

	J.P. Morgan			S&P® 500 Annual Point to Point with Cap Rate	S&P MARC 5% Excess Return Annual Point to Point with Par	Fixed Interest (1st Year)
	JPM Factor Focus <sup>SM</sup> Annual Point to Point with Par	JPM Factor Focus <sup>SM</sup> Two Year Point to Point with Par	JPM Factor Focus <sup>SM</sup> Six Year Strategy (with Par, Performance Trigger and Lock-In index Value Option)			
<b>6 Year W/MVA</b>						
High Band (\$100k+)	175.00%	245.00%	360.00%	12.00%	185.00%	5.00%
Low Band (<\$100k)	167.00%	233.00%	339.00%	11.40%	176.00%	4.75%
<b>6 Year No MVA</b>						
High Band (\$100k+)	171.00%	240.00%	351.00%	11.75%	181.00%	4.90%
Low Band (<\$100k)	163.00%	228.00%	330.00%	11.15%	171.00%	4.65%

**Available exclusively to The Sterling Group**

Products not available in all states. Rates are subject to change without notice.

Policies issued within 30 days of the application received date

Rates in effect on the application received date will apply for the 1st Index Date unless the rates for elected interest options on the policy issue date are all equal or higher than those on the application received date. In this instance, the higher rates in effect on the policy issue date will apply.

Policies issued more than 30 days after the application received date

Rates in effect at the time of issue will apply.

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Purple color indicates updated rates/information.