

NOT FOR USE IN OREGON

Crediting method	Declared rates	Hypothetical projected illustrated rates		
		Last 10 Years	High	Low
Fixed account	3.55%	3.55%	3.55%	3.55%
Annual Point-to-Point with Index Cap Rate				
S&P 500®	8.50%	5.88%	6.74%	5.38%
Two-year Point-to-Point with Index Cap Rate				
S&P 500®	13.00%	4.74%	6.07%	4.61%
Annual Point-to-Point with Participation Rate				
S&P 500®	35%	5.13%	5.38%	3.58%
Barclays Transitions 6 VC Index™	115%	8.32%	10.48%	6.52%
Barclays Transitions 12 VC Index™	65%	9.92%	12.51%	7.69%
Two-year Point-to-Point with Participation Rate				
S&P 500®	40%	4.76%	6.01%	4.04%
Barclays Transitions 6 VC Index™	185%	9.67%	15.17%	8.61%
Two-year Point-to-Point with Index Margin and Participation Rate Barclays Transitions 12 VC Index™ (annual index margin of 2%)	Margin 4%			
	P-rate 115%	11.27%	17.99%	10.05%

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

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1. The Annual Index Margin is multiplied by two when it is applied at the end of each two-year term. The Participation Rate is applied after the index margin.

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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