



RiverSource® Multi-index universal life insurance and Survivorship multi-index universal life insurance

The charts below have information used to determine the rate credited on the average balance in a segment when a segment matures. The rate credited is based on the index return, after applying the applicable cap and floor rates. The credited rates are given in the “Indexed Interest Rate” columns. Cap and floor rates for each segment are also listed. If a segment has not yet matured, the ending index values and segment returns are shown as “N/A.” For the Multi-index global option, the rate credited is based on a weighting of 40% S&P 500® index, 40% MSCI Europe, Australasia, Far East (EAFE) index and 20% MSCI Emerging Markets (EM) index.

FIXED LIFE INSURANCE

NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION
OR SAVINGS & LOAN GUARANTEED

Returns for Index Segments Maturing in 1 Year

[illegible]

| Calendar Year | Segment Start Date | Segment End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 1 year point-to-point | | | Global multi-index account 1 year point-to-point | | |
|---------------|--------------------|------------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|-----------------|-----------------------|---|-----------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate |
| | 12/20/2023 | 12/20/2024 | 4768.37 | 2198.92 | 998.60 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 11/20/2023 | 11/20/2024 | 4547.38 | 2110.58 | 985.41 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 10/20/2023 | 10/20/2024 | 4278.00 | 1978.98 | 930.80 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 9/20/2023 | 9/20/2024 | 4443.95 | 2094.64 | 974.50 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 8/20/2023 | 8/20/2024 | 4399.77 | 2055.35 | 959.79 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 7/20/2023 | 7/20/2024 | 4565.72 | 2187.35 | 1019.59 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 6/20/2023 | 6/20/2024 | 4388.71 | 2140.81 | 1013.24 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 5/20/2023 | 5/20/2024 | 4191.98 | 2131.59 | 977.24 | N/A | N/A | N/A | N/A | 6.75%/0% | N/A | N/A | 6.75%/0% | N/A |
| | 4/20/2023 | 4/20/2024 | 4154.52 | 2144.97 | 990.37 | 4967.23 | 2236.31 | 1004.17 | 19.56% | 6.75%/0% | 6.75% | 9.81% | 6.75%/0% | 6.75% |
| | 3/20/2023 | 3/20/2024 | 3951.57 | 2000.48 | 942.98 | 5178.51 | 2331.95 | 1027.78 | 31.05% | 6.75%/0% | 6.75% | 20.85% | 6.75%/0% | 6.75% |
| | 2/20/2023 | 2/20/2024 | 3997.34 | 2087.31 | 995.19 | 4975.51 | 2269.13 | 1018.99 | 24.47% | 6.75%/0% | 6.75% | 13.75% | 6.75%/0% | 6.75% |
| | 1/20/2023 | 1/20/2024 | 3898.85 | 2070.00 | 1027.91 | 4839.81 | 2179.25 | 970.91 | 24.13% | 6.75%/0% | 6.75% | 10.66% | 6.75%/0% | 6.75% |
| 2022 | | | | | | | | | | | | | | |
| | 12/20/2022 | 12/20/2023 | 3817.66 | 1930.27 | 957.64 | 4768.37 | 2198.92 | 998.60 | 24.90% | 6.75%/0% | 6.75% | 16.38% | 6.75%/0% | 6.75% |
| | 11/20/2022 | 11/20/2023 | 3949.94 | 1897.49 | 931.05 | 4547.38 | 2110.58 | 985.41 | 15.13% | 6.75%/0% | 6.75% | 11.71% | 6.75%/0% | 6.75% |
| | 10/20/2022 | 10/20/2023 | 3695.16 | 1691.44 | 865.91 | 4278.00 | 1978.98 | 930.80 | 15.77% | 6.5%/0% | 6.50% | 14.61% | 6.75%/0% | 6.75% |
| | 9/20/2022 | 9/20/2023 | 3899.89 | 1783.86 | 938.53 | 4443.95 | 2094.64 | 974.50 | 13.95% | 6.5%/0% | 6.50% | 13.32% | 6.75%/0% | 6.75% |
| | 8/20/2022 | 8/20/2023 | 4228.48 | 1919.50 | 1001.46 | 4399.77 | 2055.35 | 959.79 | 4.05% | 6.5%/0% | 4.05% | 3.62% | 6.75%/0% | 3.62% |

