

PrimeStart Bonus 10SM Fixed Index Annuity Rates

Current as of 01/02/2025

PrimeStart Bonus 10SM fixed index annuity is a flexible premium insurance product featuring a premium bonus. It combines growth potential—earn interest based on the performance of a specific market index, or a combination of indexes—with protection from market downturns.

PrimeStart Bonus 10SM reminds us that when choosing a fixed index annuity, there is more to consider than just the rate:

View Snapshot



10% Premium Bonus

- Paid on all premium payments received within the first 60 days of contract issue.
- Gives you more opportunity to get off to a “fast start”.

Lowest Starting Index Value

- Calculated based on the lowest daily index value from the first 90 calendar days of the annuity contract.
- Reduces the risk that your money is applied at a high point in the market.

Exclusive trifecta of features

Flexible Index Account Lock

- Crediting rates are set and locked in at contract issue.
- Guaranteed for the length of the surrender period.
- Provides you with long-term interest rate protection.

Please refer to the disclosure statement for more details.

PrimeStart Bonus 10SM Fixed Index Annuity

Index	Term/Index Strategy	Less than \$100,000	\$100,000 and over
S&P 500 [®]	1-year Point-to-Point with Cap	5.75%	7.00%
	1-year Point-to-Point with Enhanced Cap (with Fee) ¹	7.65%	9.15%
	1-year Performance Trigger	4.75%	5.50%
	1-year Enhanced Performance Trigger (with Fee) ¹	6.00%	6.75%
	1-year Point-to-Point with Participation Rate	35%	40%
	1-year Point-to-Point with Enhanced Participation Rate (with Fee) ¹	45%	50%
S&P 500 [®] Dynamic Intraday TCA Index	1-year Point-to-Point with Participation Rate	50%	55%
	1-year Point-to-Point with Enhanced Participation Rate (with Fee) ¹	65%	70%
Goldman Sachs Canopy Index	1-year Point-to-Point with Flex-Lock Participation Rate ²	80%	85%
	1-year Point-to-Point with Enhanced Flex-Lock Participation Rate (with Fee) ^{1,2}	105%	110%
First Trust Capital Strength [®] Barclays 10% Index	1-year Point-to-Point with Flex-Lock Participation Rate and Volatility Limit ^{2,3}	70%	75%
	1-year Point-to-Point with Enhanced Flex-Lock Participation Rate and Volatility Limit (with Fee) ^{1,2,3}	90%	95%
Franklin SG Select Index	1-year Point-to-Point with Flex-Lock Participation Rate, Boost and Knockout ^{2,4}	PR: 130%	PR: 140%
		Boost: 2.00%	Boost: 2.00%
	1-year Point-to-Point with Enhanced Flex-Lock Participation Rate, Boost and Knockout (with Fee) ^{1,2,4}	PR: 170%	PR: 180%
		Boost: 2.00%	Boost: 2.00%
1-year Fixed Rate	1-Year Term	3.15%	3.40%

All rates are for new applications only. Rates are subject to change at any time.

¹ Enhanced Index Account Options are available for an additional annual fee of 1.00%.

² Index Accounts that include a Flex-Lock feature will not be available for renewal at the end of the Surrender Charge Period. You may send us new allocation instructions by the date provided in the applicable renewal notice. If we do not receive new instructions, we will automatically reallocate any Account Value in a Flex-Lock Index Account to the same Index Account without a Flex-Lock.

³ The current Volatility Limit is 9.25%. Please review the Disclosure Statement for more details.

⁴ The current Knockout Rate is 98%. Please review the Disclosure Statement for more details.

Standard & Poor's®

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