

	Portfolio Director	Effective
thly Interest Rates		04/01/2024
Series 1,5, 6, 9, Freedom IRA	Standard - Fixed Account New Money Rates	3.00%
Series 2	Higher Ed Fixed Account New Money Rates	3.50%
Freedom Plus IRA	Standard - Fixed Account New Money Rates	1.00%
Multi-Year Enhanced	3 Year Term - Open only for renewals of existing accounts	2.00%
	5 Year Term - Open only for renewals of existing accounts	2.00%
	7 Year Term - Open only for renewals of existing accounts	2.00%
	10 Year Term	1.70%
rterly Interest Rates		
Non-Erisa Loan Interest Rates	PD Contracts with minimum guaranteed of 1.00%	4.00%
	PD Contracts with minimum guaranteed of 1.25%	4.25%
	PD Contracts with minimum guaranteed of 1.35%	4.35%
	PD Contracts with minimum guaranteed of 1.55%	4.55%
	PD Contracts with minimum guaranteed of 1.50%	4.70%
	PD Contracts with minimum guaranteed of 1.70%	5.00%
		6.00%
Short Term Dates	PD Contracts with minimum guaranteed of 3.00%	
Short Term Rates	Short Term Portfolio Rates	1.00%
ual Interest Rates		1.0.10/
Pool Rates for Fixed Account	PD Contracts; Deposits prior to 2018	1.24%
	PD Contracts; 2018 Deposits	1.78%
	PD Contracts; 2019 Deposits	1.94%
	PD Contracts; 2020 Deposits	1.70%
	PD Contracts; 2021 Deposits	1.50%
	PD Contracts; 2022 Deposits	1.80%
	PD Contracts; Deposits prior to 2018 (Series 1 & Series 9)	1.24%
	PD Contracts; 2018 Deposits	1.78%
	PD Contracts; 2019 Deposits	1.94%
	PD Contracts; 2020 Deposits	1.70%
	PD Contracts; 2021 Deposits	1.50%
	PD Contracts; 2022 Deposits	1.80%
	PD Contracts; Deposits prior to 2018 (Series 5)	1.24%
	PD Contracts; 2018 Deposits	1.78%
	PD Contracts; 2019 Deposits	1.94%
	PD Contracts; 2020 Deposits	1.70%
	PD Contracts; 2021 Deposits	1.50%
	PD Contracts; 2022 Deposits	1.80%
	FPIRA Contracts; Deposits prior to 2018	1.00%
	FPIRA Contracts; 2018 Deposits	1.00%
	FPIRA Contracts; 2019 Deposits	1.00%
	FPIRA Contracts; 2020 Deposits	1.00%
	FPIRA Contracts; 2021 Deposits	1.00%
	FPIRA Contracts; 2022 Deposits	1.00%
	Higher Ed; Series 2, Deposits prior to 2018	1.74%
	Higher Ed; Series 2, 2018 Deposits	2.28%
	Higher Ed; Series 2, 2019 Deposits	2.44%
	Higher Ed; Series 2, 2020 Deposits	2.07%
	Higher Ed; Series 2, 2021 Deposits	2.00%
	Higher Ed; Series 2, 2022 Deposits	2.30%
include Separate Account fees, which range from 0.12% to 1.15% for the variable option	t rate for Portfolio Director is 3.00% effective 04/01/2024 from 0.25% to 1.25% depending on the contract, and Annual Net Fund Expensions. The current Annual Net Fund Expense is the current Annual Total Fund Expense is the current Annual Total Fund Expense is the current Annual Total Fund Expense is the current Annual Net Fund	ense less
	Fees are subject to change based on expense waivers and reimbursements. De	
	of: 5% of the amount of all purchase payments received in the last 60 months;	
mount withdrawn. Waivers to surrender char	ges may apply, see prospectus for more details. Additionally, account maintena	nce fees
	apply, depending on your contract. Policy Form series UIT-194, UITG-194, or U	ITG-194P,

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Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless	of whethe
or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should I	
an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or a	
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Interest crediting policy and practices are subject to change. However, any changes made will not reduce the current annual interest rate be	olow the
contractual minimum guarantee. Amounts already credited will not be reduced.	now the
Contract provisions may vary by state. Please refer to your contract for actual governing contractual provisions.	
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The current Annual Net Fund Expense is the current Annual Total Fund Expense less contractual expense waivers or reimbursements.	
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Annuity contracts typically include limitations, exclusions and expense charges, which are described in the current prospectus.	
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