

Interest Crediting Strategy	Rate	Rate Guarantee Period
S&P 500[®] One-Year Point-to-Point With Cap	8.50% Cap Rate	1 Year
S&P 500 One-Year Point-to-Point With Cap Lock*	7.00% Cap Rate	7 Years
S&P 500 IQ Index** One-Year Point-to-Point With Cap	10.00% Cap Rate	10 Years
S&P 500 IQ Index** One-Year Point-to-Point With Participation Rate	55% Par. Rate	10 Years
S&P 500 IQ Index** One-Year Point-to-Point Duo Growth Rate	5.75% Cap Rate	10 Years
	2.00% Guaranteed Rate	10 Years
BofA Global MegaTrends Index One-Year Point-to-Point with Participation Rate	105% Par. Rate	10 Years
Fixed Interest Account	4.00% Interest Rate	10 Years

Guaranteed Minimum Value—Upon death, surrender, or annuitization, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at the nonforfeiture interest rate shown on your contract. The current nonforfeiture interest rate effective with contracts issued on or after 7/15/2025 is 1.75%.

Rates are effective 7/15/2025, and subject to change.

* Available only at the time of EclipseMark purchase. Funds may be transferred out only at the end of the rate guarantee period.

** Also known as the S&P 500 IQ 0.5% Decrement Index.

Interest Crediting Strategy	Rate	Rate Guarantee Period
S&P 500 One-Year Point-to-Point With Cap	5.25% Cap Rate	1 Year
S&P 500 One-Year Point-to-Point With Cap Lock*	4.00% Cap Rate	7 Years
S&P 500 IQ Index** One-Year Point-to-Point With Cap	6.25% Cap Rate	10 Years
S&P 500 IQ Index** One-Year Point-to-Point With Participation Rate	35% Par. Rate	10 Years
BofA Global MegaTrends Index One-Year Point-to-Point with Participation Rate	60% Par. Rate	10 Years
Fixed Interest Account	2.20% Interest Rate	10 Years
Premium Bonus	Ages 0–80	
The vesting premium bonus percentage is based on the oldest contract owner's age at issue.	12%	

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Interest Crediting Strategy	Rate	Rate Guarantee Period
S&P 500 One-Year Point-to-Point With Cap	7.75% Cap Rate	1 Year
S&P 500 One-Year Point-to-Point With Cap Lock*	6.25% Cap Rate	5 Years
S&P 500 IQ Index** One-Year Point-to-Point With Cap	9.75% Cap Rate	5 Years
S&P 500 IQ Index** One-Year Point-to-Point With Participation Rate	50% Par. Rate	5 Years
S&P 500 IQ Index** One-Year Point-to-Point Duo Growth Rate	5.50% Cap Rate	5 Years
	2.00% Guaranteed Rate	5 Years
BofA Global MegaTrends Index One-Year Point-to-Point with Participation Rate	100% Par. Rate	5 Years
Fixed Interest Account	3.75% Interest Rate	5 Years

Guaranteed Minimum Value—Upon death, surrender, or annuitization, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at the nonforfeiture interest rate shown on your contract. The current nonforfeiture interest rate effective with contracts issued on or after 7/15/2025 is 1.75%.

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Interest Crediting Strategy	Rate	Rate Guarantee Period
S&P 500 One-Year Point-to-Point With Cap	5.00% Cap Rate	1 Year
S&P 500 One-Year Point-to-Point With Cap Lock*	3.75% Cap Rate	5 Years
S&P 500 IQ Index** One-Year Point-to-Point With Cap	6.00% Cap Rate	5 Years
S&P 500 IQ Index** One-Year Point-to-Point With Participation Rate	30% Par. Rate	5 Years
BofA Global MegaTrends Index One-Year Point-to-Point with Participation Rate	55% Par. Rate	5 Years
Fixed Interest Account	2.15% Interest Rate	5 Years
Premium Bonus	Ages 0–80	Ages 81–85
The vesting premium bonus percentage is based on the oldest contract owner's age at issue.	6%	3%

Guaranteed Minimum Value—Upon death, surrender, or annuitization, you are guaranteed to receive at least 87.50% of premium less withdrawals growing at the nonforfeiture interest rate shown on your contract. The current nonforfeiture interest rate effective with contracts issued on or after 7/15/2025 is 1.75%.

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