



### October Interest Rates- No Change - Effective 10/1/2019

|  | 3 Years | 5 Years | 7 Years |
|--|---------|---------|---------|
| <b>Option 1 –</b>  |         |         |         |
| Fixed Account Rate with Liquidity Rider  | 2.55%   | 2.65%   | 2.80%   |
| Fixed Account without Liquidity Rider  | 2.65%   | 2.75%   | 2.90%   |
| <b>Option 2 –</b>  |         |         |         |
| Floating Account Base Rate* with Liquidity Rider                               | 0.40%   | 0.90%   | 0.95%   |
| Floating Account Base Rate* without Liquidity Rider                            | 0.50%   | 1.00%   | 1.05%   |
|  | 3 Years | 5 Years | 7 Years |
| <b>Current EFR**</b>   | 2.12%   | 2.12%   | 2.12%   |
| <b>Total 1<sup>st</sup> Yr. Credited Interest Rate with Liquidity Rider</b>    | 2.52%   | 3.02%   | 3.07%   |
| <b>Total 1<sup>st</sup> Yr. Credited Interest Rate without Liquidity Rider</b> | 2.62%   | 3.12%   | 3.17%   |
| (Guaranteed Base Rate + EFR)   |         |         |         |
| <b>Maximum Interest Rate</b>   | 4.50%   | 5.00%   | 5.05%   |
| (Guaranteed Base Rate + 4% Rate Cap)   |         |         |         |

#### For Producer Use Only

Fixed Annuities are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of the EFR without the risk of loss of premium. Interest credits to a Fixed Annuity will not mirror the actual performance of the EFR.

\* Guaranteed rate for 3, 5 or 7 Years

\*\* The Effective Federal Funds Rate (EFFR) is subject to change and the rate shown was from 8-22-2019. The initial rate will be based on the EFFR at issue and will reset each policy anniversary. The EFFR is the interest rate at which a depository institution lends funds maintained at the Federal Reserve overnight to another depository institution. The Effective Federal Funds Rate is one of the most influential interest rates in the U.S. economy.

Full Accumulation Value Death Benefit on All Plans

Liquidity Rider –10 bps

(Rider Benefits = Free Monthly Interest Withdrawals, 10% Free Withdrawal, Qualified Plan RMD's)

**Available in all states except AK, DC, DE, HI, ID, MD, MN, NJ, NY, WI, WV**

Paper applications must be received in the home office by the close of business on Friday 8/30/2019.

Please Note: 45-Day Rate Lock (for rate decreases) is based on the date the application is received in the Home Office.



**HOME OFFICE**

2638 S. Sherwood Forest Blvd. Suite 200 // Baton Rouge, LA 70816 // 800.535.8110 **TOLL FREE**

**ADMINISTRATIVE OFFICE**

5801 SW 6th Ave. // PO Box 758583 // Topeka, KS 66675-8583 // 833.444.5426 **TOLL FREE**

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