

## Rate Preview for January 1, 2021



Exclusively for WesBanco



### Fixed-Rate Annuity - Crediting Rates

	<b>Current 12/11 Rates*</b>	<b>Upcoming 1/1 Rates*</b>	<b>Change</b>
FGA3 Blue Series	1.55% / 1.65%	1.55% / 1.65%	0.00%
FGA5 Blue Series	1.95% / 2.05%	1.95% / 2.05%	0.00%
FGA7 Blue Series	2.05% / 2.15%	2.05% / 2.15%	0.00%
FGA10 Blue Series	1.65% / 1.75%	1.65% / 1.75%	0.00%

\*Low Band / High Band

### Index-Rate Annuity - Cap Rates

	<b>Current 12/11 Caps*</b>	<b>Upcoming 1/1 Caps*</b>	<b>Change</b>
ISA5	3.50% / 3.75%	3.50% / 3.75%	0.00%
ISA7	4.30% / 4.55%	4.30% / 4.55%	0.00%

\*Low Band / High Band

### Index-Rate Annuity - Participation Rates

	<b>Current 12/11 Par Rates*</b>	<b>Upcoming 1/1 Rates*</b>	<b>Change</b>
ISA5	25% / 27%	25% / 27%	0.0%
ISA7	27% / 29%	27% / 29%	0.0%
ISA10	28% / 30%	28% / 30%	0.0%

\*Low Band / High Band