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FIXED INDEX ANNUITY

MNL IncomeVantage sM 10 - Includes Threshold Participation Strategy				OH/TX	
High Band: \$250,000 or More • Low Band: \$20,000 - \$249,999			High Band	Low Band	NA
	Daily Average	e Index Margin (No Cap)	2.50%	2.95%	2.95%
S&P 500®	Monthly Point-to-Point Index Cap Rate		1.85%	1.70%	1.70%
30 300°	Annual Point-to-Point Index Cap Rate		4.50%	4.00%	4.00%
	Annual Point-to-Point Participation Rate (No Cap)		35%	30%	30%
	Annual Point-to- Point w/ Threshold Participation Rates (No Cap)	Index Return Threshold	6.00%	7.00%	7.00%
		Base Participation Rate	50%	50%	50%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%		Enhanced Participation Rate	135%	130%	130%
	Annual Point-to-Point Index Margin (No Cap)		2.30%	2.70%	2.70%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year Point-to-Point Index Margin (No Cap) (Annual Index Margin Shown)		3.00%	3.55%	3.55%
FIXED ACCOUNT RATE			2.00%	1.80%	1.80%
GLWB BONUS		5.00%	5.00%	5.00%	

MNL IncomeVantage ^{s™} 10 - For HI, PA			
High Band: \$250,000 or More • Low Band: \$20,000 - \$	High Band	Low Band	
	Daily Average Index Margin (No Cap)	2.50%	2.95%
	Monthly Average Participation Rate (No Cap)	60%	55%
S&P 500®	Monthly Point-to-Point Index Cap Rate	1.85%	1.70%
	Annual Point-to-Point Index Cap Rate	4.50%	4.00%
	Inverse Performance Trigger Declared Rate	4.00%	3.60%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	Annual Point-to-Point Index Margin (No Cap)	2.30%	2.70%
S&P 500° LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year Point-to-Point Index Margin (No Cap) (Annual Index Margin Shown)	3.00%	3.55%
	Daily Average Index Margin (No Cap)	3.90%	4.35%
S&P MIDCAP 400®	Monthly Average Participation Rate (No Cap)	50%	45%
	Annual Point-to-Point Index Cap Rate	3.25%	2.85%
	Daily Average Index Margin (No Cap)	2.40%	2.85%
DJIA®	Monthly Average Participation Rate (No Cap)	60%	55%
	Annual Point-to-Point Index Cap Rate	3.40%	3.00%
NACDAO 400a	Monthly Point-to-Point Index Cap Rate	1.60%	1.45%
NASDAQ-100®	Annual Point-to-Point Index Cap Rate	3.30%	2.90%
LBMA AFTERNOON (PM) GOLD PRICE	Annual Point-to-Point Index Cap Rate	3.85%	3.40%
FIXED ACCOUNT RATE	2.00%	1.80%	
GLWB BONUS	5.00%	5.00%	

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LIFETIME PAYMENT PERCENTAGES

Level LPA				Increasing LPA			
Single Annuitant		Joint Annuitant		Single Annuitant		Joint Annuitant	
Attained Age	Percentage	Attained Age	Percentage	Attained Age	Percentage	Attained Age	Percentage
50-59	4.25%	50-59	3.75%	50-59	3.25%	50-59	2.75%
60	4.75%	60	4.25%	60	3.75%	60	3.25%
61	4.85%	61	4.35%	61	3.85%	61	3.35%
62	4.95%	62	4.45%	62	3.95%	62	3.45%
63	5.05%	63	4.55%	63	4.05%	63	3.55%
64	5.15%	64	4.65%	64	4.15%	64	3.65%
65	5.25%	65	4.75%	65	4.25%	65	3.75%
66	5.35%	66	4.85%	66	4.35%	66	3.85%
67	5.45%	67	4.95%	67	4.45%	67	3.95%
68	5.55%	68	5.05%	68	4.55%	68	4.05%
69	5.65%	69	5.15%	69	4.65%	69	4.15%
70	5.75%	70	5.25%	70	4.75%	70	4.25%
71	5.85%	71	5.35%	71	4.85%	71	4.35%
72	5.95%	72	5.45%	72	4.95%	72	4.45%
73	6.05%	73	5.55%	73	5.05%	73	4.55%
74	6.15%	74	5.65%	74	5.15%	74	4.65%
75	6.25%	75	5.75%	75	5.25%	75	4.75%
76	6.35%	76	5.85%	76	5.35%	76	4.85%
77	6.45%	77	5.95%	77	5.45%	77	4.95%
78	6.55%	78	6.05%	78	5.55%	78	5.05%
79	6.65%	79	6.15%	79	5.65%	79	5.15%
80+	6.75%	80+	6.25%	80+	5.75%	80+	5.25%

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