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MarketMax Index

Effective June 22, 2022
(Rates Effective Since Jun 22, 2022)

Account Options	Current Rate
1-Year Interest	4.00%
S&P 500 1-Year Point-to-Point Cap	7.50%
MARC 5% 1-Year Point-to-Point Participation	170.00%
S&P 500 1-Year Point-to-Point Cap with Fee	12.00%
S&P 500 1-Year Point-to-Point Participation with Fee	47.00%
Focus50 1-Year Point-to-Point Participation with Fee	180.00%
MARC 5% 1-Year Point-to-Point Participation with Fee	210.00%

Fixed-Rate Account

1-Year Interest

The fixed rate is guaranteed for one contract year. On contract anniversaries the rate may change subject to the contractual Minimum Guaranteed Interest Rate. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per your instructions. The Minimum Guaranteed Interest Rate is 1.0%.

Index Accounts with No Fee

S&P 500 1-Year Point-to-Point Cap

Index credits are based on the percentage change in the S&P 500® Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%.

MARC 5% 1-Year Point-to-Point Participation

Index increase based on the point-to-point change in the S&P MARC5 Index each year. Participation Rate applied to index increase and credited annually. Participation Rate may change annually (minimum 10%).

Rate Buy-Up Index Accounts with Annual Fee

S&P 500 1-Year Point-to-Point Cap with Fee

Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

S&P 500 1-Year Point-to-Point Cap with Fee

Index credits are based on the percentage change in the S&P 500® Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%. This account will have a higher cap rate than the PTP Cap Account, due to the 1.00% fee charged to the Account Value in this Account.

Focus50 1-Year Point-to-Point Participation with Fee

Index credits are based on the percentage change in the Barclays Focus50 Index™ from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%. A 1.00% fee will be charged to the Account Value in this Account.

MARC 5% 1-Year Point-to-Point Participation with Fee

Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%. This account will have a higher participation rate than the MARC5 PTP Part Account, due to the 1.00% fee charged to the Account Value in this Account.

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Rate Hold

If the initial premium is not received with the application but is received within 60 days, the contract/policy will be credited with the higher of the rates on the date of receipt of the application and the rates for new issues on the date the premium is received.



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