Highlander 7[™] Fixed Indexed Annuity

Strategies		
Fixed	1-Year Fixed	3.00%
S&P 500 MARC 5%	1-Year Pt-to-Pt w/Participation	100%
S&P 500	1-Year Pt-to-Pt w/Annual Cap	5.50%
S&P 500	1-Year Pt-to-Pt w/Participation	50%

Highlander[™] Fixed Indexed Annuity

Strategies		
Fixed	1-Year Fixed	2.50%
S&P 500 MARC 5%	1-Year Pt-to-Pt w/Participation	100%
S&P 500	1-Year Pt-to-Pt w/Annual Cap	4.50%
S&P 500	1-Year Pt-to-Pt w/Participation	40%

Preserve Multi-Year Guaranteed Annuity

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-\$5,000 NQ- \$10,000-\$249,999	3.00%	3.05%	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
High Band \$250,000+	3.10%	3.15%	3.35%	3.40%	3.45%	3.50%	3.55%	3.60%

ProOption Multi-Year Guaranteed Annuity with Return of Premium

Guaranteed Period Option	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
5-Year	2.70%	2.80%	2.90%	3.00%	3.10%					
7-Year	2.70%	2.80%	2.90%	3.00%	3.10%	3.20%	3.30%			
10-Year	2.70%	2.80%	2.90%	3.00%	3.10%	3.20%	3.30%	3.40%	3.50%	3.60%

Interest rates as stated are effective on the date of this form and are subject to change in the future at the discretion of the Company; contact your Annuity Sales Consultant to verify the most current rates.

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