

Indexed Annuities

Effective: 01/01/19

(Rates Subject to Change)

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)				
AssetShield Series AssetShield 10 Issue Age 18-80 AssetShield 5 and 7 Issue Age 18-85	AssetShield 10					MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 10: Surrender Charges (10 Years)⁸: 9.20, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% AssetShield 7: Surrender Charges (7 Years)⁸: 9.20, 9, 8, 7, 6, 4, 2, 0% AssetShield 5: Surrender Charges (5 Years)⁸: 9.20, 9, 8, 7, 6, 0%				
	Cap	PR	RR	RIRR									
	S&P 500 [®] Annual Pt to Pt w/ Cap	5.50%	-	-	3.50%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-	1.00%								
	S&P 500 Annual Pt to Pt w/ PR	-	54%	-	25%								
	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	120%	-	50%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	175%	-	70%								
	S&P 500 [®] NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.50%	-								
	Current Fixed Value Rate 2.90% ⁵												
	AssetShield 7												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	5.00%	-	-	3.00%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-	1.00%								
	S&P 500 Annual Pt to Pt w/ PR	-	47%	-	25%								
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	115%	-	50%								
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.40%	-								
	Current Fixed Value Rate 2.75% ⁵												
	AssetShield 5												
	Cap	PR	RR	RIRR									
	S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	2.75%								
	S&P 500 Monthly Pt to Pt w/ Cap	1.60% ⁶	-	-	1.00%								
S&P 500 Annual Pt to Pt w/ PR	-	44%	-	25%									
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	110%	-	50%									
S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.25%	-									
Current Fixed Value Rate 2.60% ⁵													

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AssetShield Series-CA AssetShield 9 Issue Age 18-80 AssetShield 5 and 7 Issue Age 18-85	AssetShield 9					MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	AssetShield 9: Surrender Charges (9 Years)⁸: 8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.15, 2.10, 1, 0% AssetShield 7: Surrender Charges (7 Years)⁸: 8.30, 8, 7, 6, 5, 4, 2, 0% AssetShield 5: Surrender Charges (5 Years)⁸: 8.30, 8, 7, 6, 5, 0%
		Cap	PR	RR	RIRR				
	S&P 500 [®] Annual Pt to Pt w/ Cap	5.00%	-	-	3.00%				
	S&P 500 Monthly Pt to Pt w/ Cap	1.70% ⁶	-	-	1.00%				
	S&P 500 Annual Pt to Pt w/ PR	-	51%	-	25.00%				
	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	115%	-	50.00%				
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	165%	-	70.00%				
	S&P 500 [®] NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.40%	-				
	Current Fixed Value Rate 2.75% ⁵								
	AssetShield 7								
		Cap	PR	RR	RIRR				
	S&P 500 Annual Pt to Pt w/ Cap	4.75%	-	-	2.75%				
	S&P 500 Monthly Pt to Pt w/ Cap	1.60% ⁶	-	-	1.00%				
	S&P 500 Annual Pt to Pt w/ PR	-	44%	-	25.00%				
	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	110%	-	50.00%				
	S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.25%	-				
	Current Fixed Value Rate 2.60% ⁵								
	AssetShield 5								
	Cap	PR	RR	RIRR					
S&P 500 Annual Pt to Pt w/ Cap	4.50%	-	-	2.50%					
S&P 500 Monthly Pt to Pt w/ Cap	1.50% ⁶	-	-	1.00%					
S&P 500 Annual Pt to Pt w/ PR	-	41%	-	25.00%					
S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	105%	-	50.00%					
S&P 500 NeXt Monthly Pt to Pt w/ Replacement Rate ⁺	-	-	1.10%	-					
Current Fixed Value Rate 2.45% ⁵									

