

North American Charter® Plus fixed index annuity

Minimum premium: \$75,000 qualified and non-qualified

*State specific 10-year rates apply to the following states:

AK, CA, CT, DE, HI, ID, MO, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus			Fixed account rate			Fixed account first-year yield (fixed rate + premium bonus)		
10 year	14 year	State specific 10 year*	10 year	14 year	State specific 10 year*	10 year	14 year	State specific 10 year*
7.00%	9.00%	7.00%	1.10%	1.20%	1.10%	8.17%	10.30%	8.17%
1% premium bonus increase special (limited time)								

Participation rate (No Cap)		10 year	14 year	State specific 10 year*
Annual Point-to-Point with Participation Rate	S&P 500*	15%	20%	15%
Index Margin (No Cap)		10 year	14 year	State specific 10 year*
Daily Average with Index Margin	S&P 500*	10.00%	9.00%	11.00%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	4.50%	4.50%	5.00%
Two-Year Point-to-Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2) (Not available in all states)	S&P 500® Low Volatility Daily Risk Control 8%	5.50%	4.75%	6.00%
Index Cap Rate		10 year	14 year	State specific 10 year*
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.05%	1.20%	1.00%
	NASDAQ-100*	1.05%	1.10%	1.00%
Annual Point-to-Point with Index Cap Rate	S&P 500*	2.25%	2.75%	2.00%

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Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

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New business guidelines

Interest rates and interest credit factors (“rates”) can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold, the following must occur:

Fixed index annuities (FIAs), except those listed below	Must receive premium within 45 days of application received date.	Rate will be based on more favorable rates between: <ul style="list-style-type: none"> • application received date • premium received date
Multi-year guarantee annuity (MYGA)	Must receive premium within 60 days of application signed date.	Rate will be based on more favorable rates between: <ul style="list-style-type: none"> • application signed date • premium received date

If the 45th or 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Rate hold only applies for the first contract year/or crediting period (first guarantee period for MYGA). For FIAs, in **subsequent contract years**, rates will be declared on the contract anniversary and will align with the effective date of the contract.

Disclosures

Premium bonus: Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

***GLWB:** GLWB bonus and GLWB stacking roll-up credit are not applied to the accumulation value, only to the GLWB value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB stacking roll-up credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB stacking roll-up credit is available if a required minimum distribution (RMD) is required.

Index accounts: Crediting methods such as index cap rates, participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes are not available on all products or in all states.

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