

Interest Rates | Effective April 10, 2017

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 |
| S&P 500[®] | Daily Average Index Margin (No Cap) | | 2.50% | 2.95% |
| | Monthly Point-to-Point Index Cap Rate | | 1.65% | 1.50% |
| | Annual Point-to-Point Index Cap Rate | | 3.55% | 3.15% |
| | Annual Point-to-Point Participation Rate (No Cap) | | 35% | 30% |
| S&P 500[®] LOW VOLATILITY DAILY RISK CONTROL 5% | Annual Point-to-Point w/ Threshold Participation Rates (No Cap) | Index Return Threshold | 6.00% | 7.00% |
| | | Base Participation Rate | 50% | 50% |
| | | Enhanced Participation Rate | 135% | 130% |
| | 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% |
| FIXED ACCOUNT RATE | | 2.00% | 1.80% | 1.80% |
| GLWB BONUS | | 5.00% | 5.00% | 5.00% |

| MNL IncomeVantage SM 10 - For HI, PA | | | |
|---|---|-----------|----------|
| High Band: \$250,000 or More • Low Band: \$20,000 - \$249,999 | | High Band | Low Band |
| S&P 500[®] | Daily Average Index Margin (No Cap) | | 2.50% |
| | Monthly Average Participation Rate (No Cap) | | 60% |
| | Monthly Point-to-Point Index Cap Rate | | 1.65% |
| | Annual Point-to-Point Index Cap Rate | | 3.55% |
| | Inverse Performance Trigger Declared Rate | | 4.00% |
| S&P 500[®] LOW VOLATILITY DAILY RISK CONTROL 5% | Annual Point-to-Point Index Margin (No Cap) | | 2.30% |
| S&P 500[®] LOW VOLATILITY DAILY RISK CONTROL 8% | Two-Year Point-to-Point Index Margin (No Cap) (Annual Index Margin Shown) | | 3.00% |
| S&P MIDCAP 400[®] | Daily Average Index Margin (No Cap) | | 3.90% |
| | Monthly Average Participation Rate (No Cap) | | 50% |
| | Annual Point-to-Point Index Cap Rate | | 3.25% |
| DJIA[®] | Daily Average Index Margin (No Cap) | | 2.40% |
| | Monthly Average Participation Rate (No Cap) | | 60% |
| | Annual Point-to-Point Index Cap Rate | | 3.40% |
| NASDAQ-100[®] | Monthly Point-to-Point Index Cap Rate | | 1.60% |
| | Annual Point-to-Point Index Cap Rate | | 3.30% |
| LBMA AFTERNOON (PM) GOLD PRICE | Annual Point-to-Point Index Cap Rate | | 3.85% |
| FIXED ACCOUNT RATE | | 2.00% | 1.80% |
| GLWB BONUS | | 5.00% | 5.00% |

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| May Lose Value | Not Insured By Any Federal Government Agency | |