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IncomeShield Series 7% Premium Bonus⁷ on all 1st year Premiums for IncomeShield 10 IncomeShield 10 Issue Age 18-80 IncomeShield 7 Issue Age 50-80	IncomeShield 10 without LIBR <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500[®] Annual Pt to Pt w/ Cap</td> <td>2.50%</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.30%⁶</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>20%</td> </tr> <tr> <td>S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap</td> <td>3.75%</td> <td>-</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>60%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR</td> <td>-</td> <td>85%</td> </tr> </tbody> </table> Current Fixed Value Rate 1.30% ⁵		Cap	PR	S&P 500 [®] Annual Pt to Pt w/ Cap	2.50%	-	S&P 500 Monthly Pt to Pt w/ Cap	1.30% ⁶	-	S&P 500 Annual Pt to Pt w/ PR	-	20%	S&P 500 [®] Dividend Aristocrats [®] Daily Risk Control 5% ER Index Annual Pt to Pt w/ Cap	3.75%	-	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index Annual Pt to Pt w/ PR	-	60%	S&P 500 Dividend Aristocrats Daily Risk Control 5% ER Index 2-Year Pt to Pt w/ PR	-	85%	MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	IncomeShield 10: Surrender Charges (10 Years)⁸: 9.10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Bonus Vesting (10 Years): 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% IncomeShield 7: Surrender Charges (7 Years)⁸: 9.20, 9, 8, 7, 6, 4, 2, 0%
		Cap	PR																							
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<p>IncomeShield Series - CA</p> <p>7%</p> <p>Premium Bonus⁷ on all 1st year Premiums for IncomeShield 9</p> <p>IncomeShield 9 Issue Age 18-80</p> <p>IncomeShield 7 Issue Age 50-80</p>	<table border="1"> <thead> <tr> <th>IncomeShield 9 without LIBR</th> <th>Cap</th> <th>PR</th> </tr> </thead> <tbody> <tr> <td>S&P 500[®] Annual Pt to Pt w/ Cap</td> <td>2.50%</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.30%⁶</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>20%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>3.75%</td> <td>-</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ Cap</td> <td>-</td> <td>60%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>60%</td> </tr> <tr> <td>5% ER Index Annual Pt to Pt w/ PR</td> <td>-</td> <td>85%</td> </tr> <tr> <td>S&P 500 Dividend Aristocrats Daily Risk Control</td> <td>-</td> <td>85%</td> </tr> <tr> <td>5% ER Index 2-year Pt to Pt w/ PR</td> <td>-</td> <td>85%</td> </tr> <tr> <td colspan="3">Current Fixed Value Rate 1.30%⁵</td> </tr> </tbody> </table>	IncomeShield 9 without LIBR	Cap	PR	S&P 500 [®] Annual Pt to Pt w/ Cap	2.50%	-	S&P 500 Monthly Pt to Pt w/ Cap	1.30% ⁶	-	S&P 500 Annual Pt to Pt w/ PR	-	20%	S&P 500 Dividend Aristocrats Daily Risk Control	3.75%	-	5% ER Index Annual Pt to Pt w/ Cap	-	60%	S&P 500 Dividend Aristocrats Daily Risk Control	-	60%	5% ER Index Annual Pt to Pt w/ PR	-	85%	S&P 500 Dividend Aristocrats Daily Risk Control	-	85%	5% ER Index 2-year Pt to Pt w/ PR	-	85%	Current Fixed Value Rate 1.30% ⁵			<p>MGIR: Currently 1.75%²</p> <p>MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR</p>	<p>Minimum Premium: \$5,000</p> <p>Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000</p>	<p>10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details</p>	<p>IncomeShield 9: Surrender Charges (9 Years)⁸: 7.65, 7.65, 7.25, 6.20, 5.10, 4.00, 2.80, 1.70, 0.80, 0%</p> <p>Bonus Vesting (9 Years): 0, 10, 20, 30, 40, 50, 60, 70, 85, 100%</p> <p>IncomeShield 7: Surrender Charges (7 Years)⁸: 8.30, 8.25, 7.25, 6.25, 5.20, 4.20, 3.10, 0%</p>																									
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Bonus Gold 10% Premium Bonus on all 1st year Premiums Issue Age 18-80 For FL: 18-64	S&P 500® Annual Monthly Avg w/ PR	-	25%	-	-	MGIR: Currently 1.75% ² MGSV: 80% of 1st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 For FL: 18-64: \$1,500,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (16 Years): 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 8, 6, 4, 2, 0%
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	Dow Annual Monthly Avg w/ Cap	2.25%	-	0%	-				
	Dow Annual Pt to Pt w/ Cap	2.25%	-	0%	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.25%	-	0%	-				
	S&P 500 Performance Triggered	-	-	-	2.00%				
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	3.75%	-				
	Current Fixed Value Rate 1.15% ⁵								
For IN Surrender Charges (16 Years): Issue Ages 77-80 17.5, 16.5, 15.5, 15, 14, 13, 12.5, 11.5, 10.5, 10, 9, 7.5, 6, 4.5, 3, 1.5, 0%									

