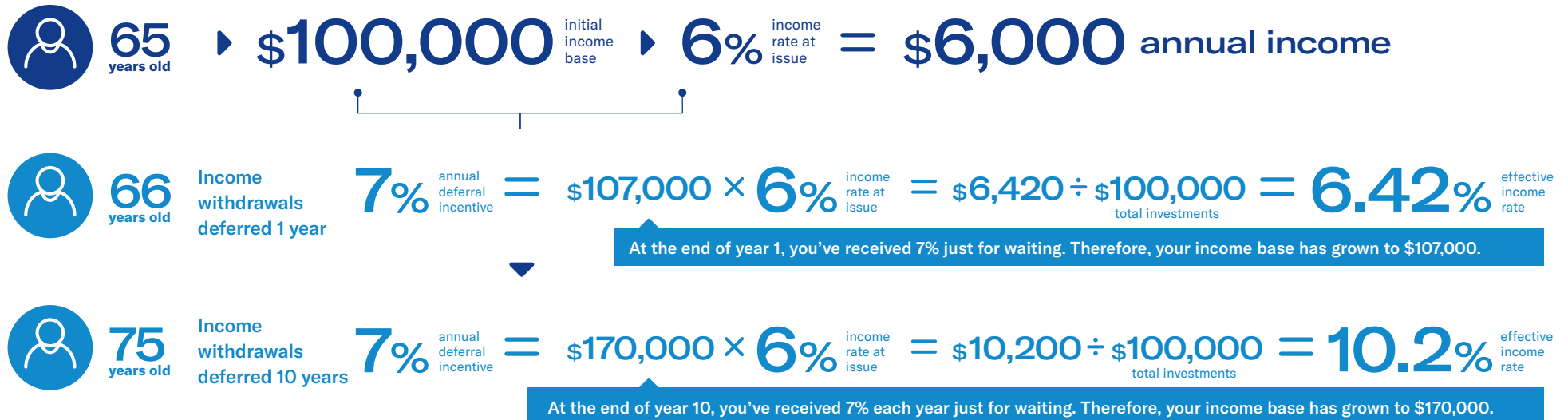


Earn more income by waiting

With Structured Capital Strategies® Income, you can have predictable income, guaranteed for life, plus opportunities to increase your income when you wait to take distributions.

How it works



Your guaranteed income is based on how long you wait to withdraw income and the income rate at contract issue. Each year you wait to draw income from your contract, you receive a 7% deferral incentive added to your income base. This increases your income base over time, which means that your annual income is greater if you start withdrawals later, and the “effective income rate” based on your initial investment is effectively higher than your income rate at issue.

You are eligible for the deferral incentive until the earlier of 20 years after your contract starts, your contract maturity date or your first withdrawal.

- Unlike other income products in the industry, **your income base is locked in day one**, so it won't decrease even if the market takes a dip.¹
- Whether deferring or taking income distributions, you'll have flexibility to choose how to invest with index-linked investing, which provides a choice of indices to track and a level of protection against market downturns.

These effective percentages are a **worst-case scenario if you didn't experience any market resets**. The rates do not factor in any income opportunities you could have from annual market resets combined with the deferral incentive, known as our innovative **Reset Boost**.²

The disclosure below applies to bank distribution entities.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material must be accompanied with the Structured Capital Strategies® Income overview brochure or prospectus. It is for informational purposes only and does not constitute investment advice or a recommendation.

Find out what your lifetime effective income rate could be with a 7% guaranteed deferral incentive.

Level Income — Income that does not decrease throughout the duration of your contract

Minimum effective income rates assuming no withdrawals before lifetime income begins.

Level Income option for single life assumptions:
No withdrawals have been taken.
The account value did not experience any market resets.

