



## Crediting Rates - Effective 3/30/2020

| AssetShield 5 with MVA           |  | CURRENT RATES | NEW RATES |
|----------------------------------|--|---------------|-----------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500®<br>Annual Pt to<br>Pt w/ PR   | 33.00%        | 12.00%    |
|                                  | S&P 500®<br>Monthly Pt to<br>Pt w/ Cap   | 1.40%         | 1.80%     |
|                                  | S&P 500®<br>NeXt<br>Monthly Pt to<br>Pt w/<br>Replacement<br>Rate+                                       | 0.70%         | 1.10%     |
|                                  | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR | 85.00%        | 70.00%    |

| AssetShield 7 with MVA           |  | CURRENT RATES | NEW RATES |
|----------------------------------|--|---------------|-----------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500®<br>Annual Pt to<br>Pt w/ PR       | 35.00%        | 15.00%    |
|                                  | S&P 500®<br>Monthly Pt to<br>Pt w/ Cap     | 1.50%         | 1.90%     |
|                                  | S&P 500®<br>NeXt<br>Monthly Pt to<br>Pt w/ | 0.80%         | 1.20%     |

|  |   |        |        |
|--|---|--------|--------|
|  | Replacement Rate+   |        |        |
|  | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index<br>Annual Pt to Pt w/ PR | 95.00% | 80.00% |

| AssetShield 10 with MVA          |   | CURRENT RATES | NEW RATES |
|----------------------------------|---|---------------|-----------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500®<br>Annual Pt to Pt w/ PR   | 40.00%        | 20.00%    |
|                                  | S&P 500®<br>Monthly Pt to Pt w/ Cap   | 1.60%         | 2.00%     |
|                                  | S&P 500®<br>NeXt<br>Monthly Pt to Pt w/<br>Replacement Rate+                                    | 0.90%         | 1.30%     |
|                                  | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index<br>Annual Pt to Pt w/ PR | 105.00%       | 90.00%    |
|                                  | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index 2-Year Pt to Pt w/ PR    | 135.00%       | 120.00%   |

| AssetShield Rate Integrity Rider |                      | CURRENT RATES | NEW RATES |
|----------------------------------|----------------------|---------------|-----------|
| AssetShield 5 MVA                | S&P 500®<br>Dividend | 20.00%        | 10.00%    |

|                           |   |        |        |
|---------------------------|---|--------|--------|
|                           | Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR                          |        |        |
| <b>AssetShield 7 MVA</b>  | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR  | 30.00% | 10.00% |
| <b>AssetShield 10 MVA</b> | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR  | 40.00% | 20.00% |
|                           | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index 2-<br>Year Pt to<br>Pt w/ PR | 50.00% | 30.00% |

| <b>California AssetShield 5 without MVA</b> |  | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|---|--|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b>            | S&P 500®<br>Annual Pt to<br>Pt w/ PR                               | 31.00%               | 11.00%           |
|   | S&P 500®<br>Monthly Pt to<br>Pt w/ Cap                             | 1.30%                | 1.70%            |
|   | S&P 500®<br>NeXt<br>Monthly Pt to<br>Pt w/<br>Replacement<br>Rate+ | 0.50%                | 0.90%            |
|   | S&P 500®<br>Dividend<br>Aristocrats®                               | 80.00%               | 65.00%           |

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|--|--|--|--|
|  | Daily Risk Control 5%<br>ER Index<br>Annual Pt to Pt w/ PR |  |  |
|--|--|--|--|

| <b>California AssetShield 7 without MVA</b> |   | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|---|---|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b>            | S&P 500®<br>Annual Pt to Pt w/ PR   | 33.00%               | 14.00%           |
|   | S&P 500®<br>Monthly Pt to Pt w/ Cap   | 1.40%                | 1.80%            |
|   | S&P 500®<br>NeXt<br>Monthly Pt to Pt w/<br>Replacement Rate+                                    | 0.60%                | 1.00%            |
|   | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index<br>Annual Pt to Pt w/ PR | 90.00%               | 75.00%           |

| <b>California AssetShield 9 without MVA</b> |  | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|---|--|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b>            | S&P 500®<br>Annual Pt to Pt w/ PR                            | 35.00%               | 15.00%           |
|   | S&P 500®<br>Monthly Pt to Pt w/ Cap                          | 1.50%                | 1.90%            |
|   | S&P 500®<br>NeXt<br>Monthly Pt to Pt w/<br>Replacement Rate+ | 0.70%                | 1.10%            |
|   | S&P 500®<br>Dividend   | 100.00%              | 85.00%           |

|  |   |         |         |
|--|---|---------|---------|
|  | Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR                          |         |         |
|  | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index 2-<br>Year Pt to Pt<br>w/ PR | 125.00% | 110.00% |

