

Annuities



A Smart Choice for Safety
Conscious Individuals

Annuity News

December 19, 2017

Interest Rate Increase - Effective Monday, 12/18/2017!

Traditional Bonus Annuity

| Product | New Rates Base + Bonus/Base | Old Rates Base + Bonus/Base | Change First Year/Base |
|------------|--------------------------------|--------------------------------|---------------------------|
| Eleos-MVA | 3.55%/2.05% | 3.55%/2.05% | No Change |
| Eleos-SP | 3.40%/1.90% | 3.40%/1.90% | No Change |
| Apollo-MVA | 4.40%/2.40% | 4.25%/2.25% | +0.15% |
| Apollo-SP | 4.25%/2.25% | 4.10%/2.10% | +0.15% |

Fixed Index Annuity

| Product | New Rates/Caps | Old Rates/Caps | Change |
|--------------------------|----------------|----------------|--------|
| Keystone-5 | | | |
| Annual Pt-to-Pt Cap | 4.65% | 4.10% | +0.55% |
| Annual Pt-to-Pt Par Rate | 44.0% | 40.0% | +4.00% |
| Annual Monthly Avg Cap | 5.15% | 4.60% | +0.55% |
| Fixed Interest Rate | 2.60% | 2.50% | +0.10% |
| Keystone-7 | | | |
| Annual Pt-to-Pt Cap | 5.15% | 4.65% | +0.50% |
| Annual Pt-to-Pt Par Rate | 48.0% | 44.0% | +4.00% |
| Annual Monthly Avg Cap | 5.65% | 5.15% | +0.50% |
| Fixed Interest Rate | 2.65% | 2.55% | +0.10% |
| Keystone-10 | | | |
| Annual Pt-to-Pt Cap | 5.50% | 5.00% | +0.50% |
| Annual Pt-to-Pt Par Rate | 50.0% | 47.0% | +3.00% |
| Annual Monthly Avg Cap | 6.00% | 5.50% | +0.50% |
| Fixed Interest Rate | 2.70% | 2.60% | +0.10% |

For more information contact:
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