Income deferral period		Initial income rate guaranteed at issue	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs
Guaranteed deferral growth based on your income base			100%	107%	114%	121%	128%	135%	142%	149%	156%	163%
Issue age	45	4.00%	4.28%	4.56%	4.84%	5.12%	5.40%	5.68%	5.96%	6.24%	6.52%	6.80%
	46	4.10%	4.39%	4.67%	4.96%	5.25%	5.54%	5.82%	6.11%	6.40%	6.68%	6.97%
	47	4.20%	4.49%	4.79%	5.08%	5.38%	5.67%	5.96%	6.26%	6.55%	6.85%	7.14%
	48	4.30%	4.60%	4.90%	5.20%	5.50%	5.81%	6.11%	6.41%	6.71%	7.01%	7.31%
	49	4.40%	4.71%	5.02%	5.32%	5.63%	5.94%	6.25%	6.56%	6.86%	7.17%	7.48%
50	4.50%	4.82%	5.13%	5.45%	5.76%	6.08%	6.39%	6.71%	7.02%	7.34%	7.65%	
51	4.60%	4.92%	5.24%	5.57%	5.89%	6.21%	6.53%	6.85%	7.18%	7.50%	7.82%	
52	4.70%	5.03%	5.36%	5.69%	6.02%	6.35%	6.67%	7.00%	7.33%	7.66%	7.99%	
53	4.80%	5.14%	5.47%	5.81%	6.14%	6.48%	6.82%	7.15%	7.49%	7.82%	8.16%	
54	4.90%	5.24%	5.59%	5.93%	6.27%	6.62%	6.96%	7.30%	7.64%	7.99%	8.33%	
55	5.00%	5.35%	5.70%	6.05%	6.40%	6.75%	7.10%	7.45%	7.80%	8.15%	8.50%	
56	5.10%	5.46%	5.81%	6.17%	6.53%	6.89%	7.24%	7.60%	7.96%	8.31%	8.67%	
57	5.20%	5.56%	5.93%	6.29%	6.66%	7.02%	7.38%	7.75%	8.11%	8.48%	8.84%	
58	5.30%	5.67%	6.04%	6.41%	6.78%	7.16%	7.53%	7.90%	8.27%	8.64%	9.01%	
59	5.40%	5.78%	6.16%	6.53%	6.91%	7.29%	7.67%	8.05%	8.42%	8.80%	9.18%	
60	5.50%	5.89%	6.27%	6.66%	7.04%	7.43%	7.81%	8.20%	8.58%	8.97%	9.35%	
61	5.60%	5.99%	6.38%	6.78%	7.17%	7.56%	7.95%	8.34%	8.74%	9.13%	9.52%	
62	5.70%	6.10%	6.50%	6.90%	7.30%	7.70%	8.09%	8.49%	8.89%	9.29%	9.69%	
63	5.80%	6.21%	6.61%	7.02%	7.42%	7.83%	8.24%	8.64%	9.05%	9.45%	9.86%	
64	5.90%	6.31%	6.73%	7.14%	7.55%	7.97%	8.38%	8.79%	9.20%	9.62%	10.03%	
65	6.00%	6.42%	6.84%	7.26%	7.68%	8.10%	8.52%	8.94%	9.36%	9.78%	10.20%	
66	6.10%	6.53%	6.95%	7.38%	7.81%	8.24%	8.66%	9.09%	9.52%	9.94%	10.37%	
67	6.20%	6.63%	7.07%	7.50%	7.94%	8.37%	8.80%	9.24%	9.67%	10.11%	10.54%	
68	6.30%	6.74%	7.18%	7.62%	8.06%	8.51%	8.95%	9.39%	9.83%	10.27%	10.71%	
69	6.40%	6.85%	7.30%	7.74%	8.19%	8.64%	9.09%	9.54%	9.98%	10.43%	10.88%	
70	6.50%	6.96%	7.41%	7.87%	8.32%	8.78%	9.23%	9.69%	10.14%	10.60%	11.05%	
71	6.60%	7.06%	7.52%	7.99%	8.45%	8.91%	9.37%	9.83%	10.30%	10.76%	11.22%	
72	6.70%	7.17%	7.64%	8.11%	8.58%	9.05%	9.51%	9.98%	10.45%	10.92%	11.39%	
73	6.80%	7.28%	7.75%	8.23%	8.70%	9.18%	9.66%	10.13%	10.61%	11.08%	11.56%	
74	6.90%	7.38%	7.87%	8.35%	8.83%	9.32%	9.80%	10.28%	10.76%	11.25%	11.73%	
75–80	7.00%	7.49%	7.98%	8.47%	8.96%	9.45%	9.94%	10.43%	10.92%	11.41%	11.90%	

Find out what your lifetime effective income rate could be with a 7% guaranteed deferral incentive.

