

Interest Rates Effective March 12, 2019

See attached New Business Guidelines for important information about rate lock, product disclosures, and index information.

			10-Year	
MNL IncomeVantage® 10 Fixed Index Annuity			High Band Initial Premium \$250,000+	Low Band Initial Premium \$20,000-\$249,999
S&P 500®	DA Index Margin (No Cap)		5.90%	6.30%
	MPP Index Cap Rate		1.65%	1.50%
	APP Index Cap Rate		4.35%	4.00%
	APP Participation Rate (No Cap)		28%	25%
S&P MARC 5% ER	APP Index Margin (No Cap)		1.00%	1.20%
S&P 500® Low Volatility Daily Risk Control 5%	APP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	6.00%	6.50%
		Base Participation Rate	25%	25%
		Enhanced Participation Rate	115%	115%
	APP Index Margin (No Cap)		3.80%	4.00%
S&P 500® Low Volatility Daily Risk Control 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)		4.60%	4.85%
Fixed Account Rate			1.85%	1.75%
GLWB Bonus			5.00%	5.00%

Help avoid roadblocks and good order issues by completing RegEd training.

Course URL: <https://secure.reged.com/TrainingPlatform>

Product Code: 15SFGMNL_17

Abbreviation Key:

DA = Daily Average

MPP = Monthly Point-to-Point

APP = Annual Point-to-Point

PTP = Point-to-Point

(No Cap) = Subject to Index Margin or Participation Rate Limitations

GLWB = Guaranteed Lifetime Withdrawal Benefit