



Rates are subject to change at any time until contract purchase.

With Lifetime Income	With Lifetime Income
Plus Flex®	Plus Multiplier Flex®

### Index interest accounts based on equity market indices

S&P 500 <sup>®</sup> Index Interest Accounts					
Annual Point-to-Point					
Initial index rate cap (\$100,000 or more)	3.50%	2.70%			
Initial index rate cap (less than \$100,000)	2.75%	2.20%			
Annual Point-to-Point Performance-Triggered	Annual Point-to-Point Performance-Triggered				
Initial declared interest rate (\$100,000 or more)	2.25%	2.10%			
Initial declared interest rate (less than \$100,000)	2.00%	2.00%			
Minimum index value change	0.00%	0.00%			
2-Year Point-to-Point Participation Rate					
Initial participation rate (\$100,000 or more)	17%	8%			
Initial participation rate (less than \$100,000)	13%	7%			
Russell 2000® Index Interest Account					
Annual Point-to-Point Participation Rate					
Initial participation rate (\$100,000 or more)	16%	11%			
Initial participation rate (less than \$100,000)	11%	7%			

### Index interest accounts based on multi-asset, risk-managed indices

Dimensional US Foundations Index Interest Accounts				
Annual Point-to-Point Participation Rate with Sp	read PAR rate	Annualized Spread	PAR rate	Annualized Spread
Initial participation rate & annualized spread (\$100,000 or more)	120%	0.50%	80%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	100%	0.50%	60%	0.50%
2-Year Point-to-Point Participation Rate with Spread				
Initial participation rate & annualized spread (\$100,000 or more)	140%	0.50% (1.00% (for the entire 2-year term)	95%	0.50% (1.00% (for the entire 2-year term)
Initial participation rate & annualized spread (less than \$100,000)	120%	0.50% (1.00% (for the entire 2-year term)	75%	0.50% (1.00% (for the entire 2-year 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.

Participation rate: Percentage of index performance that is used to calculate interest. For example: 10% index change x 50% PAR rate = 5% interest earned.

**Premium:** Money used to purchase the annuity. In Oregon, a Power Series Index Annuity can only be issued with a single premium. No additional premiums are allowed. **Spread:** Minimum percentage or threshold that the index's performance must exceed to be credited interest.

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: 10% index change → 5% declared interest rate = 5% interest earned.

	With Lifetime Income Plus Flex®		With Lifetime Income Plus Multiplier Flex®	
Index interest accounts based on multi-a	sset, risk-manag	ed indices (continued)		
ML Strategic Balanced Index® Interest A				
Annual Point-to-Point Participation Rate				
Initial participation rate (\$100,000 or more)		70%	47%	
Initial participation rate (less than \$100,000)	45%		22%	
2-Year Point-to-Point Spread				
Initial annualized spread (\$100,000 or more)	1.85% (3.70% for the entire 2-year term)		2.15% (4.30% for the entire 2-year term)	
Initial annualized spread (less than \$100,000)	2.10% (4.20% for the entire 2-year term)		2.40% (4.80% for the entire 2-year term)	
AB All Market Index <sup>®</sup> Interest Accounts				
Annual Point-to-Point Participation Rate with Sp	read PAR rate	Annualized Spread	PAR rate	Annualized Sprea
Initial participation rate & annualized spread (\$100,000 or more)	120%	0.50%	80%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	100%	0.50%	60%	0.50%
2-Year Point-to-Point Participation Rate with Sp	read			
Initial participation rate & annualized spread (\$100,000 or more)	140%	0.50% (1.00% for the entire 2-year term)	95%	0.50% (1.00% (for the entire 2-year te
Initial participation rate & annualized spread (less than \$100,000)	120%	0.50% (1.00% for the entire 2-year term)	75%	0.50% (1.00% (for the entire 2-year te
PIMCO Global Optima Index® Interest A	Accounts			
Annual Point-to-Point Participation Rate				
Initial participation rate (\$100,000 or more)	40%		25%	
Initial participation rate (less than \$100,000)	32%		12%	
2-Year Point-to-Point Participation Rate		'		
Initial participation rate (\$100,000 or more)	44%		32%	
Initial participation rate (less than \$100,000)	29%		17%	
xed interest account				
1-Year Fixed Interest Account				
Interest Rate				
Initial interest rate (\$100,000 or more)	1.80%		1.20%	
Initial interest rate (less than \$100,000)	1.55%		1.00%	

## Minimum crediting rates and maximum spread rates for index interest accounts<sup>1</sup>

Index	Index Interest Account	With Lifetime Income Plus Flex	With Lifetime Income Plus Multiplier Flex
S&P 500 <sup>®</sup> Index	Annual Point-to-Point Rate Cap years 1 - 10	1.00%	2.00%
	Annual Point-to-Point Rate Cap years 11+	1.00%	1.50%
	2-Year Point-to-Point Participation Rate	5.00%	7.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 10	1.00%	2.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 11+	1.00%	1.50%
Russell 2000®	Annual Point-to-Point Participation Rate	5.00%	7.00%
Dimensional US Foundations Index	Annual Point-to-Point Participation Rate	20.00%	20.00%
	Annual Point-to-Point maximum annualized spread	3.00%	3.00%
	2-Year Point-to-Point Participation Rate	20.00%	20.00%
	2-Year Point-to-Point maximum annual annualized spread	3.00%	3.00%
ML Strategic Balanced	Annual Point-to-Point Participation Rate	5.00%	7.00%
Index	2-Year Point-to-Point maximum annualized spread	9.50%	8.00%
AB All Market Index	Annual Point-to-Point Participation Rate	20.00%	25.00%
	Annual Point-to-Point maximum annualized spread	3.00%	3.00%
	2-Year Point-to-Point Participation Rate	20.00%	25.00%
	2-Year Point-to-Point annualized annualized spread	3.00%	3.00%
PIMCO Global	Annual Point-to-Point Participation Rate	5.00%	7.00%
Optima Index	2-Year Point-to-Point Participation Rate	5.00%	7.00%

#### Minimum interest rates for fixed interest account

Fixed interest account		
1-Year Fixed Account	1.00%	1.00%

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

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