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<p>Choice Series with MVA</p> <p>Choice 10 Issue Age 18-80</p> <p>Choice 6 and 8 Issue Age 18-85</p>	<table border="1"> <tr> <td>Choice 10</td> <td>Cap</td> <td>PR</td> <td>Spread³</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ PR</td> <td>-</td> <td>54%</td> <td>-</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/ Cap</td> <td>5.50%</td> <td>-</td> <td>-</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt w/ Cap</td> <td>1.80%⁶</td> <td>-</td> <td>-</td> </tr> <tr> <td>Volatility Control Index⁴</td> <td>-</td> <td>-</td> <td>1.25%</td> </tr> <tr> <td colspan="4">Current Fixed Value Rate 2.20%⁵</td> </tr> </table>				Choice 10	Cap	PR	Spread ³	S&P 500 Annual Pt to Pt w/ PR	-	54%	-	S&P 500 Annual Pt to Pt w/ Cap	5.50%	-	-	S&P 500 Monthly Pt to Pt w/ Cap	1.80% ⁶	-	-	Volatility Control Index ⁴	-	-	1.25%	Current Fixed Value Rate 2.20% ⁵				<p>MGIR: Currently 1.75%²</p> <p>MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGIR</p>	<p>Minimum Premium: \$10,000</p> <p>Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000</p>	<p>5% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days.¹</p> <p>Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details</p>	<p>Choice 10: Surrender Charges (10 Years)⁸: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0%</p> <p>Choice 8: Surrender Charges (8 Years)⁸: 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 0%</p> <p>Choice 6: Surrender Charges (6 Years)⁸: 9.20, 8, 7, 5.50, 4, 2.50, 0%</p>
	Choice 10	Cap	PR	Spread ³																												
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Volatility Control Index ⁴	-	-	1.50%																													
Current Fixed Value Rate 2.00% ⁵																																

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Volatility Control Index ⁴	-	-	1.75%																													
Current Fixed Value Rate 1.90% ⁵																																
<p>Choice 10: For CA Surrender Charges (10 Years): 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 1.00, 0.75, 0%</p> <p>Choice 8: For CA Surrender Charges (8 Years): 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0%</p> <p>Choice 6: For CA Surrender Charges (6 Years): 8.25, 7.25, 6.50, 5.50, 4, 2.50, 0%</p>																																

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Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
Retirement Gold 8% Premium Bonus ⁷ on all 1st year Premiums Issue Age 18-78	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-78: \$750,000	10% of Contract Value Annually, Starting Year 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (10 Years): 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% Bonus Vesting (14 Years): 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100%
		-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% ⁶	-	0%	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	4.00%	-				
	Current Fixed Value Rate 1.00% ⁵								
For IN: 8% Premium Bonus on 1 st year Premiums for Issue Ages 18-73. 5% Premium Bonus for Issue Ages 74-78. Issue Ages 74-78: Surrender Charges (10 Years): 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Issue Ages 74-78: Bonus Vesting (10 Years): 0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100% For FL: Issue Ages 18-64: Surrender Charges (10 Years): 12.50, 12, 11, 10, 9, 8, 6, 5, 3, 2, 0% Issue Ages 18-64: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100% For FL: Issue Ages 65-78: Surrender Charges (10 Years): 10, 10, 10, 9, 8, 7, 6, 5, 3.50, 2, 0% Issue Ages 65-78: Bonus Vesting (10 Years): 0, 0, 10, 20, 30, 40, 50, 62.50, 75, 87.50, 100%									