| AssetShield Rate Integrity Rider            |   | CURRENT RATES | NEW RATES |
|---|---|---------------|-----------|
| <b>California AssetShield 5 without MVA</b> | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR  | 20.00%        | 10.00%    |
| <b>California AssetShield 7 without MVA</b> | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR  | 30.00%        | 10.00%    |
| <b>California AssetShield 9 without MVA</b> | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index<br>Annual Pt to<br>Pt w/ PR  | 40.00%        | 20.00%    |
|   | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>ER Index 2-<br>Year Pt to<br>Pt w/ PR | 50.00%        | 30.00%    |

| <b>IncomeShield 7</b>            |  | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|----------------------------------|--|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index Annual Pt to Pt w/ PR | 75.00%               | 60.00%           |
|                                  | S&P 500®<br>Annual Pt to Pt w/ PR  | 26.00%               | 10.00%           |

| <b>California IncomeShield 7</b> |  | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|----------------------------------|--|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index Annual Pt to Pt w/ PR | 75.00%               | 60.00%           |
|                                  | S&P 500®<br>Annual Pt to Pt w/ PR  | 26.00%               | 10.00%           |

| <b>California IncomeShield 9 with LIBR</b> |  | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|--|--|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b>           | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index 2-Year Pt to Pt w/ PR | 60.00%               | 45.00%           |
|  | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index                       | 45.00%               | 30.00%           |

|  |                                     |        |        |
|--|-------------------------------------|--------|--------|
|  | Annual Pt to Pt w/ PR               |        |        |
|  | S&P 500®<br>Monthly Pt to Pt w/ Cap | 1.00%  | 1.40%  |
|  | S&P 500®<br>Annual Pt to Pt w/ PR   | 15.00% | 10.00% |

| <b>California IncomeShield 9 without LIBR</b> |   | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|---|---|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b>              | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index 2-Year Pt to Pt w/ PR    | 70.00%               | 55.00%           |
|   | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index<br>Annual Pt to Pt w/ PR | 50.00%               | 35.00%           |
|   | S&P 500®<br>Monthly Pt to Pt w/ Cap   | 1.10%                | 1.50%            |
|   | S&P 500®<br>Annual Pt to Pt w/ PR   | 17.00%               | 10.00%           |

| <b>IncomeShield 10 with LIBR</b> |  | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|----------------------------------|--|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index 2-Year Pt to Pt w/ PR | 60.00%               | 45.00%           |
|                                  | S&P 500®   | 45.00%               | 30.00%           |

|  |   |        |        |
|--|---|--------|--------|
|  | Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index<br>Annual Pt to Pt w/ PR |        |        |
|  | S&P 500®<br>Monthly Pt to Pt w/ Cap   | 1.00%  | 1.40%  |
|  | S&P 500®<br>Annual Pt to Pt w/ PR   | 15.00% | 10.00% |

| <b>IncomeShield 10 without LIBR</b> |   | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|-------------------------------------|---|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b>    | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index 2-Year Pt to Pt w/ PR    | 70.00%               | 55.00%           |
|                                     | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>ER Index<br>Annual Pt to Pt w/ PR | 50.00%               | 35.00%           |
|                                     | S&P 500®<br>Monthly Pt to Pt w/ Cap   | 1.10%                | 1.50%            |
|                                     | S&P 500®<br>Annual Pt to Pt w/ PR   | 17.00%               | 10.00%           |

| <b>Bonus Gold</b>                |                                   | <b>CURRENT RATES</b> | <b>NEW RATES</b> |
|----------------------------------|-----------------------------------|----------------------|------------------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500®<br>Annual Pt to Pt w/ PR | 20.00%               | 10.00%           |
|                                  | S&P 500®                          | 35.00%               | 14.00%           |



|  |  |       |       |
|--|--|-------|-------|
|  | Monthly Average w/ PR  |       |       |
|  | S&P 500® Monthly Pt to Pt w/ Cap   | 1.20% | 1.60% |
|  | S&P 500® Dividend Aristocrats® Daily Risk Control 5% Total Return Index w/Spread | 4.00% | 4.75% |

| Retirement Gold                  |  | CURRENT RATES | NEW RATES |
|----------------------------------|--|---------------|-----------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500® Annual Pt to Pt w/ PR   | 17.00%        | 10.00%    |
|                                  | S&P 500® Monthly Average w/ PR   | 30.00%        | 12.00%    |
|                                  | S&P 500® Monthly Pt to Pt w/ Cap   | 1.10%         | 1.50%     |
|                                  | S&P 500® Dividend Aristocrats® Daily Risk Control 5% Total Return Index w/Spread | 4.50%         | 5.25%     |

| Choice 6 with MVA                |                                  | CURRENT RATES | NEW RATES |
|----------------------------------|----------------------------------|---------------|-----------|
| <b>INTEREST CREDITING METHOD</b> | S&P 500® Annual Pt to Pt w/ PR   | 34.00%        | 12.00%    |
|                                  | S&P 500® Monthly Pt to Pt w/ Cap | 1.50%         | 1.90%     |
|                                  | S&P 500® Dividend Aristocrats®   | 2.75%         | 3.50%     |

