

# Target Income Choice™ Fixed Index Annuity Rates

Current as of 06/16/2025

Target Income Choice™ fixed index annuity is an insurance product that offers protection for your money against a market downturn—with the opportunity for it to capture gains. It enables you to earn interest based on the performance of a specific market index, or a combination of indexes.

At the heart of Target Income Choice™ are two distinct Guaranteed Lifetime Withdrawal Benefit (GLWB) options that make it easy for you to select an income strategy aligned with your goals.

Click or  
scan for  
GLWB  
Income  
Guide



## A secure retirement speaks louder than words

### RetireReady GLWB

**Designed for maximizing income growth potential if you are close to retiring.**

- 20% upfront bonus to your withdrawal benefit base on all first-year premiums
- 11% annual simple interest roll-up bonus credit for up to 7 years

### RetireBuild GLWB

**Designed for maximizing income growth potential if you have a longer retirement timeline.**

- 9.75% annual compound interest roll-up bonus credit for up to 10 years
- 250% minimum guaranteed increase to the withdrawal benefit base after 10 years

### Chronic Illness Income Multiplier<sup>1</sup>

**Extra income when you need it most.**

- If you are diagnosed with a qualifying illness, we will increase your annual withdrawal amount by:
  - 200% for up to 5 years (single life)
  - 150% for up to 5 years (joint life)
- Available at no additional cost

### Built-in Flexibility

**Valuable features that make Target Income Choice™ a difference-maker.**

- Wait until you're ready to take lifetime income to select either single or joint payments
- Receive a pro-rated roll-up bonus credit to your withdrawal benefit base on your income start date
- Make additional premium payments at any time<sup>2</sup>

## Target Income Choice™ Fixed Index Annuity

with 10-year Surrender Charge Schedule

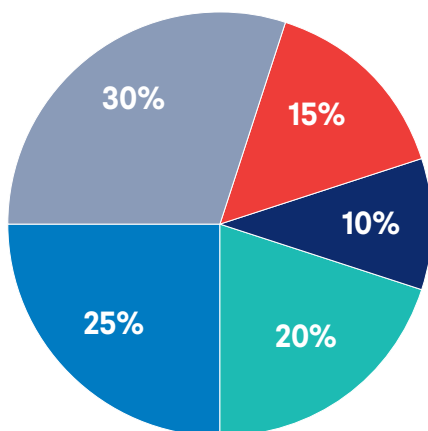
| Index   | Term/Index Strategy                           | Less than \$100,000 | \$100,000 and over |
|---|---|---------------------|--------------------|
| S&P 500®  | 1-year Point-to-Point with Cap                | <b>4.75%</b>        | <b>5.25%</b>       |
|   | 1-year Point-to-Point with Participation Rate | <b>33%</b>          | <b>35%</b>         |
|   | 1-year Performance Trigger                    | <b>4.40%</b>        | <b>4.90%</b>       |
| Invesco QQQ ETF                                       | 1-year Point-to-Point with Cap                | <b>5.25%</b>        | <b>5.75%</b>       |
| First Trust Capital Strength®<br>Barclays 10% Index   | 1-year Point-to-Point with Participation Rate | <b>60%</b>          | <b>65%</b>         |
| Janus Henderson Adaptive<br>Market Leaders U.S. Index | 1-year Point-to-Point with Participation Rate | <b>95%</b>          | <b>105%</b>        |
| Franklin SG Select<br>Advantage Index                 | 1-year Point-to-Point with Participation Rate | <b>80%</b>          | <b>90%</b>         |
| 1-year Fixed Rate                                     | 1-year Term                                   | <b>3.00%</b>        | <b>3.25%</b>       |

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

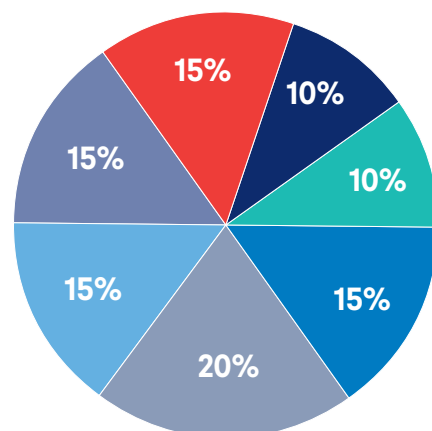
## Precision Portfolios

In addition to the individual indexes, you also have access to two balanced and diversified multi-strategy Precision Portfolios—set allocations built using our world-class index strategies from S&P, Janus Henderson, Invesco, and Franklin Templeton, as well as the fixed account.<sup>3</sup>

**Precision Portfolio Option 1**



**Precision Portfolio Option 2**



- S&P 500® 1-year Point-to-Point with Cap
- S&P 500® 1-year Performance Trigger
- Invesco QQQ ETF
- Janus Henderson Adaptive Market Leaders U.S. Index

- First Trust Capital Strength® Barclays 10% Index
- Franklin SG Select Advantage Index
- Fixed Account

# Click or scan to view



Target Income  
Choice™ Website



Index Information

<sup>1</sup> The Chronic Illness Income Multiplier is not available in California. Must meet eligibility requirements. See the disclosure statement for more information. Once the AWA multiplier period ends, a new multiplier period will not be available. The Chronic Illness Income Multiplier benefit may be used only one time per contract.

<sup>2</sup> We reserve the right to not accept additional premium payments while the GLWB rider is in effect.

<sup>3</sup> Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you can transfer the entire amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account. Clients may reallocate out of a Precision Portfolio on any contract anniversary.

## S&P Dow Jones Indices

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For use with policy form ICC22-DLIC-FIA and rider forms ICC25-DLIC-FIA-GLWB-BON, ICC25-DLIC-FIA-GLWB-NB, ICC24-DLIC-FIA-CI-DT. Policy and rider form numbers may vary by state.

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