

Rates & Materials

See the current rates available for client's growth potential opportunities

Rates

- [Index rates](#)
- [Fixed/Income rates](#)

Sales Ideas

- [Index ideas](#)
- [Fixed/Income ideas](#)

Products

- [Index products](#)
- [Fixed/Income products](#)

Index annuities may not be suitable or appropriate for all individuals.

Index annuities offer the potential for index interest to be credited to the annuity but index interest is not guaranteed. It is possible that there will be periods where no interest is credited based on the performance of the u index. Index rate caps, spreads and participation rates on the index interest crediting accounts can also limit or reduce the amount of interest credited.

Annuities are designed for long-term retirement investing. An investment in a Polaris Variable Annuity involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or les total amount invested. The purchase of Polaris is not required for, and is not a term of, the provision of any banking service or activity. Products and features may vary by state and may not be available in all states. We rese right to modify or no longer offer the features described here. However, once the contract is issued, these features will not change, except as described here and in the prospectus.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing (rewrap) insurance company. They are not backed by the brok