

¹A market value adjustment (MVA) may apply to withdrawals before the end of the MVA term. The adjustment can either increase or decrease the withdrawal amount depending on the current interest rate environment at the time it is incurred. MVA does not apply to withdrawals representing free withdrawal amounts, RMDs, annuitization or death benefit.

²This is an annual effective rate. Interest is credited to the contract daily (based on a 365-day year) to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. The initial interest rate on the single premium is guaranteed for the selected rate period. When the initial interest rate period expires, future interest rates will be declared annually, based on current market conditions. Current initial interest rate is subject to change at any time before the contract is issued. Withdrawals above the free amount are subject to a declining withdrawal charge schedule for 10 years (8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%), seven years in New York (7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%) and a market value adjustment during the guaranteed rate period. Withdrawal charges are applied as a percentage of the amount withdrawn, before application of the MVA (after application of MVA in New York), if any, in excess of the free withdrawals and decline over 10 years (or seven years in New York) from issue date. No withdrawal charge or market value adjustment will be imposed on a full or partial withdrawal made within the 30-day period following the end of the guaranteed rate period. After the 30-day window expires, withdrawal charges will resume as previously scheduled. Withdrawals may be subject to federal and/ or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½. Partial withdrawals may reduce benefits and contract value.

³Depending on market conditions, some interest rate options may not be available at all times. Please check with your financial professional for availability.

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Rider #s R436 (6/17), R230-MVAB (6/17), AGEFOR

Annuities are long-term retirement saving vehicles.

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Guarantees are backed by the claims-paying ability of the issuing insurance company.

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