

Current Rates as of July 3, 2017

Rates are subject to change at any time until contract purchase

Power Select Builder® offers a choice of five index interest accounts and a fixed interest account.

S&P 500® Index Interest Accounts

Annual Point-to-Point	
Initial Index Rate Cap (Premiums of \$100,000 or more)	4.50%
Initial Index Rate Cap (Premiums under \$100,000) ¹	3.00%
Minimum Index Rate Cap	1.00%
Annual Point-to-Point Participation Rate (Provided through the Annual Point-to-Point with Annual Spread Interest Account Rider)	
Initial Participation Rate (Premiums of \$100,000 or more)	27.00%
Initial Participation Rate (Premiums under \$100,000) ¹	23.00%
Minimum Participation Rate	5.00%

ML Strategic Balanced Index® Interest Accounts

Annual Point-to-Point	
Initial Spread (Premiums of \$100,000 or more)	1.25%
Initial Spread (Premiums under \$100,000) ¹	2.90%
Maximum Spread	12.00%
2-Year Point-to-Point with Annualized Spread	
Initial Annualized Spread (Premiums of \$100,000 or more)	0.50% (1.00% for the entire 2-year term)
Initial Annualized Spread (Premiums under \$100,000) ¹	1.50% (3.00% for the entire 2-year term)
Maximum Annualized Spread	12.00% (24.00% for the entire 2-year term)
2-Year Point-to-Point with Index Rate Cap	
Initial Index Rate Cap (Premiums of \$100,000 or more)	11.00% for the entire 2-year term
Initial Index Rate Cap (Premiums under \$100,000) ¹	8.50% for the entire 2-year term
Minimum Index Rate Cap	3.00% for the entire 2-year term

About Index Rate Caps, Spreads and Participation Rate:

The Index Rate Caps, Spreads and Participation Rate are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term. The index term may be a 1 year or 2 year term. The Index Rate Cap is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest. The Spread is the percentage that reduces the rate of Index Interest that may be credited for that contract year. The Annualized Spread is used to determine the interest credited to the 2-Year Point-to-Point Index Interest Account. It is multiplied by two to determine the spread that will be applied. The Participation Rate is the maximum percentage of change in the index value used to calculate the interest earned before a spread or index rate cap is applied. If the participation rate is not stated, then the participation rate for the index interest account is set at 100%.

Fixed Interest Account

1-Year Fixed Interest Account	Current Rate
Initial Interest Rate (Premiums of \$100,000 or more)	1.50%
Initial Interest Rate (Premiums under \$100,000) ¹	1.50%
Minimum Declared Interest Rate	1.00%

The initial interest rate is guaranteed for one year from the date the contract is issued. On each contract anniversary, a new interest rate will be declared and apply for the new contract year, but the interest rate will never be less than the minimum declared interest rate for the life of the contract.

¹ An initial premium below \$100,000 receives the lower initial index rate cap or higher spread. If multiple premiums are received during the modified single premium period, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap or lower spread would apply to all premiums. In Oregon, Power Select Builder can only be issued as a single premium product. No other premiums may be paid.

Contact your agent for more information.

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Current Rates as of July 3, 2017

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Power Select Plus Income® offers a choice of five index interest accounts and a fixed interest account.

S&P 500® Index Interest Accounts

Annual Point-to-Point	With Lifetime Income Plus®	With Lifetime Income Plus Multiplier®
Initial Index Rate Cap (Premiums of \$100,000 or more)	3.00%	4.75%
Initial Index Rate Cap (Premiums under \$100,000) ¹	2.25%	4.00%
Minimum Index Rate Cap	1.00%	2.00%
Annual Point-to-Point Participation Rate (Provided through the Annual Point-to-Point with Annual Spread Interest Account Rider)		
Initial Participation Rate (Premiums of \$100,000 or more)	25.00%	36.00%
Initial Participation Rate (Premiums under \$100,000) ¹	20.00%	30.00%
Minimum Participation Rate	5.00%	15.00%

ML Strategic Balanced Index® Interest Accounts

Annual Point-to-Point	With Lifetime Income Plus®	With Lifetime Income Plus Multiplier®
Initial Spread (Premiums of \$100,000 or more)	2.75%	1.25%
Initial Spread (Premiums under \$100,000) ¹	3.75%	2.25%
Maximum Spread	12.00%	9.00%
2-Year Point-to-Point with Annualized Spread		
Initial Annualized Spread (Premiums of \$100,000 or more)	1.25% (2.50% for the entire 2-year term)	0.60% (1.20% for the entire 2-year term)
Initial Annualized Spread (Premiums under \$100,000) ¹	2.20% (4.40% for the entire 2-year term)	1.25% (2.50% for the entire 2-year term)
Maximum Annualized Spread	12.00% (24.00% for the entire 2-year term)	9.00% (18.00% for the entire 2-year term)
2-Year Point-to-Point with Index Rate Cap		
Initial Index Rate Cap (Premiums of \$100,000 or more)	10.00% for the entire 2-year term	12.00% for the entire 2-year term
Initial Index Rate Cap (Premiums under \$100,000) ¹	8.50% for the entire 2-year term	9.50% for the entire 2-year term
Minimum Index Rate Cap	3.00% for the entire 2-year term	4.00% for the entire 2-year term

About Index Rate Caps, Spreads and Participation Rate:

The Index Rate Caps, Spreads and Participation Rate are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term. The index term may be a 1 year or 2 year term. The Index Rate Cap is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest. The Spread is the percentage that reduces the rate of Index Interest that may be credited for that contract year. The Annualized Spread is used to determine the interest credited to the 2-Year Point-to-Point Index Interest Account. It is multiplied by two to determine the spread that will be applied. The Participation Rate is the maximum percentage of change in the index value used to calculate the interest earned before a spread or index rate cap is applied. If the participation rate is not stated, then the participation rate for the index interest account is set at 100%.

Fixed Interest Account

1-Year Fixed Interest Account	With Lifetime Income Plus®	With Lifetime Income Plus Multiplier®
Initial Interest Rate (Premiums of \$100,000 or more)	1.40%	2.00%
Initial Interest Rate (Premiums under \$100,000) ¹	1.40%	2.00%
Minimum Declared Interest Rate:	1.00%	1.00%

The initial interest rate is guaranteed for one year from the date the contract is issued. On each contract anniversary, a new interest rate will be declared and apply for the new contract year, but the interest rate will never be less than the minimum declared interest rate for the life of the contract.

¹ An initial premium below \$100,000 receives the lower initial index rate cap, interest rate or higher spread. If multiple premiums are received during the modified single premium period, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap or lower spread would apply to all premiums. In Oregon, Power Select Plus Income can only be issued as a single premium product. No other premiums may be paid.

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