

Strategic Series – Index Annuities

Index Annuities	Account Options	Current Rates (as of 2/14/18)	Surrender Charges	Ages	Premiums	Riders
DynaMARC Index® Index information: www.solactive.com Ticker symbol: GSDYNMO5	1-Year Interest	2.60%	10 Years ³ 10, 10, 10, 10, 10, 9, 8, 7, 6, 4%	0-80	Flexible Minimum \$10,000 NQ/Q Maximum \$ 1 Million ¹	Strategic Income Option, Nursing Home Waiver, Terminal Illness
	1-Year Pt-to-Pt Part (Dynamo)	80.00%				
	2-Year Pt-to-Pt Part (Dynamo)	100.00%				
	1-Year Pt-to-Pt Cap	5.00%				
	1-Year Monthly Cap	1.85%				
Accumulator MarcSeven Index™ Index information: www.solactive.com Ticker symbol: GSDYNMO5	1-Year Interest	2.50%	7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	0-85	Flexible Minimum \$10,000 NQ/Q Maximum \$ 1 Million ¹	Nursing Home Waiver ⁴ , Terminal Illness
	1-Year Pt-to-Pt Part (Dynamo)	80.00%				
	2-Year Pt-to-Pt Part (Dynamo)	100.00%				
	1-Year Pt-to-Pt Cap	5.00%				
	1-Year Monthly Cap	1.60%				
Income MarcSeven Index™ Index information: www.solactive.com Ticker symbol: GSDYNMO5	1-Year Interest	2.00%	7 Years ³ 9, 8, 7, 6.5, 5.5, 4.5, 3.5%	40-80	Flexible Minimum \$10,000 NQ/Q Maximum \$ 1 Million ¹	Automatic Income Rider, Nursing Home Waiver, Terminal Illness
	1-Year Pt-to-Pt Part (Dynamo)	65.00%				
	2-Year Pt-to-Pt Part (Dynamo)	90.00%				
	1-Year Pt-to-Pt Cap	3.50%				
	1-Year Monthly Cap	1.25%				

Income Benefit Rider	Description	Income Withdrawals	Withdrawal Availability	Issue Requirements	Ages	Income Withdrawal Percentage	Rider Charge
Strategic Income Option (Optional Rider) Available on DynaMARC Index Annuity	4.00% plus weighted average index/ interest credits, for up to 10 years; 10% benefit base bonus on all first-year premiums	Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Owner & annuitant must be same person to elect unless owner is non-natural	0-80	4.75% at Age 65 for Single Life See Strategic Income Option Agent Guide (ET-SIO-1102) for additional Income Withdrawal Percentages	Annual Fee of 0.95% of the Accumulation Value
Income MarcSeven Rider Included on Income MarcSeven Index	7% compound roll-up rate for up to 7 years; 7% benefit base bonus on all first-year premiums	Lifetime income based on the Benefit Base, multiplied by the Income Withdrawal Percentage	May begin anytime after 1st contract year and age 50	Owner & annuitant must be same person to elect unless owner is non-natural	40-80	4.80% at Age 65 for Single Life See Income MarcSeven Agent Guide (ET-IMS-1102) for additional Income Withdrawal Percentages	Annual Fee of 1.25% of the Accumulation Value

Fixed Annuities

Multi-Year Guarantee Annuities	Ages	Guarantee Period	Current Rates (as of 5/15/18)	Premiums	Surrender Charges	Free Withdrawals	Death Benefit	Riders
Certainty Select®	0-90	3 Years	2.50%	Single	10,10,9% ³	Cumulative Interest Beginning Immediately	Full Accumulation Value	Nursing Home Waiver ⁴ , Terminal Illness
		5 Years	3.00%	Minimum	10,10,9,9,8% ³			
		6 Years	3.10%	\$10,000 NQ/Q	10,10,9,9,8,8% ³			
		8 Years	3.20%	Maximum	10,10,9,9,8,8,7,7% ³			
		10 Years	3.25%	\$ 1 Million ¹	10,10,9,9,8,8,7,7,6,5% ³			

Traditional Fixed Annuity	Ages	Premium Bonus	Current Rates (as of 4/12/18) Year 1	Premiums	MVA	Surrender Charges	Free Withdrawals	Riders
ChoiceFour® (Base Contract)	0-85	None	3.00%	1st Year Only	None	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	Nursing Home Waiver ⁴ , Terminal Illness
ChoiceFour® (MVA)		1.50%	3.00%	Minimum	Yes	9 Years ³ 12,11,10,9,8,7,6,4,2%	Prior 12 months interest	
ChoiceFour® (Liquidity)		None	2.75%	Maximum	None	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	
ChoiceFour® (Liquidity + MVA)		1.50%	2.75%	\$ 1 Million ¹	Yes	6 Years ³ 12,11,10,9,8,7%	Interest only on 1st contract year, ² 10% of Account Value years 2+	

Single Premium Immediate Annuity	Ages	Annuity Options	\$100,000 Premium		Minimum Payment	Payment Modes	Premiums	Additional Notes
			Current Rates (as of 4/12/18)	Monthly Payment				
Confidence Income Annuity®	0-90	Fixed Period 5-20 Years	5-Year Fixed Period	\$1,718.51	\$100	Monthly Quarterly Semi-Annually Annually	Single Minimum \$30,000 NQ/Q Maximum \$ 1 Million ¹	Payments may vary in states with Premium Tax: CA, ME, NV, SD, WV, WY Life payments may vary by qualified type
			10-Year Fixed Period	\$933.31				
			15-Year Fixed Period	\$675.65				
			20-Year Fixed Period	\$555.95				
	0-85	Single & Joint Life	Life Only - Male 65	\$563.13				
			Life Only - Female 65	\$514.79				
		Joint Life - M65 / F65	\$452.67					

¹Maximum cumulative premium for all products is \$1,000,000, including any inforce life policies or annuity contracts. Higher amounts require Home Office approval.

²By Current Company Practice

³May vary by state and/or issue age

⁴Available through age 80

Minimum Guaranteed Contract Value for all Index Annuities except MarketTen Bonus & DynaMARC: 87.5% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract Rate (2% for 2018 contracts). Minimum Guaranteed Contract Value for MarketTen Bonus & DynaMARC: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (1% for 2018 contracts), less surrender charges. Minimum Guaranteed Contract Value for ChoiceFour: 100% of premium minus withdrawals, accumulated at the Minimum Guaranteed Contract rate (2% for 2018 contracts), less surrender charges.

