

Fixed Income Yield & Rate Summary: 4/15/2020

Maturity	Taxable U.S. Treasury Securities*	Tax-Exempt Municipal Bonds*	Tax-Deferred	Tax-Deferred			
			Fixed Index Annuities* 3, 5, 7 & 10 Year FIAs	Multi-Year Guarantee Fixed Annuities*			
				A++ Rated	A+ Rated	A Rated	A- Rated
2 Year	0.20%	0.84%	> 3 Year FIA Highlights > A Rated > Issue Ages: 0-90 > Multiple index strategies (Year 1), including: > S&P 500 annual point to point cap= 2.50 > Fixed Rate = 1.25%	n/a	n/a	n/a	n/a
3 Year	n/a	n/a		2.10%	2.25%	1.95%	2.20%
4 Year	n/a	n/a	> 5 Year FIA Highlights > A Rated > Issue Ages: 0-89 > Multiple index strategies (Year 1), including: > S&P 500 annual point to point cap= 4.40% > Fixed Rate = 1.70%	2.10%	2.10%	2.25%	n/a
5 Year	0.35%	0.87%		2.10%	2.45%	2.55%	2.65%
6 Year	n/a	n/a	> 7 Year FIA Highlights > A+ Rated > Issue Ages: 50-85 > Multiple index strategies (Year 1), including: > S&P 500 annual point to point cap= 4.75% > Fixed Rate = 1.70%	2.10%	2.15%	2.35%	n/a
7 Year	n/a	n/a		2.10%	3.50%	2.65%	2.75%
10 Year	0.65%	1.11%	> 10 Year FIA Highlights > A+ Rated > Issue Ages: 50-79 > Multiple index strategies (Year 1), including: > S&P 500 annual point to point cap= 4.75% > Fixed Rate = 1.95%	n/a	1.90%	2.35%	2.90%
30 Year	1.28%	1.96%		n/a	n/a	n/a	n/a

Tax-Deferred Multi-Year Guarantee Annuities*
 Delivering Principal Protection | A Minimum Guaranteed Return
 Tax-Deferred Compounded Growth | Flexible Access To Your Money
 ... no matter what's happening on Wall Street!

* Notes:

U.S. Treasury Securities are subject to interest rate risk and yields and market values will fluctuate if sold prior to maturity and be worth more or less than their original cost. Investors should be aware that bond values may decline, if interest rates rise. U.S. Treasuries Securities are a full faith and credit obligation of the U.S. Government. U.S. Treasury Securities are State Tax-Free. The yields shown above are as of the date indicated at the top of this page and are subject to change and availability.

Municipal Bonds are subject to interest rate risk and yields and market values will fluctuate if sold prior to maturity and be worth more or less than their original cost. Investors should be aware that bond values may decline, if interest rates rise. All yields are as of the date indicated at the top right margin of this page and are subject to change and availability. Not all municipal bonds are State and Federally tax-free. Municipal bonds may be subject to AMT tax. Rates based on yield to maturity unless noted otherwise. U.S. Treasuries are a full faith and credit obligation of the U.S. Government whereas municipal bonds are not. The yields shown above are representative of current municipal yields in the open market as of the date indicated at the top of this page and are subject to change and availability.

Fixed Index Annuities ratings represent the A.M. Best Company (Best's Rating, 15 ratings) for each respective fixed index annuity insurance carrier. The fixed index annuity caps, participation rates and rate caps, and rates shown above assume a \$100,000 minimum investment and are representative of the first contract anniversary year of the contract only. Caps, participation rates and rate caps, and rates may vary from contract anniversary year to year during the life of a fixed index annuity contract.

Annuities are not (1) insured by the FDIC or any federal government agency, (2) deposits of or guaranteed by any bank or credit union and (3) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. Annuity contract provisions are available upon request and should be consulted for detailed explanations of caps, participation rates and rate caps, rates, benefits, limitations and restrictions before investing. A surrender charge may apply during the surrender period, a 10% IRS early withdrawal penalty may apply to withdrawals prior to age 59 1/2 and, in addition, investors may be liable for payment of federal income tax on the taxable portion of the withdrawal. The cap, participation rate and rate cap, and rate shown above are as of the date indicated at the top of this page. Fixed index annuities are subject to change in ratings, caps, participation rates and rate caps, rates and availability at any time.

Multi-Year Guarantee Fixed Annuities ratings represent the A.M. Best Company (Best's Rating, 15 ratings) for each respective multi-year guarantee fixed annuity insurance carrier. Multi-year guarantee fixed annuity rates assume a \$100,000 minimum investment and represent the Overall Average Yield for the life of each respective multi-year guarantee fixed annuity contract. Yields may vary from contract anniversary year to year during the life of a fixed annuity contract.

Annuities are not (1) insured by the FDIC or any federal government agency, (2) deposits of or guaranteed by any bank or credit union and (3) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. Annuity contract provisions are available upon request and should be consulted for detailed explanations of rates, benefits, limitations and restrictions before investing. A surrender charge may apply during the surrender period, a 10% IRS early withdrawal penalty may apply to withdrawals prior to age 59 1/2 and, in addition, investors may be liable for payment of federal income tax on the taxable portion of the withdrawal. The rates shown above are as of the date indicated at the top of this page. Multi-year guarantee annuities are subject to change in ratings, rates and availability at any time.

The information above is obtained from sources considered reliable, but it is not necessarily complete and its accuracy is not guaranteed. Additional information and prospectuses, including charges and expenses and risks, are available upon request. Products are subject to change in price, ratings, availability, yields and rates at any time. Prices, ratings, rates and yields shown are as of the date indicated at the top of this page.

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