

Rates as of November 1, 2018

Secure Savings and Secure Savings Elite are not available in all states please refer to the MYGA Product Availability Grid.

Interest Rates

GUARANTEE PERIOD	SECURE SAVINGS™	SECURE SAVINGS™ ELITE
2 Year	2.85%	3.20%
5 Year	4.00%	4.10%

Rate Reduction for Riders

RIDERS	SECURE SAVINGS™	SECURE SAVINGS™ ELITE** 2 Year	SECURE SAVING™ ELITE** 5 Year
5% Penalty Free Withdrawal	No Rate Reduction	0.06%	Not Available
Death Benefit Equal Account Value	No Rate Reduction	Not Available*	Not Available*
Accumulated Interest	No Rate Reduction	0.06%	Not Available
Required Minimum Distribution	No Rate Reduction	0.10%	Not Available

* The Death Benefit is equal to the Cash Surrender Value for the Secure Savings Elite 2 year and 5 year.

** All, none or any combination of the three riders may be added at time of sale.

5% Penalty Free Withdrawal Rider

Beginning in the second policy year, any surrender charges and MVA will be waived for the first withdrawal in a policy year of an amount up to 5% of the account value as of the last policy anniversary. The surrender charge and MVA will apply to the entire withdrawal amount if the withdrawal amount exceeds the above limitation or if the withdrawal is a full surrender. If more than one withdrawal is taken in a policy year and the sum of all withdrawals taken during that year exceeds the above limitation, the surrender charge and MVA will apply to each withdrawal, including the first one.

Required Minimum Distribution Rider

Beginning in the first policy year, any surrender charge or MVA will be waived for required minimum distributions attributed to this policy and calculated as prescribed under the Internal Revenue Code.

Accumulated Interest Rider

Beginning in the first policy year, the interest credited to the policy may be withdrawn without any surrender charges or MVA being applied. The withdrawal amount must be \$100 or greater.

FOR AGENT USE ONLY. PRODUCT AVAILABILITY MAY VARY BY STATE. INTEREST RATE AS OF NOVEMBER 1, 2018 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE. THE INTEREST RATE APPLICABLE TO THE ANNUITY CONTRACT WILL BE THE RATE WE HAVE DECLARED ON THE DATE ANNUITY CONTRACT IS ISSUED. EQUITABLE SECURE SAVINGS™ AND SECURE SAVINGS ELITE ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. NOT A DEPOSIT. NOT INSURED BY A FEDERAL GOVERNMENT AGENCY. RESTRICTIONS APPLY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.