

Rate Preview for November 1, 2021



Fixed-Rate Annuity - Crediting Rates

	Current 9/1 Rates*	Upcoming 11/1 Rates*	Change
FGA3	1.40% / 1.50%	1.55% / 1.65%	0.15% ▲
FGA5	1.95% / 2.05%	2.10% / 2.20%	0.15% ▲
FGA7	2.05% / 2.15%	2.20% / 2.30%	0.15% ▲
FGA10	1.80% / 1.90%	1.95% / 2.05%	0.15% ▲
MCA3	1.45% / 1.55%	1.60% / 1.70%	0.15% ▲
MCA3 with Interest Withdrawals	1.40% / 1.50%	1.55% / 1.65%	0.15% ▲
MCA3 with 10% Withdrawal Provision	1.35% / 1.45%	1.50% / 1.60%	0.15% ▲
MCA3 with Principal Guarantee	1.25% / 1.35%	1.40% / 1.50%	0.15% ▲
MCA5	2.00% / 2.10%	2.15% / 2.25%	0.15% ▲
MCA5 with Interest Withdrawals	1.95% / 2.05%	2.10% / 2.20%	0.15% ▲
MCA5 with 10% Withdrawal Provision	1.90% / 2.00%	2.05% / 2.15%	0.15% ▲
MCA5 with Principal Guarantee	1.80% / 1.90%	1.95% / 2.05%	0.15% ▲
MCA7	2.00% / 2.10%	2.15% / 2.25%	0.15% ▲
MCA7 with Interest Withdrawals	1.95% / 2.05%	2.10% / 2.20%	0.15% ▲
MCA7 with 10% Withdrawal Provision	1.90% / 2.00%	2.05% / 2.15%	0.15% ▲
MCA7 with Principal Guarantee	1.80% / 1.90%	1.95% / 2.05%	0.15% ▲

*Low Band / High Band

Index-Rate Annuity - Cap Rates

	Current 9/1 Caps*	Upcoming 11/1 Caps*	Change
ISA5	3.45% / 3.70%	3.45% / 3.70%	0.00%
ISA7	4.50% / 4.75%	4.50% / 4.75%	0.00%
ISA10	4.50% / 4.75%	4.50% / 4.75%	0.00%

*Low Band / High Band

Index-Rate Annuity - Participation Rates

	Current 9/1 Par Rates*	Upcoming 11/1 Rates*	Change
ISA5	27% / 29%	27% / 29%	0.0%
ISA7	33% / 35%	33% / 35%	0.0%
ISA10	33% / 35%	33% / 35%	0.0%

*Low Band / High Band