Power Index Premier® NY Index Annuity

Current rates as of November 3, 2025



Index Annuity rates are subject to change at any time until contract purchase.

| | No living benefit rider | With Lifetime Income Builder | | | |
|---|-------------------------|------------------------------|--|--|--|
| ndex interest accounts based on equity market indices | | | | | |
| S&P 500® Index Interest Account | | | | | |
| Annual Point-to-Point | | , | | | |
| Initial index rate cap (\$100,000 or more) | 7.75% | 5.50% | | | |
| Initial index rate cap (less than \$100,000) | 6.75% | 4.50% | | | |
| Annual Point-to-Point Performance Triggered | | | | | |
| Initial declared interest rate (\$100,000 or more) | 6.10% | 3.90% | | | |
| Initial declared interest rate (less than \$100,000) | 5.10% | 2.90% | | | |
| Minimum index value change | 0.00% | 0.00% | | | |
| Nasdaq 100 [®] Index Interest Accounts | | | | | |
| Annual Point-to-Point | | | | | |
| Initial index rate cap (\$100,000 or more) | 8.00% | 5.75% | | | |
| Initial index rate cap (less than \$100,000) | 7.00% | 4.75% | | | |
| Annual Point-to-Point Performance Triggered | | | | | |
| Initial declared interest rate (\$100,000 or more) | 6.10% | 3.90% | | | |
| Initial declared interest rate (less than \$100,000) | 5.10% | 2.90% | | | |
| Minimum index value change | 0.00% | 0.00% | | | |

Contact your financial professional or agent or call the Annuity Service Center at 800-424-4990 for more information.

This material is not authorized for use unless preceded or accompanied by Power Index Premier NY index annuity (16188CON) consumer brochure and Owner Acknowledgment and Disclosure Statement. See page 2 for applicable minimum rates and other important information. New rates may apply after the end of the first index term and are subject to minimum and maximum guarantees. Minimum or maximum rates apply after the end of the first index term.

Key terms and information

Index rate cap: Maximum percentage of index performance that can be credited as interest over an index term. For example: 10% index change > 5% cap = 5% interest earned. Performance-triggered: Initial declared interest rate is credited to the account if index performance is equal to or greater than the minimum index value change. For example: 5% declared interest rate = 5% interest earned when index performance is 0% or greater. 5% is credited even if index performance is 10%.

Premium: Money used to purchase the annuity.

Power Index Premier NY

| No living benefit rider With Lifetime Income Builder | No living benefit rider | With Lifetime Income Builder |
|--|-------------------------|------------------------------|
|--|-------------------------|------------------------------|

Index interest accounts based on equity market indices (continued)

| Russell 2000® Index Interest Account | | | | | |
|--|-------|-------|--|--|--|
| Annual Point-to-Point | | | | | |
| Initial index rate cap (\$100,000 or more) | 8.00% | 5.75% | | | |
| Initial index rate cap (less than \$100,000) | 7.00% | 4.75% | | | |
| MSCI EAFE Index Interest Account | | | | | |
| Annual Point-to-Point | | | | | |
| Initial index rate cap (\$100,000 or more) | 8.00% | 5.75% | | | |
| Initial index rate cap (less than \$100,000) | 7.00% | 4.75% | | | |

Minimum rates for index interest accounts

| Index | Index Interest Account | With no living benefit | With Lifetime Income Builder |
|----------------|--|------------------------|------------------------------|
| S&P 500® Index | Annual Point-to-Point Rate Cap years 1 - 7 | 3.05% | 3.05% |
| | Annual Point-to Point Rate Cap years 8+ | 3.05% | 3.05% |
| | Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 7 | 2.80% | 2.80% |
| | Annual Point-to-Point Performance-Triggered minimum index interest percentage years 8+ | 2.80% | 2.80% |
| Nasdaq 100 | Annual Point-to-Point with Rate Cap years 1-7 | 3.05% | 3.05% |
| | Annual Point-to-Point with Rate Cap years 8+ | 3.05% | 3.05% |
| | Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-7 | 2.80% | 2.80% |
| | Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 8+ | 2.80% | 2.80% |
| Russell 2000 | Annual Point-to Point Rate Cap years 1 - 7 | 3.05% | 3.05% |
| | Annual Point-to Point Rate Cap years 8+ | 3.05% | 3.05% |
| MSCI EAFE | Annual Point-to Point Rate Cap years 1 - 7 | 3.05% | 3.05% |
| | Annual Point-to Point Rate Cap years 8+ | 3.05% | 3.05% |

Important information on the indices

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Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59%. Consult your tax advisor regarding your specific situation.

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