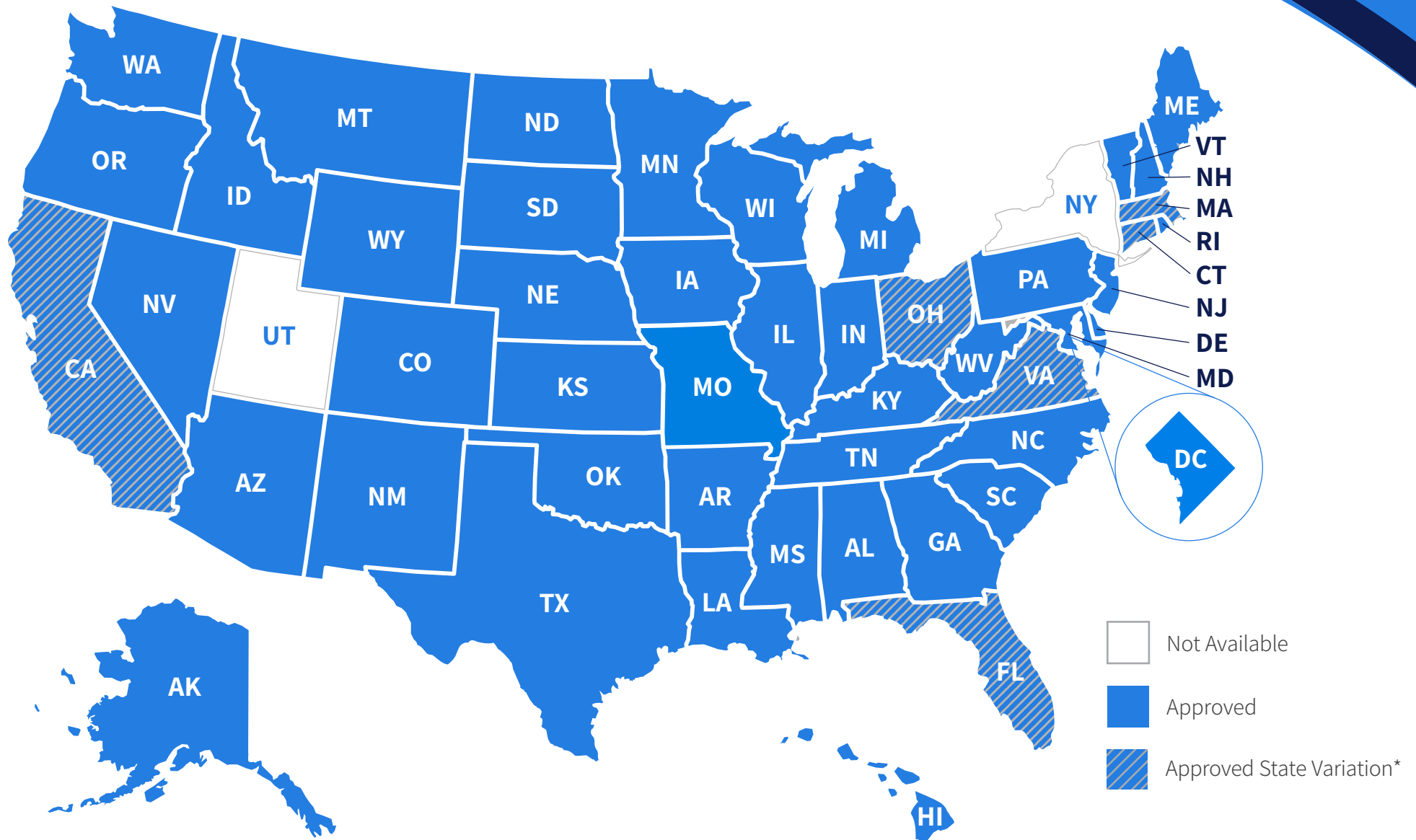


Market Crest is approved in 48 states and the District of Columbia as of March 14, 2025.



# Market Crest Approved State Variations

The following states below are approved with state specific changes:

STATE	VARIATION
Connecticut	The company name is ‘Centrian Life Insurance®’ in Connecticut.
Florida	<ul style="list-style-type: none"><li>• 21-day right to return if it’s not a replacement or for ages 65+.</li><li>• Surrender Charges only apply to amounts annuitized within the first contract year.</li><li>• MVA does not apply to annuitization.</li><li>• Interest on proceeds payable upon the death of the owner is a state-specific calculation.</li></ul>
Massachusetts	The minimum statutory guaranteed interest rate is 1%.
Ohio	Only the 3-year guarantee period product is available.
California	There is no Market Value Adjustment (MVA) feature.
Virginia	The interest on proceeds payable upon the death of the owner is a state specific calculation.

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