

ULTRA ADVANTAGESM FIXED INDEX ANNUITY (FIA) RATES

Index Crediting Strategy	Rate Change				
	3-Year Rate	4-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
S&P 500[®] One-Year 100% Participation					
<i>With Return of Premium</i>					
S&P 500[®] One-Year 100% Participation With Guaranteed Cap					
<i>With Return of Premium</i>					
S&P 500[®] One-Year Uncapped					
<i>With Return of Premium</i>					
S&P 500[®] One-Year Performance Trigger					
<i>With Return of Premium</i>					
BofA U.S. Agility Index: One-Year Uncapped					
<i>With Return of Premium</i>					
Fixed Account					
<i>With Return of Premium</i>					

All indexed strategies use an annual point-to-point crediting method.

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