

NOT FOR USE IN OREGON CA: SEE CONSUMER PRODUCT BROCHURE FOR PREMIUM BONUS DETAILS.

°State specific 10-year rates apply to the following states: AK, CA, CT, DE, HI, ID, IN, MD, MN, MO, MT NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus - available on premium received in first 3 years			Declared rates¹		Hypothetical projected illustrated rates²					
Premium	Base bonus	With 9% Enhanced Premium Bonus through optional enhanced bonus rider (EBR) for cost*	NA Charter Plus 10 year	NA Charter Plus 10 year state specific°	NA Charter Plus 10 year			NA Charter Plus 10 year state specific°		
					Last 10 years	High	Low	Last 10 years	High	Low
\$20,000-\$74,999	7%	16%								
\$75,000+	10%	19%								
Crediting method										
FIXED ACCOUNT**			3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Annual Point-to-Point with Index Cap Rate										
S&P 500®			6.50%	6.25%	4.51%	5.17%	4.21%	4.34%	4.97%	4.06%
Monthly Point-to-Point with Index Cap Rate										
S&P 500®			1.50%	1.35%	2.97%	3.97%	1.53%	2.50%	3.30%	1.21%
Annual Point-to-Point with Participation Rate										
S&P 500®			25%	25%	3.68%	3.85%	2.56%	3.68%	3.85%	2.56%
Goldman Sachs Equity TimeX Index			45%	40%	4.22%	5.76%	4.10%	3.75%	5.13%	3.65%
Barclays Transitions 6			85%	80%	6.20%	7.79%	4.84%	5.84%	7.34%	4.56%
Barclays Transitions 12			45%	40%	6.95%	8.73%	5.36%	6.20%	7.78%	4.77%
S&P Multi-Asset Risk Control 5% Excess Return			100%	95%	4.36%	6.00%	4.26%	4.15%	5.71%	4.06%
Fidelity Multifactor Yield IndexSM 5% ER			100%	95%	3.59%	6.97%	3.59%	3.42%	6.62%	3.42%
Morgan Stanley Dynamic Global Index			100%	95%	4.70%	7.78%	4.70%	4.47%	7.40%	4.47%
Two-year Point-to-Point with Participation Rate										
S&P 500®			30%	30%	3.62%	4.55%	3.06%	3.62%	4.55%	3.06%
Goldman Sachs Equity TimeX Index			80%	75%	6.59%	10.25%	6.34%	6.20%	9.65%	5.97%
Barclays Transitions 6			140%	135%	7.52%	11.70%	6.68%	7.28%	11.31%	6.46%
Barclays Transitions 12			70%	65%	8.13%	12.64%	7.21%	7.61%	11.80%	6.74%
S&P Multi-Asset Risk Control 5% Excess Return			140%	130%	5.04%	7.82%	4.46%	4.70%	7.29%	4.16%
Fidelity Multifactor Yield IndexSM 5% ER			140%	130%	4.01%	9.17%	4.01%	3.74%	8.54%	3.74%
Morgan Stanley Dynamic Global Index			150%	140%	5.42%	11.11%	5.42%	5.08%	10.41%	5.08%
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge³)										
Fidelity Multifactor Yield IndexSM 5% ER			140%	135%	5.00%	9.71%	5.00%	4.82%	9.37%	4.82%
annual strategy charge percentage			0.95%	0.95%	4.05%[^]	8.76%[^]	4.05%[^]	3.87%[^]	8.42%[^]	3.87%[^]
Morgan Stanley Dynamic Global Index			150%	145%	6.99%	11.63%	6.99%	6.77%	11.24%	6.77%
annual strategy charge percentage			0.95%	0.95%	6.04%[^]	10.68%[^]	6.04%[^]	5.81%[^]	10.29%[^]	5.81%[^]
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge³)										
Fidelity Multifactor Yield IndexSM 5% ER			210%	200%	5.87%	13.42%	5.87%	5.61%	12.83%	5.61%
annual strategy charge percentage			0.95%	0.95%	4.97%[^]	12.58%[^]	4.97%[^]	4.71%[^]	11.98%[^]	4.71%[^]
Morgan Stanley Dynamic Global Index			210%	200%	7.36%	15.21%	7.36%	7.04%	14.54%	7.04%
annual strategy charge percentage			0.95%	0.95%	6.46%[^]	14.38%[^]	6.46%[^]	6.14%[^]	13.70%[^]	6.14%[^]

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

^ Net annual effective rate that reflects applicable strategy fees.

