

Index Frontier Variable-Indexed Annuity Rates



| Index Frontier 5 Effective January 21, 2019 | Declared Rate | Growth Indexed Strategies Maximum Loss of 10% Each Term | | | Conserve Indexed Strategies Maximum Loss of 0% Each Term | | |
|--|---------------|--|---------------------|---|---|---------------------|---|
| | | S&P 500 [®] Max. Gain | SPDR Gold Max. Gain | iShares [®] U.S. Real Estate Max. Gain | S&P 500 [®] Max. Gain | SPDR Gold Max. Gain | iShares [®] U.S. Real Estate Max. Gain |
| Purchase payments \$250,000 and over | 2.55% | 12.00% | 13.50% | 20.00% | 4.25% | 5.00% | 6.00% |
| Purchase payments under \$250,000 | 2.45% | 11.50% | 12.50% | 18.00% | 4.00% | 4.75% | 5.50% |

| Index Frontier 7 Effective January 21, 2019 | Declared Rate | Growth Indexed Strategies Maximum Loss of 10% Each Term | | | Conserve Indexed Strategies Maximum Loss of 0% Each Term | | |
|--|---------------|--|---------------------|---|---|---------------------|---|
| | | S&P 500 [®] Max. Gain | SPDR Gold Max. Gain | iShares [®] U.S. Real Estate Max. Gain | S&P 500 [®] Max. Gain | SPDR Gold Max. Gain | iShares [®] U.S. Real Estate Max. Gain |
| Purchase payments \$250,000 and over | 2.75% | 12.50% | 14.00% | 21.00% | 4.50% | 5.25% | 6.50% |
| Purchase payments under \$250,000 | 2.60% | 12.00% | 13.00% | 19.00% | 4.25% | 5.00% | 6.00% |

Declared Rate: The guaranteed minimum declared rate is 1.50%. In WA, the guaranteed minimum declared rate is 1.75%.

Maximum Losses: Conserve indexed strategies offer a maximum loss of 0% each term. Growth indexed strategies offer a maximum loss of 10% each term. Future indexed strategies could offer different maximum losses.

Maximum Gains: Maximum gains may vary from term to term. A maximum gain for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different maximum gain guarantees.

Bailout Right: On indexed strategies, early withdrawal charges are waived if the maximum gain for an indexed strategy ever falls below its bailout trigger.

Index Frontier 5 bailout triggers: Growth Indexed Strategies have a bailout trigger of 5%; Conserve Indexed Strategies have a bailout trigger of 2%.

Index Frontier 7 bailout triggers: Growth Indexed Strategies have a bailout trigger of 6%; Conserve Indexed Strategies have a bailout trigger of 3%.

| State Availability and Variations (as of September 4, 2018) |
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| Index Frontier 5 not available in AK, NY and OR |
| Index Frontier 7 not available in AK, NY and OR |
| MO: Declared Rate Strategy not available. State-specific marketing materials required. |
| MA: Extended Care and Terminal Illness waivers not available. |
| MA, MN, OR, UT and WA: Residents are only permitted to purchase annuity products within their resident state. |

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