



**Enhanced Choice Index Plus - Cap Rates**

	<b>Current 5/30 Rates*</b>	<b>Upcoming 7/1 Rates*</b>
ECI 5 S&P 500	10.50% / 13.50%	10.50% / 13.50%
ECI 7 S&P 500	11.00% / 14.00%	11.00% / 14.00%

\*Cap Rate / Enhanced Cap Rate

**Enhanced Choice Index Plus - Participation Rates**

	<b>Current 5/30 Rates*</b>	<b>Upcoming 7/1 Rates*</b>
ECI 5 S&P 500	53% / 68%	58% / 73%
ECI 5 S&P MARC 5% ER	180% / 235%	180% / 235%
ECI 5 S&P 500 Daily RC 5% ER	180% / 235%	180% / 235%
ECI 5 S&P 500 ESG Daily RC 5% ER	180% / 235%	180% / 235%
ECI 5 BofA Global MegaTrends	125% / 160%	125% / 160%
ECI 7 S&P 500	55% / 70%	60% / 75%
ECI 7 S&P MARC 5% ER	185% / 240%	185% / 240%
ECI 7 S&P 500 Daily RC 5% ER	185% / 240%	185% / 240%
ECI 7 S&P 500 ESG Daily RC 5% ER	185% / 240%	185% / 240%
ECI 7 BofA Global MegaTrends	130% / 165%	130% / 165%

\*Participation Rate / Enhanced Participation Rate

**Fixed Account Crediting Rates**

	<b>Current 5/30 Rates</b>	<b>Upcoming 7/1 Rates</b>
ECI Plus 5	4.50%	4.50%
ECI Plus 7	4.50%	4.50%

**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.

**Not For Use With Consumers**

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