| Calendar Year | Segment Start Date | Segment End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 1 year point-to-point | | | Global multi-index account 1 year point-to-point | | |
|---------------|--------------------|------------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|-----------------|-----------------------|---|-----------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate |
| | 7/20/2022 | 7/20/2023 | 3936.69 | 1872.94 | 979.94 | 4565.72 | 2187.35 | 1019.59 | 15.98% | 6.5%/0% | 6.50% | 13.92% | 6.75%/0% | 6.75% |
| | 6/20/2022 | 6/20/2023 | 3764.79 | 1858.12 | 1016.98 | 4388.71 | 2140.81 | 1013.24 | 16.57% | 6.5%/0% | 6.50% | 12.64% | 7.25%/0% | 7.25% |
| | 5/20/2022 | 5/20/2023 | 3900.79 | 1958.61 | 1014.89 | 4191.98 | 2131.59 | 977.24 | 7.46% | 6.5%/0% | 6.50% | 5.78% | 7.25%/0% | 5.78% |
| | 4/20/2022 | 4/20/2023 | 4462.21 | 2094.81 | 1096.00 | 4154.52 | 2144.97 | 990.37 | -6.90% | 6.5%/0% | 0.00% | -3.73% | 7.25%/0% | 0.00% |
| | 3/20/2022 | 3/20/2023 | 4461.18 | 2157.62 | 1115.26 | 3951.57 | 2000.48 | 942.98 | -11.42% | 6.5%/0% | 0.00% | -10.57% | 7.25%/0% | 0.00% |
| | 2/20/2022 | 2/20/2023 | 4304.76 | 2204.38 | 1206.63 | 3997.34 | 2087.31 | 995.19 | -7.14% | 6.5%/0% | 0.00% | -8.49% | 7.25%/0% | 0.00% |
| | 1/20/2022 | 1/20/2023 | 4532.76 | 2301.00 | 1239.83 | 3898.85 | 2070.00 | 1027.91 | -13.99% | 6.5%/0% | 0.00% | -13.03% | 7.25%/0% | 0.00% |
| 2021 | | | | | | | | | | | | | | |
| | 12/20/2021 | 12/20/2022 | 4568.02 | 2247.76 | 1190.08 | 3817.66 | 1930.27 | 957.64 | -16.43% | 7%/0% | 0.00% | -16.13% | 7.5%/0% | 0.00% |
| | 11/20/2021 | 11/20/2022 | 4697.96 | 2344.93 | 1269.22 | 3949.94 | 1897.49 | 931.05 | -15.92% | 7%/0% | 0.00% | -19.33% | 7.5%/0% | 0.00% |
| | 10/20/2021 | 10/20/2022 | 4519.63 | 2329.60 | 1294.57 | 3695.16 | 1691.44 | 865.91 | -18.24% | 7%/0% | 0.00% | -24.88% | 7.5%/0% | 0.00% |
| | 09/20/2021 | 09/20/2022 | 4357.73 | 2318.03 | 1258.23 | 3899.89 | 1783.86 | 938.53 | -10.51% | 7%/0% | 0.00% | -18.50% | 7.5%/0% | 0.00% |
| | 08/20/2021 | 08/20/2022 | 4405.80 | 2309.06 | 1232.41 | 4228.48 | 1919.50 | 1001.46 | -4.02% | 7%/0% | 0.00% | -12.11% | 7.5%/0% | 0.00% |
| | 07/20/2021 | 07/20/2022 | 4258.49 | 2260.60 | 1317.22 | 3936.69 | 1872.94 | 979.94 | -7.56% | 7.5%/0% | 0.00% | -15.00% | 7.5%/0% | 0.00% |
| | 06/20/2021 | 06/20/2022 | 4224.79 | 2309.40 | 1350.52 | 3764.79 | 1858.12 | 1016.98 | -10.89% | 7.5%/0% | 0.00% | -17.11% | 7.5%/0% | 0.00% |
| | 05/20/2021 | 05/20/2022 | 4115.68 | 2287.88 | 1327.54 | 3900.79 | 1958.61 | 1014.89 | -5.22% | 7.5%/0% | 0.00% | -12.56% | 7.5%/0% | 0.00% |
| | 04/20/2021 | 04/20/2022 | 4163.26 | 2307.07 | 1348.55 | 4462.21 | 2094.81 | 1096.00 | 7.18% | 7.5%/0% | 7.18% | -4.55% | 7.5%/0% | 0.00% |
| | 03/20/2021 | 03/20/2022 | 3913.10 | 2231.43 | 1336.84 | 4461.18 | 2157.62 | 1115.26 | 14.01% | 7.5%/0% | 7.50% | 0.96% | 7.5%/0% | 0.96% |

