

Effective Date: **October 1, 2018**

Annuity Products

Rates in **BOLD** indicate a change from the previous rate.

| ANICO Strategy Indexed Annuity (ASIA) PLUS | | | |
|--|-----------------------------|------------------------|----------|
| | | 10-Year | 7-Year |
| Premium Enhancement | | 1.00% | 1.00% |
| Declared Rate | Declared Rate | 2.80% | 2.65% |
| 1-Year Specified Rate | Specified Rate | 4.15% | 3.90% |
| 1-Year Monthly Sum | Monthly Cap | 1.10% | 1.00% |
| 1-Year Point to Point | 100% Participation Cap | 4.70% | 4.70% |
| | 75% Participation Cap | Currently Unavailable | |
| | 50% Participation Cap | 6.00% | 5.00% |
| 3 & 5-Year Point to Point | Currently Unavailable | | |
| Lifetime Income Rider (Fixed Rate) | Fixed Rate | 7.20% | 7.20% |
| | Accumulation Period | 10 Years | 10 Years |
| | Rider Premium Enhancement | N/A | N/A |
| | Rider Premium Charge | 0.90% | 0.90% |
| Lifetime Income Rider (Indexed Credit + Fixed Rate) | Fixed Rate + Indexed Credit | 4.20% + Indexed Credit | |
| | Accumulation Period | 10 Years | 10 Years |
| | Rider Premium Enhancement | N/A | N/A |
| | Rider Premium Charge | 0.60% | 0.60% |

| Palladium Multi-Year Guarantee Annuity (MYG) | | | | |
|--|-------------|----------|-----------|-----------------|
| | | 1st Year | Base Rate | Effective Yield |
| 5 Year | ≥ \$100,000 | 3.95% | 2.95% | 3.15% |
| | < \$100,000 | 3.85% | 2.85% | 3.05% |
| 6 Year | ≥ \$100,000 | 3.35% | 3.35% | 3.35% |
| | < \$100,000 | 3.25% | 3.25% | 3.25% |
| 7 Year | ≥ \$100,000 | 4.30% | 3.30% | 3.44% |
| | < \$100,000 | 4.20% | 3.20% | 3.34% |
| 8 Year | ≥ \$100,000 | 3.50% | 3.50% | 3.50% |
| | < \$100,000 | 3.40% | 3.40% | 3.40% |
| 9 Year | ≥ \$100,000 | 5.35% | 3.35% | 3.57% |
| | < \$100,000 | 5.25% | 3.25% | 3.47% |
| 10 Year | ≥ \$100,000 | 4.50% | 3.50% | 3.60% |
| | < \$100,000 | 4.40% | 3.40% | 3.50% |

| NEW! Century Plus Annuity | | | |
|----------------------------------|---------------------------|----------|-----------|
| | | 1st Year | Base Rate |
| Fixed Annuity | ≥ \$100,000 | 7.60% | 2.60% |
| | < \$100,000 | 7.50% | 2.50% |
| Lifetime Income Rider | Fixed Rate | | 7.20% |
| | Accumulation Period | | 10 Years |
| | Rider Premium Enhancement | | N/A |
| | Rider Premium Charge | | 0.90% |

| WealthQuest Citadel 5 & 7 Diamond Annuity | | | |
|---|-------------|----------|-----------|
| | | 1st Year | Base Rate |
| WQCD 5 (1) | ≥ \$100,000 | 3.50% | 2.50% |
| | < \$100,000 | 3.40% | 2.40% |
| WQCD 7 (2) | ≥ \$100,000 | 4.60% | 2.60% |
| | < \$100,000 | 4.50% | 2.50% |

(1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. | (2) 1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

| Palladium Group Fixed Annuity (Pension Annuity) | |
|---|-----------|
| 1st Year | Base Rate |
| 2.75% | 2.75% |

| Palladium Single Premium Immediate Annuity (SPIA) |
|--|
| For Quotes Call 1-888-501-4043 or use SPIA Express via our website at img.anicoweb.com |

| Minimum Guaranteed Interest Rate (MGIR) |
|---|
| Minimum Guaranteed Interest Rate in NAIC states is 1.50% for the Palladium MYG, Century Plus Annuity, Palladium Century, WealthQuest Citadel 5 & 7 Diamond Series, ANICO Strategy Indexed Annuity PLUS (fixed strategy only), and Palladium Group Fixed Annuity. |

Base Rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.
Base rates are subject to change at any time.

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