

# Annuities



A Smart Choice for Safety  
Conscious Individuals

## Annuity News

December 19, 2017

### Interest Rate Increase - Effective Monday, 12/18/2017!

#### Traditional Bonus Annuity

| Product    | New Rates<br>Base + Bonus/Base | Old Rates<br>Base + Bonus/Base | Change<br>First Year/Base |
|------------|--------------------------------|--------------------------------|---------------------------|
| Eleos-MVA  | 3.55%/2.05%                    | 3.55%/2.05%                    | No Change                 |
| Eleos-SP   | 3.40%/1.90%                    | 3.40%/1.90%                    | No Change                 |
| Apollo-MVA | 4.40%/2.40%                    | 4.25%/2.25%                    | +0.15%                    |
| Apollo-SP  | 4.25%/2.25%                    | 4.10%/2.10%                    | +0.15%                    |

#### Fixed Index Annuity

| Product                  | New Rates/Caps | Old Rates/Caps | Change |
|--------------------------|----------------|----------------|--------|
| <b>Keystone-5</b>        |                |                |        |
| Annual Pt-to-Pt Cap      | 4.65%          | 4.10%          | +0.55% |
| Annual Pt-to-Pt Par Rate | 44.0%          | 40.0%          | +4.00% |
| Annual Monthly Avg Cap   | 5.15%          | 4.60%          | +0.55% |
| Fixed Interest Rate      | 2.60%          | 2.50%          | +0.10% |
| <b>Keystone-7</b>        |                |                |        |
| Annual Pt-to-Pt Cap      | 5.15%          | 4.65%          | +0.50% |
| Annual Pt-to-Pt Par Rate | 48.0%          | 44.0%          | +4.00% |
| Annual Monthly Avg Cap   | 5.65%          | 5.15%          | +0.50% |
| Fixed Interest Rate      | 2.65%          | 2.55%          | +0.10% |
| <b>Keystone-10</b>       |                |                |        |
| Annual Pt-to-Pt Cap      | 5.50%          | 5.00%          | +0.50% |
| Annual Pt-to-Pt Par Rate | 50.0%          | 47.0%          | +3.00% |
| Annual Monthly Avg Cap   | 6.00%          | 5.50%          | +0.50% |
| Fixed Interest Rate      | 2.70%          | 2.60%          | +0.10% |

For more information contact:  
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