

## January 12, 2024 CREDITING RATES

Guaranty Rate Lock™ Multi-Year Guaranteed Annuity		Premium Bands Guaranty Rate Lock current minimum interest guarantee is 0.50%		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	4.15%	4.25%	4.25%
4-Year	100	4.25%	4.35%	4.35%
5-Year	100	4.65%	4.75%	4.75%
6-Year	90	4.25%	4.35%	4.35%
7-Year	90	4.25%	4.35%	4.35%
8-Year	90	4.25%	4.35%	4.35%
9-Year	90	4.25%	4.35%	4.35%
10-Year	90	4.25%	4.35%	4.35%

For Multi-Year Guaranteed Annuities issued Jan. 1 through June 30, 2024, these rates apply through the life of the contract:

•Guaranteed Minimum Cash Surrender Value Rate of 2.75% applies to 87.5% of the premium.