

Interest Rates

Rates as of March 13, 2020



Annuity Product	Secure Savings™		Secure Savings™ Elite **		Teton™ 7	Teton™ 7	Teton™ 10	Teton™ 10	Teton™ 14	Teton™ Bonus 7	Teton™ Bonus 7	Teton™ Bonus 10	Teton™ Bonus 10	Teton™ Bonus 14	
	2 Years	5 Years	2 Years	5 Years	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	
Rate Guarantee Period					1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	
Withdrawal Period					7 Years	7 Years	10 Years	10 Years	14 Years	7 Years	7 Years	10 Years	10 Years	14 Years	
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.00%	5.00%	5.00%	7.00%	10.00%	
Fixed Rate	2.05%	3.00%	2.45%	3.25%	2.10%	2.35%	2.35%	2.60%	2.85%	1.35%	1.60%	1.60%	1.85%	2.10%	
S&P 500® AP2P Cap	N/A	N/A	N/A	N/A	4.25%	4.50%	4.50%	5.25%	6.00%	3.00%	3.25%	3.25%	4.00%	4.25%	
S&P 500® AP2P PR	N/A	N/A	N/A	N/A	30%	31%	31%	35%	40%	20%	23%	23%	27%	30%	
S&P 500® Monthly Cap	N/A	N/A	N/A	N/A	1.75%	2.00%	2.00%	2.25%	2.50%	1.40%	1.50%	1.50%	1.75%	1.85%	
S&P 500® Monthly Average Cap	N/A	N/A	N/A	N/A	3.75%	4.00%	4.00%	4.75%	5.50%	2.25%	2.50%	2.50%	3.00%	3.50%	
S&P 500® Monthly Average PR	N/A	N/A	N/A	N/A	40%	42%	42%	45%	50%	25%	30%	30%	35%	38%	
S&P 500® Monthly Average Spread	N/A	N/A	N/A	N/A	7.50%	7.25%	7.25%	6.25%	5.50%	9.50%	9.25%	9.25%	8.00%	7.50%	
Barclays Atlas 5 AP2P PR	N/A	N/A	N/A	N/A	95%	100%	100%	115%	125%	65%	75%	75%	85%	95%	
Barclays Atlas 5 AP2P Spread ****	N/A	N/A	N/A	N/A	0.25%	0.00%	0.00%	N/A	N/A	2.00%	1.50%	1.50%	0.75%	0.25%	
Barclays Atlas 5 Boost ****	Contact the E-Team at 888-352-5122 about the Atlas Boost!				N/A	N/A	N/A	0.50%	1.25%	N/A	N/A	N/A	N/A	N/A	
Rate Reductions for Riders					State Specific										
5% Penalty Free Withdrawal Rider ***	No Rate Reduction	No Rate Reduction	0.06%	0.06%	AK, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, CT, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	AK, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, CT, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	AL, AR, AZ, CO, CT, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	AK, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	AK, CT, DE, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	AL, AR, AZ, CO, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	AL, AR, AZ, CO, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY
Death Benefit Equal to Account Value	No Rate Reduction	Not Rate Reduction	Not Available **	Not Available **											
Required Minimum Distribution Rider ***	No Rate Reduction	No Rate Reduction	0.10%	0.10%											
Accumulated Interest Rider ***	No Rate Reduction	No Rate Reduction	0.06%	0.06%											

** The Death Benefit is equal to the Cash Surrender Value for the Secure Savings™ Elite 2 & 5 year except in Florida where the Death Benefit is equal to Account Value.

*** All, none or any combination of the three riders may be added at time of sale.

**** The Spread decreases your interest credit. Your interest credit will never be less than 0. The boost increases your interest credit.

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