

## JourneyMark and JourneyMark with Cascade Rider

10-Year Modified Single Premium Deferred Fixed Indexed Annuity Products

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	<b>162%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	<b>232%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	<b>205%</b>	<b>N/A</b>
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	<b>74%</b>	<b>N/A</b>
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	<b>120%</b>	<b>N/A</b>
S&P 500® Index, 1-Year Point-to-Point	<b>40%</b>	<b>N/A</b>
Fixed Interest Option	<b>N/A</b>	<b>4.00%</b>

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

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75% or the rate shown on your contract's data page.

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## JourneyMark with Expanse Rider

10-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	<b>192%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	<b>277%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	<b>242%</b>	<b>N/A</b>
Goldman Sachs Pathfinder Index, 1-Year Point-to-Point	<b>89%</b>	<b>N/A</b>
Goldman Sachs Pathfinder Index, 2-Year Point-to-Point	<b>144%</b>	<b>N/A</b>
S&P 500® Index, 1-Year Point-to-Point	<b>48%</b>	<b>N/A</b>
Fixed Interest Option	<b>N/A</b>	<b>4.80%</b>
Benefit Base Cap Rate	<b>15%</b>	

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The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75% or the rate shown on your contract's data page.

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## JourneyMark 7 and JourneyMark 7 with Cascade Rider

Seven-Year Modified Single Premium Deferred Fixed Indexed Annuity Products

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	<b>172%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	<b>247%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	<b>217%</b>	<b>N/A</b>
Goldman Sachs Mariner Index, 1-Year Point-to-Point	<b>157%</b>	<b>N/A</b>
Goldman Sachs Mariner Index, 2-Year Point-to-Point	<b>207%</b>	<b>N/A</b>
S&P 500® Index, 1-Year Point-to-Point	<b>43%</b>	<b>N/A</b>
Fixed Interest Option	<b>N/A</b>	<b>4.25%</b>

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

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75% or the rate shown on your contract's data page.

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## JourneyMark 7 with Expanse Rider

Seven-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	<b>205%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	<b>292%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	<b>252%</b>	<b>N/A</b>
Goldman Sachs Mariner Index, 1-Year Point-to-Point	<b>187%</b>	<b>N/A</b>
Goldman Sachs Mariner Index, 2-Year Point-to-Point	<b>242%</b>	<b>N/A</b>
S&P 500® Index, 1-Year Point-to-Point	<b>51%</b>	<b>N/A</b>
Fixed Interest Option	<b>N/A</b>	<b>5.05%</b>
Benefit Base Cap Rate	<b>15%</b>	

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

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75% or the rate shown on your contract's data page.

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## JourneyMark 5

### Five-Year Modified Single Premium Deferred Fixed Indexed Annuity Product

Allocation Option	Current Participation Rate	Current Declared Rate
Citi Flexi-Beta 5 Excess Return Index, 1-Year Point-to-Point	<b>172%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 2-Year Point-to-Point	<b>247%</b>	<b>N/A</b>
Citi Flexi-Beta 5 Excess Return Index, 5-Year High Water Mark	<b>217%</b>	<b>N/A</b>
Goldman Sachs Mariner Index, 1-Year Point-to-Point	<b>157%</b>	<b>N/A</b>
Goldman Sachs Mariner Index, 2-Year Point-to-Point	<b>207%</b>	<b>N/A</b>
S&P 500® Index, 1-Year Point-to-Point	<b>43%</b>	<b>N/A</b>
Fixed Interest Option	<b>N/A</b>	<b>4.25%</b>

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

The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75% or the rate shown on your contract's data page.

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#### Rate Lock Information

To receive the declared rate and participation rates in effect on the date the application is signed, for cash with application, the premium and application must be received in good order within 10 calendar days of the date the application is signed. For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order within 10 calendar days of the date the application is signed, and all premium must be received within 60 calendar days of the date the application is signed. If these deadlines are not met, the declared rate and participation rates will be those in effect on the contract's sweep date (the date premium is allocated to the allocation options).

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