

PathPro®					
		Cap/Participation Rates			
Allocation Options	5 Year	7 Year	10 Year		
S&P 500 Cap 1 Year	7.50%	8.00%	8.50%		
S&P Engle 14% Cap 1 Year	9.00%	9.75%	10.50%		
S&P Engle 14% Participation 1 Year	50.00%	60.00%	70.00%		
S&P Engle 14% Participation 2 Year	70.00%	80.00%	90.00%		
Nasdaq Nexus 12% Participation 1 Year	60.00%	70.00%	80.00%		
Nasdaq Nexus 12% Participation 2 Year	80.00%	90.00%	100.00%		
MSCI USA Balanced FC 10% Participation 1 Year	70.00%	80.00%	90.00%		
MSCI USA Balanced FC 10% Participation 2 Year	90.00%	100.00%	110.00%		
Fixed	3.50%	3.75%	4.00%		

PathPro Max®					
	Cap/Participation Rates				
Allocation Options	5 Year	7 Year	10 Years		
S&P 500 Cap 1 Year	4.00%	4.50%	5.00%		
S&P Engle 14% Cap 1 Year	5.00%	5.50%	6.00%		
S&P Engle 14% Participation 1 Year	30.00%	35.00%	40.00%		
S&P Engle 14% Participation 2 Year	40.00%	45.00%	50.00%		
Nasdaq Nexus 12% Participation 1 Year	35.00%	40.00%	45.00%		
Nasdaq Nexus 12% Participation 2 Year	45.00%	50.00%	55.00%		
MSCI USA Balanced FC 10% Participation 1 Year	45.00%	50.00%	55.00%		
MSCI USA Balanced FC 10% Participation 2 Year	55.00%	60.00%	65.00%		
Fixed	2.25%	2.50%	2.75%		

Premium Bonus (PathPro Max Only):	Age Group	5 Year	7 Year	10 Year
	0-77	8.00%	11.00%	16.00%
	78+	4.00%	6.00%	8.00%

## \*Allocation option rates are guaranteed for the duration of the withdrawal charge period.

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PIR-25-01 1 of 1