Accelerated Income — A higher level of income early in retirement that only decreases, but never runs out, if your account balance drops to zero

Minimum effective income rates assuming no withdrawals before lifetime income begins.

Accelerated Income option for single life assumptions:
No withdrawals have been taken.
The account value did not experience any market resets.

Income deferral period		Initial income rate guaranteed at issue	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs
Guaranteed deferral growth based on your income base			100%	107%	114%	121%	128%	135%	142%	149%	156%	163%
Issue age	45	5.50%	5.89%	6.27%	6.66%	7.04%	7.43%	7.81%	8.20%	8.58%	8.97%	9.35%
	46	5.60%	5.99%	6.38%	6.78%	7.17%	7.56%	7.95%	8.34%	8.74%	9.13%	9.52%
	47	5.70%	6.10%	6.50%	6.90%	7.30%	7.70%	8.09%	8.49%	8.89%	9.29%	9.69%
	48	5.80%	6.21%	6.61%	7.02%	7.42%	7.83%	8.24%	8.64%	9.05%	9.45%	9.86%
	49	5.90%	6.31%	6.73%	7.14%	7.55%	7.97%	8.38%	8.79%	9.20%	9.62%	10.03%
50	6.00%	6.42%	6.84%	7.26%	7.68%	8.10%	8.52%	8.94%	9.36%	9.78%	10.20%	
51	6.10%	6.53%	6.95%	7.38%	7.81%	8.24%	8.66%	9.09%	9.52%	9.94%	10.37%	
52	6.20%	6.63%	7.07%	7.50%	7.94%	8.37%	8.80%	9.24%	9.67%	10.11%	10.54%	
53	6.30%	6.74%	7.18%	7.62%	8.06%	8.51%	8.95%	9.39%	9.83%	10.27%	10.71%	
54	6.40%	6.85%	7.30%	7.74%	8.19%	8.64%	9.09%	9.54%	9.98%	10.43%	10.88%	
55	6.50%	6.96%	7.41%	7.87%	8.32%	8.78%	9.23%	9.69%	10.14%	10.60%	11.05%	
56	6.60%	7.06%	7.52%	7.99%	8.45%	8.91%	9.37%	9.83%	10.30%	10.76%	11.22%	
57	6.70%	7.17%	7.64%	8.11%	8.58%	9.05%	9.51%	9.98%	10.45%	10.92%	11.39%	
58	6.80%	7.28%	7.75%	8.23%	8.70%	9.18%	9.66%	10.13%	10.61%	11.08%	11.56%	
59	6.90%	7.38%	7.87%	8.35%	8.83%	9.32%	9.80%	10.28%	10.76%	11.25%	11.73%	
60	7.00%	7.49%	7.98%	8.47%	8.96%	9.45%	9.94%	10.43%	10.92%	11.41%	11.90%	
61	7.10%	7.60%	8.09%	8.59%	9.09%	9.59%	10.08%	10.58%	11.08%	11.57%	12.07%	
62	7.20%	7.70%	8.21%	8.71%	9.22%	9.72%	10.22%	10.73%	11.23%	11.74%	12.24%	
63	7.30%	7.81%	8.32%	8.83%	9.34%	9.86%	10.37%	10.88%	11.39%	11.90%	12.41%	
64	7.40%	7.92%	8.44%	8.95%	9.47%	9.99%	10.51%	11.03%	11.54%	12.06%	12.58%	
65	7.50%	8.03%	8.55%	9.08%	9.60%	10.13%	10.65%	11.18%	11.70%	12.23%	12.75%	
66	7.60%	8.13%	8.66%	9.20%	9.73%	10.26%	10.79%	11.32%	11.86%	12.39%	12.92%	
67	7.70%	8.24%	8.78%	9.32%	9.86%	10.40%	10.93%	11.47%	12.01%	12.55%	13.09%	
68	7.80%	8.35%	8.89%	9.44%	9.98%	10.53%	11.08%	11.62%	12.17%	12.71%	13.26%	
69	7.90%	8.45%	9.01%	9.56%	10.11%	10.67%	11.22%	11.77%	12.32%	12.88%	13.43%	
70	8.00%	8.56%	9.12%	9.68%	10.24%	10.80%	11.36%	11.92%	12.48%	13.04%	13.60%	
71	8.00%	8.56%	9.12%	9.68%	10.24%	10.80%	11.36%	11.92%	12.48%	13.04%	13.60%	
72	8.00%	8.56%	9.12%	9.68%	10.24%	10.80%	11.36%	11.92%	12.48%	13.04%	13.60%	
73	8.00%	8.56%	9.12%	9.68%	10.24%	10.80%	11.36%	11.92%	12.48%	13.04%	13.60%	
74	8.00%	8.56%	9.12%	9.68%	10.24%	10.80%	11.36%	11.92%	12.48%	13.04%	13.60%	
75–80	8.00%	8.56%	9.12%	9.68%	10.24%	10.80%	11.36%	11.92%	12.48%	13.04%	13.60%	

