

# Rate Preview for December 1, 2023



## Multi-Choice Annuity - Crediting Rates

	Current 11/1 Rates*	Upcoming 12/1 Rates*	Change
MCA3	5.10% / 5.20%	5.30% / 5.40%	0.20% ▲
MCA3 with Interest Withdrawals	5.05% / 5.15%	5.25% / 5.35%	0.20% ▲
MCA3 with 10% Withdrawal Provision	5.00% / 5.10%	5.20% / 5.30%	0.20% ▲
MCA3 with Principal Guarantee	4.90% / 5.00%	5.10% / 5.20%	0.20% ▲
MCA5	5.45% / 5.55%	5.65% / 5.75%	0.20% ▲
MCA5 with Interest Withdrawals	5.40% / 5.50%	5.60% / 5.70%	0.20% ▲
MCA5 with 10% Withdrawal Provision	5.35% / 5.45%	5.55% / 5.65%	0.20% ▲
MCA5 with Principal Guarantee	5.25% / 5.35%	5.45% / 5.55%	0.20% ▲
MCA7	5.30% / 5.40%	5.45% / 5.55%	0.15% ▲
MCA7 with Interest Withdrawals	5.25% / 5.35%	5.40% / 5.50%	0.15% ▲
MCA7 with 10% Withdrawal Provision	5.20% / 5.30%	5.35% / 5.45%	0.15% ▲
MCA7 with Principal Guarantee	5.10% / 5.20%	5.25% / 5.35%	0.15% ▲

\*Low Band / High Band

## Enhanced Choice Index - Participation Rates

	Current 11/1 Rates*	Upcoming 12/1 Rates*	Change
ECI5 S&P 500	53% / 68%	53% / 68%	0%
ECI5 S&P MARC 5% ER	200% / 255%	200% / 255%	0%
ECI5 S&P 500 Daily RC 5% ER	200% / 255%	200% / 255%	0%
ECI5 S&P 500 ESG Daily RC 5% ER	200% / 255%	200% / 255%	0%
ECI5 BofA Global MegaTrends	140% / 175%	140% / 175%	0%
ECI7 S&P 500	55% / 70%	55% / 70%	0%
ECI7 S&P MARC 5% ER	205% / 260%	205% / 260%	0%
ECI7 S&P 500 Daily RC 5% ER	205% / 260%	205% / 260%	0%
ECI7 S&P 500 ESG Daily RC 5% ER	205% / 260%	205% / 260%	0%
ECI7 BofA Global MegaTrends	145% / 180%	145% / 180%	0%
ECI10 S&P 500	60% / 75%	60% / 75%	0%
ECI10 S&P MARC 5% ER	210% / 265%	210% / 265%	0%
ECI10 S&P 500 Daily RC 5% ER	210% / 265%	210% / 265%	0%
ECI10 S&P 500 ESG Daily RC 5% ER	210% / 265%	210% / 265%	0%
ECI10 BofA Global MegaTrends	150% / 185%	150% / 185%	0%

\*Participation Rate / Enhanced Participation Rate

## Enhanced Choice Index Plus - Cap Rates

	Current 11/1 Rates*	Upcoming 12/1 Rates*	Change
ECI5 S&P 500	9.50% / 12.50%	10.00% / 13.00%	0.50% ▲
ECI7 S&P 500	10.00% / 13.00%	10.50% / 13.50%	0.50% ▲
ECI10 S&P 500	9.50% / 12.50%	10.00% / 13.00%	0.50% ▲

# Rate Preview for December 1, 2023



## Index Select Annuity - Cap Rates

	<b>Current 11/1 Rates*</b>	<b>Upcoming 12/1 Rates*</b>	<b>Change</b>
ISA5	11.00% / 11.25%	11.00% / 11.25%	0.00%
ISA7	11.15% / 11.40%	11.15% / 11.40%	0.00%
ISA10	10.90% / 11.15%	10.90% / 11.15%	0.00%

\*Low Band / High Band

## Index Select Annuity - Participation Rates

	<b>Current 11/1 Rates*</b>	<b>Upcoming 12/1 Rates*</b>	<b>Change</b>
ISA5	59% / 61%	62% / 64%	3% ▲
ISA7	60% / 62%	63% / 65%	3% ▲
ISA10	60% / 62%	62% / 64%	2% ▲

\*Low Band / High Band

## Fixed Account Crediting Rate

	<b>Current 11/1 Rates</b>	<b>Upcoming 12/1 Rates</b>	<b>Change</b>
ISA5	4.75%	5.25%	0.50% ▲
ISA7	4.75%	5.25%	0.50% ▲
ISA10	4.75%	5.25%	0.50% ▲
ECI5	4.25%	4.75%	0.50% ▲
ECI7	4.25%	4.75%	0.50% ▲
ECI10	4.25%	4.75%	0.50% ▲

## Total Choice Annuity - Crediting Rates

	<b>Current 11/1 Rates</b>	<b>Upcoming 12/1 Rates</b>	<b>Change</b>
TCA3	5.00%	5.20%	0.20% ▲
TCA5	5.25%	5.45%	0.20% ▲
TCA7	5.15%	5.30%	0.15% ▲

  

	<b>Current 11/1 Rates</b>	<b>Upcoming 12/1 Rates</b>	<b>Change</b>
TCA3 with Principal Guarantee	4.90%	5.10%	0.20% ▲
TCA5 with Principal Guarantee	5.15%	5.35%	0.20% ▲
TCA7 with Principal Guarantee	5.05%	5.20%	0.15% ▲