



Guaranteed Accumulator MYGA

with Enhanced Death Benefit Rider

RATES EFFECTIVE 3.30.26

FEATURES

- **Free Withdrawals** Prior year earned interest or RMD (after 1st year)
- **Free Withdrawal Rider—Qualifying Condition** May be eligible to withdrawal all or part of your Annuity without any fees or MVA if you experience a qualifying condition (after 1st year)
- **Death Benefit** No surrender charges or MVA at death
- **Enhanced Death Benefit (Optional)** 110% of Account Value for a reduced interest rate. Available for issue ages 80 and under.

PREMIUM

MINIMUM · QUALIFIED

\$5,000

MINIMUM · NON-QUALIFIED

\$10,000

MAXIMUM

\$1,000,000

Guaranteed Accumulator 3 with Enhanced Death Benefit Rider (EDB)

8.30%

1st Year Effective Yield W/ EDB*

3%
PREMIUM
BONUS

5.15%
Guaranteed
Base Rate
W/ EDB

6.19%
Effective Annual
Yield for 1st
Guarantee
Period W/ EDB**

110%
Death Benefit =
110% of Account
Value

BONUS VESTING SCHEDULE

YEAR	1	2	3	4+
BONUS VESTING	0%	33.3%	66.7%	100%

SURRENDER CHARGE SCHEDULE

YEAR	1	2	3	4	5	6	7+
SURRENDER CHARGE	9%	8%	7%	9%	8%	7%	0%

Renewal Period

Guaranteed Accumulator 5 with Enhanced Death Benefit Rider (EDB)

8.82%

1st Year Effective Yield W/ EDB*

3%
PREMIUM
BONUS

5.65%
Guaranteed
Base Rate
W/ EDB

6.28%
Effective Annual
Yield for 1st
Guarantee
Period**

110%
Death Benefit =
110% of Account
Value

BONUS VESTING SCHEDULE

YEAR	1	2	3	4	5	6+
BONUS VESTING	0%	20%	40%	60%	80%	100%

SURRENDER CHARGE SCHEDULE

YEAR	1	2	3	4	5	6	7	8	9	10	11+
SURRENDER CHARGE	9%	8%	7%	6%	5%	9%	8%	7%	6%	5%	0%

Renewal Period

Guaranteed Accumulator 7 with Enhanced Death Benefit Rider (EDB)

8.95%

1st Year Effective Yield W/ EDB*

3%
PREMIUM
BONUS

5.78%
Guaranteed
Base Rate
W/ EDB

6.23%
Effective Annual
Yield for 1st
Guarantee
Period W/ EDB**

110%
Death Benefit =
110% of Account
Value

BONUS VESTING SCHEDULE

YEAR	1	2	3	4	5	6	7	8+
BONUS VESTING	0%	15%	30%	45%	60%	75%	90%	100%

SURRENDER CHARGE SCHEDULE

YEAR	1	2	3	4	5	6	7	8+
SURRENDER CHARGE	9%	8%	7%	6%	5%	4%	3%	0%

Guaranteed Accumulator 10 with Enhanced Death Benefit Rider (EDB)

8.74%

1st Year Effective Yield W/ EDB*

3%
PREMIUM
BONUS

5.57%
Guaranteed
Base Rate
W/ EDB

5.88%
Effective Annual
Yield for 1st
Guarantee
Period W/ EDB**

110%
Death Benefit =
110% of Account
Value

BONUS VESTING SCHEDULE

YEAR	1	2	3	4	5	6	7	8	9	10	11+
BONUS VESTING	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

SURRENDER CHARGE SCHEDULE

YEAR	1	2	3	4	5	6	7	8	9	10	11+
SURRENDER CHARGE	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%	0%

DISCLOSURES

- **Rates subject to change**
- Premium Bonus is subject to vesting schedule. 100% Vested at death and after the first guarantee period.
- *1st Year Effective Yield is based on the bonus and crediting rate for the first year.
- **Effective Annual Yield for 1st Guarantee period is based on the bonus and crediting rate for the initial guarantee period.
- Annuity contract and riders issued under form series ICC25-C-MYGA, ICC25-R-EDB, ICC25-R-FWEI, ICC25-R-FWQC, ICC25-R-MVA, ICC25-R-PB and state variations thereof. Features and availability may vary by state.
- Market Value Adjustment (MVA) and surrender charges apply to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period. After the initial guarantee period, the contract can be surrendered without penalty during a special 30-day window, or the annuity will be automatically renewed at the rates then in effect as described in the contract.

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