

North American Charter® Plus fixed index annuity series

*State specific 10-year rates apply to the following states: AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Crediting method	Declared rates			Hypothetical projected illustrated rates								
	North American Charter Plus 10 year	North American Charter Plus 14 year	North American Charter Plus 10 year state specific*	North American Charter Plus 10 year			North American Charter Plus 14 year			North American Charter Plus 10 year state specific*		
				Last 10 years	High	Low	Last 10 years	High	Low	Last 10 years	High	Low
FIXED ACCOUNT	1.10%	1.30%	1.00%	1.10%	1.10%	1.10%	1.30%	1.30%	1.30%	1.00%	1.00%	1.00%
Annual Point-To-Point with Index Cap Rate												
S&P 500*	2.50%	3.00%	2.50%	1.74%	1.74%	1.49%	2.09%	2.09%	1.79%	1.74%	1.74%	1.49%
Monthly Point-To-Point with Index Cap Rate												
S&P 500*	1.10%	1.40%	1.10%	1.94%	1.94%	1.18%	3.01%	3.01%	1.70%	1.94%	1.94%	1.18%
Nasdaq-100*	1.00%	1.05%	0.90%	1.29%	1.29%	0.57%	1.37%	1.37%	0.60%	1.11%	1.11%	0.50%
Annual Point-To-Point with Participation Rate												
S&P 500*	20%	22%	20%	2.48%	2.48%	1.56%	2.72%	2.72%	1.72%	2.48%	2.48%	1.56%
Daily Average with Margin												
S&P 500*	6.95%	6.05%	7.25%	2.22%	2.22%	0.27%	2.57%	2.57%	0.36%	2.10%	2.10%	0.24%
Annual Point-To-Point with Index Margin												
S&P 500*Low Volatility Daily Risk Control 5% Index	5.75%	5.25%	5.75%	2.14%	2.14%	0.98%	2.33%	2.33%	1.12%	2.14%	2.14%	0.98%
Two-Year Point-To-Point with Index Margin (No Cap) (Annual Margin shown; 2-Year Margin is Margin shown x 2)												
S&P 500*Low Volatility Daily Risk Control 8% Index	5.00%	4.00%	5.50%	4.58%	4.58%	3.41%	5.53%	5.53%	3.96%	4.16%	4.16%	3.13%

Questions? Contact Sales Support at 866-322-7066

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Declared rates are based on current rates and are subject to change without notice.

Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

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