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Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
Foundation Gold 7% Premium Bonus⁷ on all 1st year Premiums Issue Age 18-80	with LIBR					MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	5% of Contract Value Annually, Starting Year 2. Cumulative Penalty-Free Withdrawal option available. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (10 Years)⁸: 9, 8.25, 7.25, 6.25, 5.25, 4.25, 3.25, 2.25, 1, 0.5, 0% Bonus Vesting (10 Years): 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%
		Cap	PR	Spread ⁹	PT				
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁶	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	2.00%				
	Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	3.75%	-				
	Current Fixed Value Rate 1.15% ⁵								
	without LIBR								
		Cap	PR	Spread ⁹	PT				
	S&P 500 Annual Monthly Avg w/ PR	-	30%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.50%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	20%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.50%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.30% ⁶	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.50%	-	-	-				
S&P 500 Performance Triggered	-	-	-	2.25%					
Bond Yield w/ Cap & Spread	5.65%	-	2.00%	-					
Volatility Control Index ⁴	-	-	3.50%	-					
Current Fixed Value Rate 1.30% ⁵									

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Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
Foundation Gold - CA 7% Premium Bonus ⁷ on all 1st year Premiums Issue Age 18-80	with LIBR					MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	5% of Contract Value Annually, Starting Year 2. Cumulative Penalty-Free Withdrawal option available. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (9 Years): 7.80, 6.95, 6.10, 5.20, 4.30, 3.35, 2.35, 1.35, 0.70, 0% Bonus Vesting (9 Years): 0, 10, 20, 30, 40, 50, 60, 70, 85, 100%
		Cap	PR	Spread ³	PT				
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% ⁴	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	4.00%	-				
	Current Fixed Value Rate 1.00% ⁵								
	without LIBR								
		Cap	PR	Spread ³	PT				
	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.25%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.25%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.20% ⁴	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.25%	-	-	-				
S&P 500 Performance Triggered	-	-	-	2.00%					
Bond Yield w/ Cap & Spread	5.15%	-	2.00%	-					
Volatility Control Index ⁴	-	-	3.75%	-					
Current Fixed Value Rate 1.15% ⁵									

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Benefit Gold 5% Premium Bonus on all 1st year Premiums Issue Age 18-80	S&P 500 Annual Monthly Avg w/ PR	-	25%	-	-	MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (10 Years): 13.50, 12.25, 11, 9.75, 8.25, 7, 5.50, 4, 2.50, 1, 0%
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% ⁴	-	0%	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	4.00%	-				
	Current Fixed Value Rate 1.00% ⁵								

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Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
California Gold 5% Premium Bonus ⁷ on all 1st year Premiums Issue Age 18-80	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.75% ² MGSV: 87.5% premiums paid, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr. 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (9 Years): 7.95, 7.10, 6.20, 5.30, 4.40, 3.45, 2.50, 1.50, 0.75, 0% Bonus Vesting (9 Years): 0, 10, 20, 30, 40, 50, 60, 70, 85, 100%
		-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% ⁶	-	0%	-				
	10 Yr. U.S. Treasury Bond w/ Cap	2.00%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	4.00%	-				
Current Fixed Value Rate 1.00% ⁵									

Product	Interest Rates					Minimum Rates	Premium	Penalty-Free Withdrawals	Schedule(s)
Advantage Gold 5% Premium Bonus on all 1st year Premiums Issue Age 18-80	S&P 500 Annual Monthly Avg w/ PR	Cap	PR	Spread ³	PT	MGIR: Currently 1.75% ² MGSV: 84% of 1st year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, accumulated at the MGIR	Minimum Premium: \$5,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000	10% of Contract Value annually, starting yr 2. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹ Optional Lifetime Income Benefit Rider: See form 01PPLIBR for details	Surrender Charges (10 Years): 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%
		-	25%	-	-				
	S&P 500 Annual Monthly Avg w/ Cap	2.00%	-	-	-				
	S&P 500 Annual Pt to Pt w/ PR	-	15%	-	-				
	S&P 500 Annual Pt to Pt w/ Cap	2.00%	-	-	-				
	S&P 500 Monthly Pt to Pt w/ Cap	1.00% ⁶	-	-	-				
	10 Yr. U.S. Treasury Bond w/ Cap & Spread	2.00%	-	-	-				
	S&P 500 Performance Triggered	-	-	-	1.75%				
	Bond Yield w/ Cap & Spread	4.65%	-	2.00%	-				
	Volatility Control Index ⁴	-	-	4.00%	-				
Current Fixed Value Rate 1.05% ⁵									

