

Interest Rates

Rates as of July 1, 2019

Annuity Product	Secure Savings™		Secure Savings™ Elite **		Teton™ 7	Teton™ 7	Teton™ 10	Teton™ 10	Teton™ 14	Teton™ Bonus 7	Teton™ Bonus 7	Teton™ Bonus 10	Teton™ Bonus 10	Teton™ Bonus 14
	2 Years	5 Years	2 Years	5 Years	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year
Rate Guarantee Period					1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year
Withdrawal Period					7 Years	7 Years	10 Years	10 Years	14 Years	7 Years	7 Years	10 Years	10 Years	14 Years
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.00%	5.00%	5.00%	7.00%	10.00%
Fixed Rate	2.75%	3.90%	3.10%	4.00%	3.00%	3.25%	3.25%	3.50%	3.75%	2.25%	2.50%	2.50%	5.00% FL	3.00%
Annual Point to Point with Cap	N/A	N/A	N/A	N/A	5.75%	6.25%	5.75%	7.00%	7.25%	4.25%	4.75%	4.50%	5.50%	6.00%
Annual Point to Point with Participation Rate	N/A	N/A	N/A	N/A	45.00%	50.00%	50.00%	55.00%	60.00%	35.00%	40.00%	40.00%	45.00%	50.00%
Monthly Cap	N/A	N/A	N/A	N/A	2.00%	2.25%	2.25%	2.50%	2.50%	1.75%	1.75%	1.75%	2.00%	2.25%
Monthly Average with Cap	N/A	N/A	N/A	N/A	6.50%	7.75%	6.75%	9.00%	10.50%	4.50%	5.00%	4.75%	6.00%	7.00%
Monthly Average with Participation Rate	N/A	N/A	N/A	N/A	75.00%	80.00%	75.00%	90.00%	95.00%	55.00%	65.00%	60.00%	70.00%	80.00%
Monthly Average with Spread	N/A	N/A	N/A	N/A	1.75%	1.25%	1.50%	0.75%	0.50%	3.00%	2.50%	2.75%	2.00%	1.50%
Rate Reductions for Riders					State Specific									
5% Penalty Free Withdrawal Rider ***	No Rate Reduction	No Rate Reduction	0.06%	Not Available	AL, AK, AZ, AR, CT, GA, IL, IA, KS, MA, MI, MO, NV, NM, ND, OH, OK, OR, PA, SC, TN, TX, UT, VT, WA, WV, WI	CO, DC, FL, IN, KY, MD, MS, NC, NE, RI, SD, WY	AK, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA	AL, AZ, AR, CO, CT, DC, FL, GA, KY, IL, IA, IN, KS, MD, MI, MS, NE, NM, NC, ND, OK, RI, SD, TN, WV, WI, WY	AL, AZ, AR, CO, CT, DC, FL, GA, IL, IA, IN, KS, KY, MD, MI, MS, NE, NM, NC, ND, OK, RI, SD, TN, TX, UT, VT, WA, WV, WI	AL, AK, AZ, AR, CT, GA, IL, IA, KS, MA, MI, MO, NV, NM, ND, OH, OK, OR, PA, SC, TN, TX, UT, VT, WA, WV, WI	CO, DC, FL, IN, KY, MD, MS, NC, NE, RI, SD, WY	AK, CT, MA, MO, NV, OH, OR, PA, SC, TX, UT, VT, WA	AL, AZ, AR, CO, FL, DC, GA, IL, IA, IN, KS, KY, MD, MI, MS, NE, NM, NC, ND, OK, RI, SD, TN, WV, WI, WY	AL, AZ, AR, CO, DC, FL, GA, IL, IA, IN, KS, KY, MD, MI, MS, NE, NM, NC, ND, OK, RI, SD, TN, TX, UT, VT, WA, WV, WI, WY
Death Benefit Equal to Account Value	No Rate Reduction	Not Rate Reduction	Not Available **	Not Available **										
Required Minimum Distribution Rider ***	No Rate Reduction	No Rate Reduction	0.06%	Not Available										
Accumulated Interest Rider ***	No Rate Reduction	No Rate Reduction	0.10%	Not Available										
** The Death Benefit is equal to the Cash Surrender Value for the Secure Savings™ Elite 2 & 5 year except in Florida where the Death Benefit is equal to Account Value.														
*** All, none or any combination of the three riders may be added at time of sale.														

FOR AGENT USE ONLY. Product availability may vary by state. Interest Rates 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™ Series and Teton™ Series 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.