*Optional enhanced bonus rider (EBR) has an annual cost of 0.95% of accumulation value assessed during the surrender charge period. For CA only, the enhanced bonus rider (EBR) is not optional and is automatically included for Charter Plus 10.

**The declared fixed rate is an annual effective rate. Interest is credited to the fixed account daily.

1. Declared rates are based on current rates and are subject to change without notice.

2. Premium Bonuses are not factored into hypothetical projected illustrated rates. Premium bonus and Enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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Premium bonus - available on premium received in first 3 years			Declared rates¹	Hypothetical projected illustrated rates²		
Premium	Base bonus	With 12% Enhanced Premium Bonus through optional enhanced bonus rider (EBR) for cost*		NA Charter Plus 14 year		
\$20,000-\$74,999	9%	21%	NA Charter Plus 14 year	Last 10 years	High	Low
\$75,000+	13%	25%				
Crediting method						
FIXED ACCOUNT**			3.10%	3.10%	3.10%	3.10%
Annual Point-to-Point with Index Cap Rate						
S&P 500®			7.00%	4.85%	5.56%	4.50%
Monthly Point-to-Point with Index Cap Rate						
S&P 500®			1.55%	3.14%	4.20%	1.65%
Annual Point-to-Point with Participation Rate						
S&P 500®			25%	3.68%	3.85%	2.56%
Goldman Sachs Equity TimeX Index			50%	4.68%	6.39%	4.55%
Barclays Transitions 6			95%	6.91%	8.69%	5.41%
Barclays Transitions 12			50%	7.70%	9.69%	5.94%
S&P Multi-Asset Risk Control 5% Excess Return			105%	4.57%	6.30%	4.47%
Fidelity Multifactor Yield Index SM 5% ER			105%	3.77%	7.31%	3.77%
Morgan Stanley Dynamic Global Index			105%	4.93%	8.17%	4.93%
Two-year Point-to-Point with Participation Rate						
S&P 500®			35%	4.19%	5.29%	3.55%
Goldman Sachs Equity TimeX Index			85%	6.98%	10.85%	6.71%
Barclays Transitions 6			150%	8.01%	12.48%	7.12%
Barclays Transitions 12			75%	8.65%	13.48%	7.68%
S&P Multi-Asset Risk Control 5% Excess Return			145%	5.21%	8.08%	4.60%
Fidelity Multifactor Yield Index SM 5% ER			145%	4.15%	9.48%	4.15%
Morgan Stanley Dynamic Global Index			155%	5.58%	11.45%	5.58%
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge³)						
Fidelity Multifactor Yield Index SM 5% ER			145%	5.17%	10.05%	5.17%
annual strategy charge percentage			0.95%	4.22%[^]	9.10%[^]	4.22%[^]
Morgan Stanley Dynamic Global Index			155%	7.22%	12.01%	7.22%
annual strategy charge percentage			0.95%	6.27%[^]	11.06%[^]	6.27%[^]
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge³)						
Fidelity Multifactor Yield Index SM 5% ER			215%	6.00%	13.72%	6.00%
annual strategy charge percentage			0.95%	5.10%[^]	12.88%[^]	5.10%[^]
Morgan Stanley Dynamic Global Index			215%	7.51%	15.54%	7.51%
annual strategy charge percentage			0.95%	6.62%[^]	14.71%[^]	6.62%[^]

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

[^] Net annual effective rate that reflects applicable strategy fees.

*Optional enhanced bonus rider (EBR) has an annual cost of 0.95% of accumulation value assessed during the surrender charge period. The EBR and its features are not available in all states.

**The declared fixed rate is an annual effective rate. Interest is credited to the fixed account daily.

1. Declared rates are based on current rates and are subject to change without notice.

2. Premium Bonuses are not factored into hypothetical projected illustrated rates. Premium bonus and Enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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Risk factors:

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors including risks associated with global equities markets, currency exchange rates, interest rates, commodities, and precious metals.
- There are risks relating to the volatility target mechanism. The Index's volatility target mechanism is applied to target an overall level of realized volatility equal to 5% but the realized volatility may be less than or greater than 5% and the volatility target may adversely affect Index performance.
- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 5% volatility target, which is expected to magnify declines.



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- The Index has embedded costs. The components that are used in constructing the Index include adjustments for costs associated with trading within and between various components, as applicable. The return of such components and, as a result, the return of the Index will be lower than if there were no associated costs.
- Purchasers of products linked to the Index will have no access to the assets underlying the Index.
- The Index methodology is fixed subject to certain adjustments and will not change over time even if the Index underperforms a relevant benchmark
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Goldman Sachs Equity TimeX Index

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