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Annuity Contracts and Riders issued under form series ICC17 BASE-IDX, ICC17 IDX-10-7, ICC17 BASE-IDX-B, 17 IDX-11-9, ICC17 IDX-10-5, ICC17 IDX-10-10, ICC17 IDX-11-10, INDEX-1-07, INDEX-2-09, ICC11 IDX3, ICC13 E-CPFW, INDEX-6-07, ICC14 IDX8, ICC16 R-MVA, ICC17 R-MVA, ICC13 IDX7, CA16 IDX11, INDEX-4-10-FL.3 and state variations thereof. Availability and benefits may vary by state. MVA Rider on Choice Series not available in CA.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Spread is the same as Asset Fee as described in the Contract.

⁴ S&P 500[®] Dividend Aristocrats[®] Daily Risk Control 5% Total Return Index.

⁵ Fixed Value Minimum Guaranteed Interest Rate is 1%, except on IncomeShield Series and AssetShield Series which is 0.50%.

⁶ Monthly Cap.

⁷ Bonus Vesting Schedule Applies.

⁸ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty free amount allowed and surrenders occurring during the surrender charge period.

MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value PR = Participation Rate PT = Performance Triggered RR = Replacement Rate ER = Excess Return RRIR = Rate Integrity Rider Rate

Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Form number, availability and provisions may vary by state. Not available in MA.

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+ Patent Pending.

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AMERICAN
EQUITY[™]

Fixed Annuities

Effective: 01/01/19

(Rates Subject to Change)

Product	Interest Rates		Minimum Rates	Premium	Penalty-Free Withdrawals ³	Schedule(s)
Guarantee Series Issue Age 18-85	Guarantee 5	2.30%⁵	MGSV-MGIR: Currently 1.75% ² MGSV: 90% premiums paid, less withdrawal proceeds, accumulated at the MGSV-MGIR	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,500,000 70-74: \$1,000,000 75-80: \$750,000 81-85: \$500,000	An annual withdrawal for any amount up to the Interest credited that Contract year. Systematic Withdrawal of interest only from the Fixed Value, available after 30 days. ¹	<u>Guarantee 5</u> Surrender Charges (5 Years): 9, 8, 7, 6, 5, 0% <u>Guarantee 6</u> Surrender Charges (6 Years): 9, 8, 7, 6, 5, 4, 0% <u>Guarantee 7</u> Surrender Charges (7 Years): 9, 8, 7, 6, 5, 4, 3, 0%
	Guarantee 6	2.45%⁵				
	Guarantee 7	2.60%⁵				
	<u>Guarantee 5</u> For CA Surrender Charges (5 Years): 8, 7, 6, 5, 4, 0% <u>Guarantee 6</u> For CA Surrender Charges (6 Years): 8, 7, 6, 5, 4, 3, 0% <u>Guarantee 7</u> For CA Surrender Charges (7 Years): 8, 7, 6, 5, 4, 3, 2, 0%					

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AMERICAN EQUITY™

Fixed Annuities

Effective: 01/01/19

(Rates Subject to Change)

Product	Income Options ⁴	Premium	Payout Mode Options
Immediate Annuity Issue Age 18-90	Period Certain (5-25 years only) ⁶	Minimum Premium: \$10,000 Maximum Premium: 18-69: \$1,000,000 70-74: \$750,000 75-80: \$500,000 81-90: \$250,000	Monthly
	Life Only		Quarterly
	Life with Period Certain		Semi-Annually
	Joint and Survivor		Annually
	Joint and Survivor with Period Certain		

Annuity Contracts issued under form series ICC13 BC-MYGA, ICC13 MYGA-5, ICC13 MYGA-6, ICC13 MYGA-7, ICC15 BC-SPIA, ICC15 SPIA and state variations thereof. Availability and benefits may vary by state.

