

This list is available at <http://www.mrannuity.com/download/RateChanges.PDF>

Name of Annuity	IRP	S.P.	#	New Date	New EAY1	New Baserate	Rate Bonus	Prem Bonus	New P.A.Y.	Prev Rate Date	Prev EAY1	Prev Baserate	Rate Bonus	Prem Bonus	Prev P.A.Y.
Brighthouse Life															
FA5	5	5		08/22/18	2.60%	2.60%			2.60% ↓	06/13/18	2.75%	2.75%			2.75%
FA7	7	7		08/22/18	2.75%	2.75%			2.75% ↓	06/13/18	2.90%	2.90%			2.90%
FA10	10	10		08/22/18	3.00%	3.00%			3.00% ↓	06/13/18	3.15%	3.15%			3.15%
Lafayette Life															
MarquisCentennial	1	7		08/15/18	2.50% ↑	2.50%				07/16/18	2.30%	2.30%			
MarquisCentennial	1	10		08/15/18	2.50% ↑	2.50%				07/16/18	2.35%	2.35%			
Liberty Bankers															
LibertyChoice	1	5		08/20/18	3.50% ↑	2.50%	1.0%			06/04/18	3.25%	2.25%	1.0%		
LibertySelect	1	7		08/20/18	4.05% ↑	2.55%	1.5%			06/04/18	3.85%	2.35%	1.5%		
New York Life & Ann															
Clear Income	7	7		08/13/18	3.05%	3.05%			3.05% ↑	07/23/18	2.90%	2.90%			2.90%
Clear Income	7	7		08/13/18	2.85%	2.85%			2.85% ↑	07/23/18	2.70%	2.70%			2.70%
SecTermChoice	3	3		08/13/18	2.45%	2.45%			2.45% ↓	07/23/18	2.50%	2.50%			2.50%
SecTermChoice	5	5		08/13/18	3.00%	3.00%			3.00% ↑	07/23/18	2.90%	2.90%			2.90%
SecTermChoice	6	6		08/13/18	3.10%	3.10%			3.10% ↑	07/23/18	3.00%	3.00%			3.00%
SecTermChoice	7	7		08/13/18	3.25%	3.25%			3.25% ↑	07/23/18	3.10%	3.10%			3.10%
SecTermChoice	8	8		08/13/18	3.30%	3.30%			3.30% ↑	07/23/18	3.15%	3.15%			3.15%
SecTermChoiceII	3	3		08/13/18	2.45%	2.45%			2.45% ↓	07/23/18	2.50%	2.50%			2.50%
SecTermChoiceII	5	5		08/13/18	3.00%	3.00%			3.00% ↑	07/23/18	2.90%	2.90%			2.90%
SecTermChoiceII	6	6		08/13/18	3.10%	3.10%			3.10% ↑	07/23/18	3.00%	3.00%			3.00%
SecTermChoiceII	7	7		08/13/18	3.25%	3.25%			3.25% ↑	07/23/18	3.10%	3.10%			3.10%
SecTermMVA	3	3		08/13/18	2.55%	2.55%			2.55% ↓	07/23/18	2.60%	2.60%			2.60%
SecTermMVA	5	5		08/13/18	3.10%	3.10%			3.10% ↑	07/23/18	3.00%	3.00%			3.00%
SecTermMVA	6	6		08/13/18	3.20%	3.20%			3.20% ↑	07/23/18	3.10%	3.10%			3.10%
SecTermMVA	7	7		08/13/18	3.35%	3.35%			3.35% ↑	07/23/18	3.20%	3.20%			3.20%
SecTermMVA	8	8		08/13/18	3.40%	3.40%			3.40% ↑	07/23/18	3.25%	3.25%			3.25%
SecTermMVA2	3	3		08/13/18	2.55%	2.55%			2.55% ↓	07/23/18	2.60%	2.60%			2.60%
SecTermMVA2	5	5		08/13/18	3.10%	3.10%			3.10% ↑	07/23/18	3.00%	3.00%			3.00%
SecTermMVA2	6	6		08/13/18	3.20%	3.20%			3.20% ↑	07/23/18	3.10%	3.10%			3.10%
SecTermMVA2	7	7		08/13/18	3.35%	3.35%			3.35% ↑	07/23/18	3.20%	3.20%			3.20%
SecTermMVA4	3	3		08/13/18	2.55%	2.55%			2.55% ↓	07/23/18	2.60%	2.60%			2.60%
SecTermMVA4	5	5		08/13/18	3.10%	3.10%			3.10% ↑	07/23/18	3.00%	3.00%			3.00%
SecTermMVA4	6	6		08/13/18	3.20%	3.20%			3.20% ↑	07/23/18	3.10%	3.10%			3.10%
SecTerm5	3	3		08/13/18	2.50%	2.50%			2.50% ↓	07/23/18	2.55%	2.55%			2.55%
SecTerm5	5	5		08/13/18	3.05%	3.05%			3.05% ↑	07/23/18	2.95%	2.95%			2.95%
SecTerm5	6	6		08/13/18	3.15%	3.15%			3.15% ↑	07/23/18	3.05%	3.05%			3.05%
SecTerm5	7	7		08/13/18	3.30%	3.30%			3.30% ↑	07/23/18	3.15%	3.15%			3.15%
Standard Insurance															
AGA5	5	5		08/08/18	4.55%	2.55%	2.0%		2.95% ↑	05/29/18	4.45%	2.45%	2.0%		2.85%
AGA7	7	7		08/08/18	4.85%	2.85%	2.0%		3.13% ↑	05/29/18	4.75%	2.75%	2.0%		3.03%
FGA3	3	3		08/08/18	2.85%	2.85%			2.85% ↑	07/02/18	2.80%	2.80%			2.80%
FGA5	5	5		08/08/18	3.40%	3.40%			3.40% ↑	07/02/18	3.35%	3.35%			3.35%
FGA7	7	7		08/08/18	3.45%	3.45%			3.45% ↑	07/02/18	3.40%	3.40%			3.40%
FGA10	10	10		08/08/18	3.45%	3.45%			3.45% ↑	07/02/18	3.40%	3.40%			3.40%

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As of October 1, 2009, rates for Equity- Indexed products will no longer be tracked in the Index.

Company Changes this month:

History of Company changes found under Articles Section on CD. (Company Mergers)

Abbreviations used:

IRP - Initial Rate Period (years)

S.P. - Surrender Penalty Period (years)

- Number of rate changes during period if more than one.

EAY1 - Effective Annual Yield including bonuses for Year 1

BR - Base Rate

P.A.Y. - Projected Average Yield.

For CD-type products, the average yield until surrender charges expire.

↑ Current Rate Higher than Previous Rate

↓ Current Rate Lower than Previous Rate

Note: Only the rates for the highest rates are shown for multi-tiered products.