If the Account Value is reduced to \$0 by other than an excess withdrawal, your effective income rate, and therefore your Guaranteed Lifetime Income, will be significantly reduced.

Structured Capital Strategies® Income variable annuity

Structured Capital Strategies® Income variable annuity provides a way to accumulate your retirement savings and help cover the gap in retirement income with a built-in guaranteed lifetime withdrawal benefit (GLWB) providing income that lasts a lifetime.

You can look to your future with confidence knowing that the GLWB rider guarantees the ability to withdraw a level of income each year, regardless of market performance, as long as the withdrawal doesn't exceed the rate of income. There is a charge for this benefit.

Learn more in our overview brochure



Rates are effective November 13, 2023. New business rates are declared periodically and may change as frequently as monthly. A Guaranteed Lifetime Withdrawal Benefit (GLWB) is a rider that allows for withdrawals, either regular or occasional, to be made from an annuity during the accumulation phase without penalty. The annuitant pays for the GLWB rider with additional fees that are added to the total value of the annuity contract.

- 1 The Guaranteed Lifetime Withdrawal Benefit (GLWB) offers two options for your income protection. Each income option has an associated Guaranteed Annual Income Amount (GAIA) determined by multiplying the income rate by the Income Base. The Income Base is not a cash value and is used to calculate the GAIA, which is the maximum withdrawal that won't reduce the Income Base. The Income Base is equal to the total amount of contributions and may increase with income growth opportunities such as the Deferral Incentive, Annual Resets or the Reset Boost. If the Account Value is reduced to \$0 by other than an excess withdrawal, your Guaranteed Lifetime Income will be significantly reduced.
- 2 Reset Boost: Owners should consider when to take the first withdrawal under the contract, since doing so will prohibit the owner from making any further contributions under the contract and will also terminate all Deferral Incentives and income rate increases in connection with Annual Resets under the GLWB rider, which could significantly limit increases in the values under the GLWB, as well as increases in the contract's account value and death benefit. Please refer to the Structured Capital Strategies® Income overview brochure and prospectus for more information on how to create steady and predictable income that never runs out.

Annual Reset — Your GLWB Income Base is eligible to reset, locking in market gains, on each contract date anniversary through your 85th birthday. On any such contract date anniversary, we will compare your Account Value to your current Income Base and, if your Account Value is greater, we will increase your Income Base to equal your Account Value.

Important information

Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

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This document must be preceded or accompanied by the product prospectus, which contains more complete information, including investment objectives, risks, charges and expenses. Please read the prospectus carefully before you invest or send any money.

You can elect the Highest Anniversary Value Death Benefit for an additional charge. With this optional rider, your beneficiaries will receive either your total contributions to the policy or the highest Account Balance on any contract anniversary date — whichever is higher. Both of these values are reduced by \$1 for each dollar you withdraw up to the Guaranteed Annual Income Amount, and on a pro rata basis by excess withdrawals. For contracts with the HAV DB and no GLWB: All withdrawals taken from your contract will reduce the value of the death benefit on a pro rata basis.

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