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|--|--|--|--|
|  | Daily Risk<br>Control 5%<br>Total Return<br>Index w/Spread |  |  |
|--|--|--|--|

| Choice 6 without MVA      |  | CURRENT RATES | NEW RATES |
|---------------------------|--|---------------|-----------|
| INTEREST CREDITING METHOD | S&P 500®<br>Annual Pt to Pt<br>w/ PR   | 32.00%        | 11.00%    |
|                           | S&P 500®<br>Monthly Pt to<br>Pt w/ Cap   | 1.40%         | 1.80%     |
|                           | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>Total Return<br>Index w/Spread | 3.25%         | 4.00%     |

| Choice 8 with MVA         |  | CURRENT RATES | NEW RATES |
|---------------------------|--|---------------|-----------|
| INTEREST CREDITING METHOD | S&P 500®<br>Annual Pt to Pt<br>w/ PR   | 36.00%        | 15.00%    |
|                           | S&P 500®<br>Monthly Pt to<br>Pt w/ Cap   | 1.60%         | 2.00%     |
|                           | S&P 500®<br>Dividend<br>Aristocrats®<br>Daily Risk<br>Control 5%<br>Total Return<br>Index w/Spread | 2.50%         | 3.25%     |

| Choice 8 without MVA      |                                      | CURRENT RATES | NEW RATES |
|---------------------------|--------------------------------------|---------------|-----------|
| INTEREST CREDITING METHOD | S&P 500®<br>Annual Pt to Pt<br>w/ PR | 33.00%        | 14.00%    |
|                           | S&P 500®                             | 1.40%         | 1.80%     |

|  |   |       |       |
|--|---|-------|-------|
|  | Monthly Pt to Pt w/ Cap   |       |       |
|  | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>Total Return Index w/Spread | 3.00% | 3.75% |

| Choice 10 with MVA        |   | CURRENT RATES | NEW RATES |
|---------------------------|---|---------------|-----------|
| INTEREST CREDITING METHOD | S&P 500®<br>Annual Pt to Pt w/ PR   | 40.00%        | 20.00%    |
|                           | S&P 500®<br>Monthly Pt to Pt w/ Cap   | 1.60%         | 2.00%     |
|                           | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>Total Return Index w/Spread | 2.50%         | 3.25%     |

| Choice 10 without MVA     |   | CURRENT RATES | NEW RATES |
|---------------------------|---|---------------|-----------|
| INTEREST CREDITING METHOD | S&P 500®<br>Annual Pt to Pt w/ PR   | 35.00%        | 15.00%    |
|                           | S&P 500®<br>Monthly Pt to Pt w/ Cap   | 1.50%         | 1.90%     |
|                           | S&P 500®<br>Dividend Aristocrats®<br>Daily Risk Control 5%<br>Total Return Index w/Spread | 2.75%         | 3.50%     |

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Rates not guaranteed and subject to change. Annuity contracts and riders issued under form series for AssetShield: ICC17 BASE-IDX, ICC17 IDX-10-10, 17  
IDX-10-9, ICC17 IDX-10-7, ICC17 IDX-10-5, ICC19 E-PTPC, ICC19 E-MPTP, ICC19 E-PTPR, ICC18 E-MPTP-A (\*Patent Pending), ICC16 R-MVA;  
IncomeShield: ICC17 BASE-IDX-B, ICC17 BASE-IDX, ICC17 IDX-11-10, 17 IDX-11-9, ICC17 IDX-10-7, ICC19 E-PTPC, ICC19 E-PTPR, ICC19 E-MPTP, ICC16  
R-MVA; Bonus Gold: INDEX -1-07, 12 E-MPT, 12 E-APTPR, 12 E-MAPR, 12 E-107, ICC11 E-BD-B, ICC13 E-BYC-B, ICC13 E-PT-B, ICC14 E-VOL-B; Choice:

ICC11 BC-IDX, ICC14 IDX8-10, ICC14 IDX8-8, ICC14 IDX8-6, ICC11 E-APTC, ICC11 E-APTPR, ICC11 E-MPT, ICC14 E-VOL, ICC17 R-MVA; Retirement Gold: INDEX-2-09, INDEX-4-10-FL.3, RG-INDX-ENDST, ICC13 E-PT-B, ICC13 E-BYC-B, ICC14 E-VOL-B, ICC17 R-MVA and state variations thereof. Product and availability may vary by state.