



# A Historic Perspective of Renewal Rates of Crediting Options

We understand that you and your clients may have questions about the various crediting strategies within our fixed index annuities. As you know, participation rates, caps, and spreads for each of these crediting options may change at each contract anniversary and can be higher or lower than the initial rate.

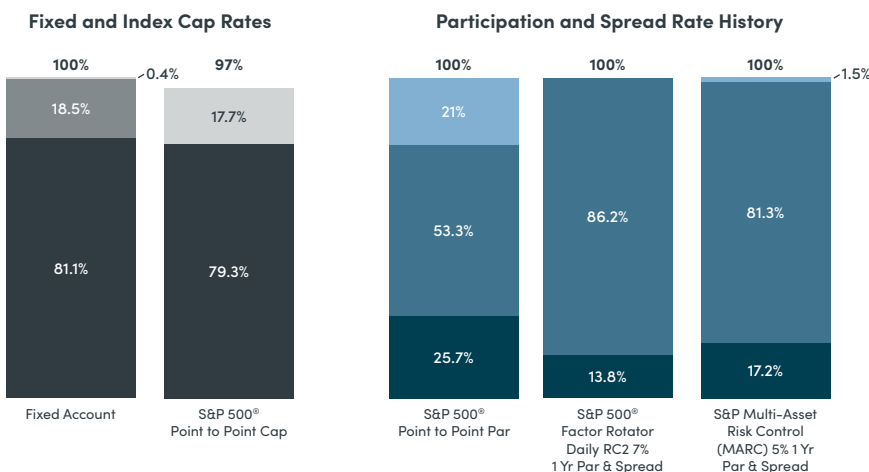
We strive to provide competitive and consistent rates for contractholders throughout the life of their contracts, however, renewal rates may change with each new Index Term. There are several factors that affect renewal rates within fixed index annuity contracts, including:

- the interest rate environment
- market volatility
- the age of the annuity contract
- changes to investment costs related to an index
- potential changes to regulatory requirements

Over the past several years, we've been able to keep renewal rates very close to the initial rates of the fixed index annuity contracts offered at contract issue. The chart below is a historical summary of the index caps, participation rates, and spread rates, along with the fixed account rates offered within the Strategic Growth Annuity and Strategic Growth Plus Annuity. The Strategic Growth Annuity and the Strategic Growth Plus Annuity were released on January 1, 2020.

## Strategic Growth Annuity (10 yr.)

### Renewal Rate History: Contracts Issued Between Jan. 1, 2020 and Feb. 5, 2024

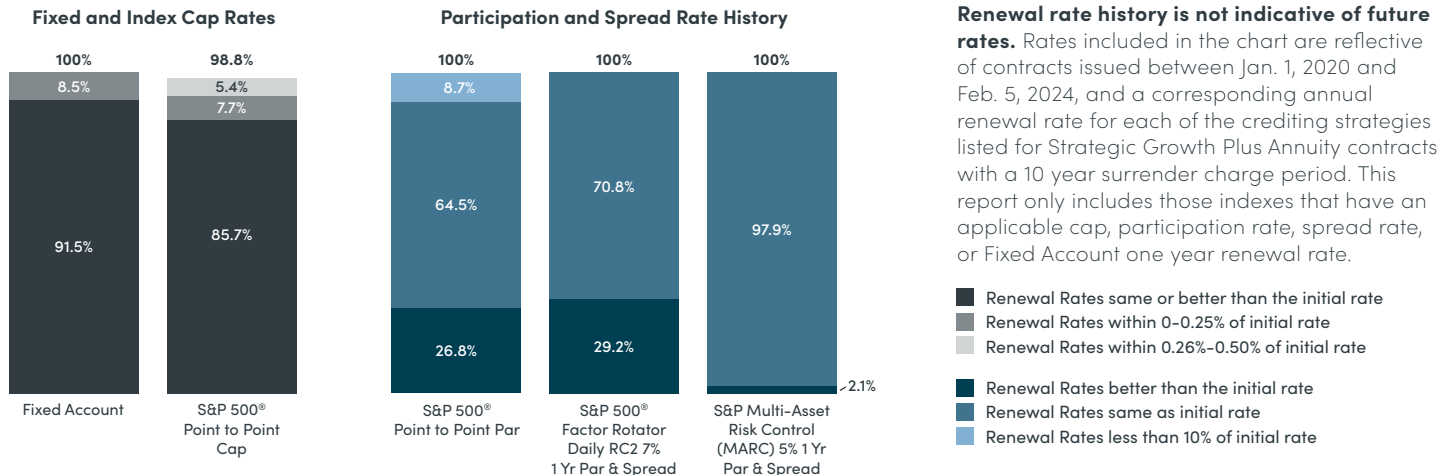


**Renewal rate history is not indicative of future rates.** Rates included in the chart are reflective of contracts issued between Jan. 1, 2020 and Feb. 5, 2024, and a corresponding annual renewal rate for each of the crediting strategies listed for Strategic Growth Annuity contracts with a 10 year surrender charge period. This report only includes those indexes that have an applicable cap, participation rate, spread rate, or Fixed Account one year renewal rate.

- Renewal Rates same or better than the initial rate
- Renewal Rates within 0-0.25% of initial rate
- Renewal Rates within 0.26%-0.50% of initial rate
- Renewal Rates better than the initial rate
- Renewal Rates same as initial rate
- Renewal Rates less than 10% of initial rate

## Strategic Growth Plus Annuity (10 yr.)

### Renewal Rate History: Contracts Issued Between Jan. 1, 2020 and Feb. 5, 2024



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*To and Through Retirement®.*

For more information, please contact your Marketing Organization  
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Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

Bonus annuities may include changes to the elements used to determine the index interest credits or changes to the interest rate that are not included in similar annuities without a bonus. These changes may include lower current interest rates, higher surrender charges, longer surrender charge periods, lower participation rates or caps, higher spreads, or other changes. The amount of charges or reduction of interest credits may exceed the amount of the bonus.