

Current rates as of November 3, 2025

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

No living benefit rider	With Lifetime Income Choice

Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts			Annual fee
Annual Point-to-Point			
Initial index rate cap (\$100,000 or more)	9.25%	4.90%	_
Initial index rate cap (less than \$100,000)	8.25%	3.90%	_
Annual Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	42%	18%	_
Initial participation rate (less than \$100,000)	37%	13%	_
Annual Point-to-Point with Enhanced Participa	ation Rate		
Initial participation rate (\$100,000 or more)	53%	32%	1.50%
Initial participation rate (less than \$100,000)	48%	27%	1.50%
Annual Point-to-Point Performance-Triggered			
Initial declared interest rate (\$100,000 or more)	7.00%	4.15%	_
Initial declared interest rate (less than \$100,000)	6.00%	3.40%	_
Minimum index value change	0.00%	0.00%	_

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Note: Enhanced Participation Rate (EPR) accounts are available for an annual fee. You may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of your contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to your annuity.

Power 10 Protector	Power 10 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

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

AQR DynamiQ Allocation Index® Intere	est Accounts		Annual fe
Annual Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	165%	123%	_
Initial participation rate (less than \$100,000)	155%	113%	_
2-Year Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	240%	168%	_
Initial participation rate (less than \$100,000)	230%	158%	_
Annual Point-to-Point with Enhanced Participa	ation Rate		
Initial participation rate (\$100,000 or more)	235%	183%	1.50%
Initial participation rate (less than \$100,000)	225%	173%	1.50%
2-Year Point-to-Point with Enhanced Participa	tion Rate		
Initial participation rate (\$100,000 or more)	315%	218%	1.50%
Initial participation rate (less than \$100,000)	305%	213%	1.50%
ML Strategic Balanced Index® Interest	Account		Annual fe
Annual Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	110%	47%	_
Initial participation rate (less than \$100,000)	90%	33%	_
2-Year Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	140%	94%	_
Initial participation rate (less than \$100,000)	120%	79%	_
		79%	_
		79% 92%	1.50%
Annual Point-to-Point with Enhanced Participa	ation Rate		1.50% 1.50%
Annual Point-to-Point with Enhanced Participal Initial participation rate (\$100,000 or more) Initial participation rate (less than \$100,000)	140% 120%	92%	
Annual Point-to-Point with Enhanced Participal Initial participation rate (\$100,000 or more)	140% 120%	92%	

Key terms and information

Enhanced participation rate (EPR): A higher participation rate available in select accounts for an annual fee. For example: 10% index change x 110% EPR = 11% interest earned. 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. 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 \rightarrow 5% declared interest rate = 5% interest earned.

Power 10 Protector	Power 10 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

Index interest accounts based on multi-asset, risk-managed indices (continued)

PIMCO Global Optima Index® Interest Accounts			Annual fee		
Annual Point-to-Point Participation Rate					
Initial participation rate (\$100,000 or more)	65%	34%	_		
Initial participation rate (less than \$100,000)	60%	29%	_		
2-Year Point-to-Point Participation Rate					
Initial participation rate (\$100,000 or more)	95%	56%	_		
Initial participation rate (less than \$100,000)	85%	51%	_		
Annual Point-to-Point with Enhanced Participa	Annual Point-to-Point with Enhanced Participation Rate				
Initial participation rate (\$100,000 or more)	90%	64%	1.50%		
Initial participation rate (less than \$100,000)	80%	59%	1.50%		
2-Year Point-to-Point with Enhanced Participation Rate					
Initial participation rate (\$100,000 or more)	130%	86%	1.50%		
Initial participation rate (less than \$100,000)	125%	81%	1.50%		

Fixed interest account

1-Year Fixed Interest Account			Annual fee
Interest Rate			
Initial interest rate (\$100,000 or more)	4.25%	2.65%	_
Initial interest rate (less than \$100,000)	4.00%	2.40%	_

Contact your financial professional or agent or call the Annuity Service Center at 1.800.424.4990 for more information.

Minimum crediting rates for index interest accounts¹

Index	Index Interest Account	With no living benefit	With Lifetime Income Choice
	Annual Point-to-Point Rate Cap years 1-10	1.00%	1.00%
	Annual Point-to-Point Rate Cap years 11+	1.00%	1.00%
	Annual Point-to-Point Participation Rate	5%	5%
S&P 500® Index	Annual Point-to-Point with Enhanced Participation Rate	10%	10%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1-10	1.00%	1.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 10+		1.00%
AQR DynamiQ Allocation Index	Annual Point-to-Point Participation Rate	5%	5%
	2-Year Point-to-Point Participation Rate	5%	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%	10%
	Annual Point-to-Point Participation Rate	5%	5%
ML Strategic Balanced Index	2-Year Point-to-Point Participation Rate	5%	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%	10%
	Annual Point-to-Point Participation Rate	5%	5%
PIMCO Global	2-Year Point-to-Point Participation Rate	5%	5%
Optima Index	Annual Point-to-Point with Enhanced Participation Rate	10%	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%	10%

Minimum interest rates for fixed interest account

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

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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