	5.50%	4.50%
Barclays Atlas 5 Annual P2P PR	60%	55%	52%	65%	55%	55%	70%
Barclays Atlas 5 Annual P2P Spread*	2.50%	2.75%	3.00%	2.00%	2.75%	2.75%	1.75%
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P PR	60%	55%	55%	67%	60%	55%	70%
Credit Suisse RavenPack AP2P Spread*	2.25%	2.50%	2.75%	1.75%	2.25%	2.50%	1.50%
Credit Suisse RavenPack AP2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State Specific	AL, AZ, AR, CO, CT, FL, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC	AK, UT	AL, AZ, AR, CO, CT, FL, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC	AK, UT	AL, AZ, AR, CO, CT, FL, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY



Fixed Indexed Annuity Enhanced Benefit Rider

Product Feature	Vega Bonus 7	Vega Bonus 7	Vega Bonus 7	Vega Bonus 10	Vega Bonus 10	Vega Bonus 10	Vega Bonus 14
Benefit Bonus	0-80: 20% 81-90: 7%	0-80: 20% 81-90: 7%	0-80: 20% 81-90: 7%	0-80: 25% 81-85: 7%	0-80: 25% 81-85: 7%	0-80: 25% 81-85: 7%	0-80: 25%
Fixed Rate	1.25%	1.00%	1.00%	1.25%	1.25%	1.00%	1.50%
S&P 500® Annual P2P Cap	2.25%	2.00%	2.00%	2.25%	2.00%	2.00%	2.50%
S&P 500® Annual P2P PR	20%	17%	15%	20%	17%	17%	20%
S&P 500® Monthly Cap	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
S&P 500® Monthly Average Cap	2.50%	2.25%	2.25%	2.50%	2.50%	2.25%	2.75%
S&P 500® Monthly Average PR	35%	30%	30%	35%	30%	30%	35%
S&P 500® Monthly Average Spread	5.50%	5.75%	6.00%	5.50%	5.75%	5.75%	5.25%
Barclays Atlas 5 Annual P2P PR	55%	50%	50%	55%	52%	50%	60%
Barclays Atlas 5 Annual P2P Spread*	2.75%	3.25%	3.25%	2.75%	3.00%	3.25%	2.50%
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Suisse RavenPack AP2P PR	55%	52%	50%	60%	55%	52%	60%
Credit Suisse RavenPack AP2P Spread*	2.50%	2.75%	3.00%	2.25%	2.75%	2.75%	2.25%
Credit Suisse RavenPack AP2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State Specific	AL, AZ, AR, CO, CT, FL, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC	AK, UT	AL, AZ, AR, CO, CT, FL, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY	DE, ID, MO, NV, SC	AK, UT	AL, AZ, AR, CO, CT, FL, GA, IL, IA, KS, KY, LA, ME, MI, NE, NH, NM, ND, OK, SD, TN, VT, WV, WI, WY

*The Spread decreases your interest credit. Your interest credit will never be less than 0.

The boost increases your interest credit. [Contact us at 888-352-5122](tel:888-352-5122) about the Boost strategy.