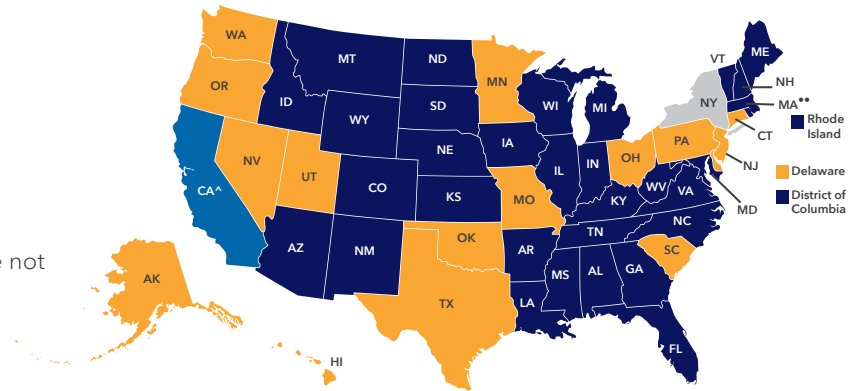


## Rates and Availability as of December 3, 2018

- Confinement waiver not available in MA
  - ^ Confinement Waiver and Terminal Illness waivers are not applicable in CA
- (Not available in NY)



Available in: AL, AZ, AR, CO, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY

Initial Premium <sup>1</sup>	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
<b>3-year</b> (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	2.25%	2.25%	2.40%	2.40%
<b>5-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	3.10%	3.10%	3.25%	3.25%
<b>7-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10, 10%	3.20%	3.20%	3.35%	3.35%

A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy.

Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.

Available in: AK, CA<sup>2</sup>, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA

Initial Premium <sup>1</sup>	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
<b>3-year</b> (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	2.25%	2.25%	2.40%	2.40%
CA: 8.3, 7.3, 6.3%				
<b>5-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7%	3.05%	3.05%	3.20%	3.20%
CA: 8.3, 7.3, 6.3, 5.3, 4.2%				
<b>7-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8%	3.15%	3.15%	3.30%	3.30%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

<sup>1</sup> Minimum initial premium - \$10,000

<sup>2</sup> CA withdrawal charge schedules differ from other states.

**Any rate changes are effective for applications issued on or after the date indicated on the rate card.**

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