



Multi-Choice Annuity - Crediting Rates

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
MCA 3	4.75% / 4.85%	4.85% / 4.95%	0.10% ▲
MCA 3 with Interest Withdrawals	4.70% / 4.80%	4.80% / 4.90%	0.10% ▲
MCA 3 with 10% Withdrawal Provision	4.65% / 4.75%	4.75% / 4.85%	0.10% ▲
MCA 3 with Principal Guarantee	4.55% / 4.65%	4.65% / 4.75%	0.10% ▲
MCA 5	5.05% / 5.15%	5.15% / 5.25%	0.10% ▲
MCA 5 with Interest Withdrawals	5.00% / 5.10%	5.10% / 5.20%	0.10% ▲
MCA 5 with 10% Withdrawal Provision	4.95% / 5.05%	5.05% / 5.15%	0.10% ▲
MCA 5 with Principal Guarantee	4.85% / 4.95%	4.95% / 5.05%	0.10% ▲
MCA 7	5.05% / 5.15%	5.15% / 5.25%	0.10% ▲
MCA 7 with Interest Withdrawals	5.00% / 5.10%	5.10% / 5.20%	0.10% ▲
MCA 7 with 10% Withdrawal Provision	4.95% / 5.05%	5.05% / 5.15%	0.10% ▲
MCA 7 with Principal Guarantee	4.85% / 4.95%	4.95% / 5.05%	0.10% ▲

*Low Band / High Band

45-Day Rate Lock Policy

We'll lock a fixed interest crediting rate, cap rate or participation rate for 45 calendar days from the date we receive the original application, according to the timeline below. We don't provide a rate lock for minimum guaranteed rates.

If we receive the expected premium within the 45-day period, your client receives either the locked-in rate or the rate on the day we receive the premium – whichever is higher.

- **If rates are increasing:** Premium must arrive **on or after** the date of the rate increase.
- **If rates are decreasing:** Sign and date the application and all required supplemental forms **before** the date of the rate decrease. We must receive all documents in our home office within four business days of the rate change effective date, including the date of the rate change.

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