

IncomeShield™ 10

Effective: 01/01/24

(Rates Subject to Change)

10% Premium Bonus¹ on all first year Premiums Additional Features

- Free Withdrawal
 - Up to 10% of Contract Value annually, starting year two
 - Systematic Withdrawal of interest only from the Fixed Value, available after 30 days²
- Enhanced Benefit Rider for Owners age 75 and under at issue
- Market Value Adjustment Rider (MVA)³
- Optional Lifetime Income Benefit Rider (LIBR)
- No Surrender Charges at death
- Issue Age: 18-80

Interest Rates - without LIBR

	Cap	PR
BlackRock® Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	-	50%
BlackRock® Adaptive US Equity 5% Index 2-Year Pt to Pt w/ PR	-	70%
BofA Destinations Index™ Annual Pt to Pt w/ PR	-	50%
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	-	70%
UBS Tech Edge Annual Pt to Pt w/ PR	-	50%
UBS Tech Edge 2-Year Pt to Pt w/ PR	-	70%
SG Global Sentiment Annual Pt to Pt w/ PR	-	50%
SG Global Sentiment 2-Year Pt to Pt w/ PR	-	70%
S&P 500® Annual Pt to Pt w/ Cap	1.75%	-
S&P 500® Monthly Pt to Pt w/ Cap	1.00% ⁴	-
S&P 500® Annual Pt to Pt w/ PR	-	10%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.50%	-
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	40%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	55%
S&P 500® 2-Year Pt to Pt w/ Cap	3.75%	-
S&P 500® 2-Year Pt to Pt w/ PR	-	15%

Current Fixed Value Rate 1.10%⁵

Interest Rates - with LIBR

	Cap	PR
BlackRock® Adaptive US Equity 5% Index Annual Pt to Pt w/ PR	-	45%
BlackRock® Adaptive US Equity 5% Index 2-Year Pt to Pt w/ PR	-	65%
BofA Destinations Index™ Annual Pt to Pt w/ PR	-	45%
BofA Destinations Index™ 2-Year Pt to Pt w/ PR	-	65%
UBS Tech Edge Annual Pt to Pt w/ PR	-	45%
UBS Tech Edge 2-Year Pt to Pt w/ PR	-	65%
SG Global Sentiment Annual Pt to Pt w/ PR	-	45%
SG Global Sentiment 2-Year Pt to Pt w/ PR	-	65%
S&P 500® Annual Pt to Pt w/ Cap	1.75%	-
S&P 500® Monthly Pt to Pt w/ Cap	1.00% ⁴	-
S&P 500® Annual Pt to Pt w/ PR	-	10%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	2.25%	-
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	35%
S&P 500® Dividend Aristocrats® Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	50%
S&P 500® 2-Year Pt to Pt w/ Cap	3.75%	-
S&P 500® 2-Year Pt to Pt w/ PR	-	15%

Current Fixed Value Rate 1.00%⁵

Premium

Minimum Premium: \$5,000
Maximum Premium: 18-69: \$1,500,000
70-74: \$1,000,000
75-80: \$750,000

Minimum Rates

MGSV-MGIR: Currently 3.00%⁶
MGSV: 87.5% of all premiums, minus any withdrawals (excluding any withdrawal charges and forfeited bonus amounts), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule(s)

Surrender Charges (10 Years)	9, 1, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Bonus Vesting (10 Years)	0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value
PR = Participation Rate ER = Excess Return

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Optional Lifetime Income Benefit Rider (LIBR) Profile

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No-Fee LIBR Available for issue ages 40-80	<ul style="list-style-type: none"> • IAV Rate⁷ is 4.0% Compound Interest • Accumulation Period is 15 years • Income Payments may begin 30 days after Contract Issue • The minimum payout election age is 50
LIBR Available for issue ages 40-80	<ul style="list-style-type: none"> • IAV Rate⁷ is 8.25% Simple Interest • 1.10% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is seven years • Income Payments may begin one year after Contract Issue • The minimum payout election age is 50
LIBR Available for issue ages 40-80	<ul style="list-style-type: none"> • IAV Rate⁷ is 7.0% Compound Interest for 10 years • Years 11-15 Guaranteed to never be lower than 4.0% Compound Interest • 1.10% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is 15 years • Income Payments may begin one year after Contract Issue • The minimum payout factor age is 50
LIBR with Wellbeing Benefit Available for issue ages 40-80	<ul style="list-style-type: none"> • IAV Rate⁷ is 8.25% Simple Interest • 1.20% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is seven years • Income Payments may begin one year after Contract Issue • The minimum payout election age is 50 • Two Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to Five Year Enhanced LIB Period
LIBR with Wellbeing Benefit Available for issue ages 40-80	<ul style="list-style-type: none"> • IAV Rate⁷ is 7.0% Compound Interest for 10 years • Years 11-15 Guaranteed to never be lower than 4.0% Compound Interest • 1.20% Annual Fee based on IAV, deducted from Contract Value • Accumulation Period is 15 years • Income Payments may begin one year after Contract Issue • The minimum payout election age is 50 • Two Year Enhanced Income Waiting Period • 200% – Enhanced Income Payment Factor for Single Life • 150% – Enhanced Income Payment Factor for Joint Life • Up to Five Year Enhanced LIB Period

Client chooses payment option upon election of rider payments — not at issue

Please refer to the Lifetime Income Benefit Rider Frequently Asked Questions (form #01F1164-LIBRFAQ) and IncomeShield 10 Sales Brochure (form #01SB1164-10).

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IAV = Income Account Value

Annuity Contract and Riders issued under form series ICC22 BASE-IDX-B, ICC22 IDX-11-10, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC20 E-MPTP-C, ICC16 R-MVA, ICC20 R-EBR, ICC20 R-LIBR-FCP, ICC20 R-LIBR-FSP, ICC20 R-LIBR-W-FSP, ICC20 R-LIBR-W-FCP and state variations thereof. Availability may vary by state.

¹ Bonus Vesting Schedule Applies.

² Benefit not guaranteed and subject to change.

³ MVA applies to Free Withdrawal that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

⁴ Monthly Cap.

⁵ Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

⁶ MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

⁷ Provisions of the Lifetime Income Benefit Rider, such as Income Account Value Accumulation Rates, may change prior to issue. IAV only used to calculate lifetime income payments. Not part of contract value or available in a lump sum. Interest grows until the earlier of payments beginning or the end of the IAV period. Certain eligibility requirements and restrictions may apply.

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