¹ Benefit not guaranteed and subject to change.

² MGIR is set at issue, guaranteed for life of contract. Applies to MGSV only.

³ Market Value Adjustment (MVA) applies to partial withdrawals that exceed the penalty-free amount allowed and surrenders occurring during the surrender charge period.

⁴ See disclosure for state specific variations.

⁵ Fixed Value Minimum Guaranteed Interest Rate is 1.75%.

⁶ 5-9 year period certain not available in CA, ME, NV, SD, WV, or WY.

Riders: The NCR-100 and TIR-100 are available on the Guarantee Series. Form number may vary by state. Not available in MA.

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AMERICAN EQUITY™

Annuity Approval Chart

Effective: 01/01/19

(Rates Subject to Change)

STATE	AK	AL	AR	AZ	CA*	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	
ASSETSHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INCOMESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
BONUS GOLD		X	X	X		X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X
RETIREMENT GOLD		X	X	X		X		X		INDEX-4-10	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X
FOUNDATION GOLD	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CHOICE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ADVANTAGE GOLD		X	X	X		X		X			X	X	X	X	X	X	X	X	X	X	X	X	X		X	X
BENEFIT GOLD	X						X																	X		
WELLBEING BENEFIT	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INDEXING INCOME BENEFIT	X	X	X	X		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IMMEDIATE ANNUITY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Approved

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AMERICAN EQUITY™

Annuity Approval Chart

Effective: 01/01/19

(Rates Subject to Change)

STATE	MS	MT	NC	ND	NE	NH	NJ	NM	NV	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
ASSETSHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INCOMESHIELD SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
BONUS GOLD	X		X	X	X	X		X						X		X	X			X	X		X	X	X
RETIREMENT GOLD	X	X	X	X	X	X		X						X		X	X			X	X		X	X	X
FOUNDATION GOLD	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CHOICE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ADVANTAGE GOLD	X	X	X	X	X	X		X						X		X	X			X	X		X	X	X
BENEFIT GOLD							X		X	X	X	X						X	X			X			
WELLBEING BENEFIT	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INDEXING INCOME BENEFIT	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
GUARANTEE SERIES	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
IMMEDIATE ANNUITY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Approved

* California Gold (CA16 IDX11) also available in California.

Annuity Contract and Riders issued under form series ICC17 IDX-10-7, ICC17 IDX-11-10, 17 IDX-11-9, ICC17 IDX-10-5, ICC17 IDX-10-10, INDEX-1-07, INDEX-2-09, ICC11 IDX3, INDEX-6-07, ICC14 IDX8, ICC13 IDX7, ICC16 R-LIBR-IDX, ICC13 MYGA, ICC15 SPIA and state variations thereof. Availability, benefits and form numbers may vary by state.

See individual contract descriptions and your commission schedule for details. ICC17 R-LIBR-FCP and ICC17 R-LIBR-W-FCP available on all indexed products, except the Foundation Gold, Choice Series and AssetShield Series. ICC17 R-LIBR-FSP and ICC17 R-LIBR-W-FSP available on IncomeShield Series and Foundation Gold. Form number and availability may vary by state.

Lifetime Income Benefit Rider-Choice Series Version (ICC14 R-LIBR) available on Choice Series (ICC14 IDX8). The LIBR with Wellbeing Benefit for the Choice Series products is not available in CA, CT, DE, HI, ID, IL, MN, MO or WA.

NCR-100 available on all products except SPIA. NCR-4 in CA, NCR-2 in PA; not available in MA or SD. TIR-100 available on all products except SPIA. TIR-1 in TX; not available in MA or SD.

12 R-EBR.1 available in SD on all products except SPIA.

The optional MVA Rider for the Choice Series products is not available in CA.



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01PPFI 01.01.19

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