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|---------------|--------------------|------------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|-----------------|-----------------------|---|-----------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate |
| | 02/20/2021 | 02/20/2022 | 3906.71 | 2232.56 | 1430.03 | 4304.76 | 2204.38 | 1206.63 | 10.19% | 7.5%/0% | 7.50% | 0.45% | 7.5%/0% | 0.45% |
| | 01/20/2021 | 01/20/2022 | 3798.91 | 2192.04 | 1381.31 | 4532.76 | 2301.00 | 1239.83 | 19.32% | 7.5%/0% | 7.50% | 7.67% | 7.5%/0% | 7.50% |
| 2020 | | | | | | | | | | | | | | |
| | 12/20/2020 | 12/20/2021 | 3694.92 | 2094.15 | 1257.01 | 4568.02 | 2247.76 | 1190.08 | 23.63% | 7.5%/0% | 7.50% | 11.32% | 7.5%/0% | 7.50% |
| | 11/20/2020 | 11/20/2021 | 3581.87 | 2026.37 | 1200.44 | 4697.96 | 2344.93 | 1269.22 | 31.16% | 7.75%/0% | 7.75% | 19.90% | 7.75%/0% | 7.75% |
| | 10/20/2020 | 10/20/2021 | 3426.92 | 1892.81 | 1126.95 | 4519.63 | 2329.60 | 1294.57 | 31.89% | 7.75%/0% | 7.75% | 24.96% | 7.75%/0% | 7.75% |
| | 09/20/2020 | 09/20/2021 | 3281.06 | 1856.89 | 1090.35 | 4357.73 | 2318.03 | 1258.23 | 32.81% | 8.25%/0% | 8.25% | 26.14% | 8.25%/0% | 8.25% |
| | 08/20/2020 | 08/20/2021 | 3374.85 | 1915.01 | 1099.41 | 4405.80 | 2309.06 | 1232.41 | 30.55% | 8.25%/0% | 8.25% | 22.87% | 8.25%/0% | 8.25% |
| | 07/20/2020 | 07/20/2021 | 3251.84 | 1862.44 | 1064.50 | 4258.49 | 2260.60 | 1317.22 | 30.96% | 8.25%/0% | 8.25% | 25.68% | 8.25%/0% | 8.25% |
| | 06/20/2020 | 06/20/2021 | 3097.74 | 1803.74 | 1001.36 | 4224.79 | 2309.40 | 1350.52 | 36.38% | 8.25%/0% | 8.25% | 32.74% | 8.25%/0% | 8.25% |
| | 05/20/2020 | 05/20/2021 | 2922.94 | 1654.62 | 925.22 | 4115.68 | 2287.88 | 1327.54 | 40.81% | 8.75%/0% | 8.75% | 40.33% | 8.75%/0% | 8.75% |
| | 04/20/2020 | 04/20/2021 | 2823.16 | 1621.64 | 899.33 | 4163.26 | 2307.07 | 1348.55 | 47.47% | 8.75%/0% | 8.75% | 45.88% | 8.75%/0% | 8.75% |
| | 03/20/2020 | 03/20/2021 | 2409.39 | 1382.01 | 766.41 | 3913.10 | 2231.43 | 1336.84 | 62.41% | 9%/0% | 9.00% | 64.43% | 9%/0% | 9.00% |
| | 02/20/2020 | 02/20/2021 | 3386.15 | 2018.46 | 1103.69 | 3906.71 | 2232.56 | 1430.03 | 15.37% | 9%/0% | 9.00% | 16.31% | 9%/0% | 9.00% |
| | 01/20/2020 | 01/20/2021 | 3320.79 | 2051.11 | 1126.85 | 3798.91 | 2192.04 | 1381.31 | 14.40% | 9%/0% | 9.00% | 13.02% | 9%/0% | 9.00% |
| 2019 | | | | | | | | | | | | | | |
| | 12/20/2019 | 12/20/2020 | 3205.37 | 2023.57 | 1106.63 | 3694.92 | 2094.15 | 1257.01 | 15.27% | 9%/0% | 9.00% | 10.22% | 9%/0% | 9.00% |
| | 11/20/2019 | 11/20/2020 | 3120.18 | 1981.17 | 1057.16 | 3581.87 | 2026.37 | 1200.44 | 14.80% | 9%/0% | 9.00% | 9.54% | 9%/0% | 9.00% |

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|---------------|--------------------|------------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|-----------------|-----------------------|---|-----------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate |
| | 10/20/2019 | 10/20/2020 | 3006.72 | 1930.98 | 1028.51 | 3426.92 | 1892.81 | 1126.95 | 13.98% | 9%/0% | 9.00% | 6.71% | 9%/0% | 6.71% |
| | 09/20/2019 | 09/20/2020 | 3006.79 | 1913.69 | 1016.57 | 3281.06 | 1856.89 | 1090.35 | 9.12% | 9%/0% | 9.00% | 3.91% | 9%/0% | 3.91% |
| | 08/20/2019 | 08/20/2020 | 2923.65 | 1828.98 | 977.73 | 3374.85 | 1915.01 | 1099.41 | 15.43% | 10%/0% | 10.00% | 10.54% | 9.5%/0% | 9.50% |
| | 07/20/2019 | 07/20/2020 | 2976.61 | 1918.88 | 1057.49 | 3251.84 | 1862.44 | 1064.50 | 9.25% | 10%/0% | 9.25% | 2.65% | 9.5%/0% | 2.65% |
| | 06/20/2019 | 06/20/2020 | 2926.46 | 1897.69 | 1038.27 | 3097.74 | 1803.74 | 1001.36 | 5.85% | 10%/0% | 5.85% | -0.35% | 9.5%/0% | 0.00% |
| | 05/20/2019 | 05/20/2020 | 2840.23 | 1858.28 | 994.08 | 2922.94 | 1654.62 | 925.22 | 2.91% | 10%/0% | 2.91% | -4.60% | 9.5%/0% | 0.00% |
| | 04/20/2019 | 04/20/2020 | 2907.97 | 1920.37 | 1089.03 | 2823.16 | 1621.64 | 899.33 | -2.92% | 10%/0% | 0.00% | -10.87% | 9.5%/0% | 0.00% |
| | 03/20/2019 | 03/20/2020 | 2832.57 | 1907.49 | 1070.95 | 2409.39 | 1382.01 | 766.41 | -14.94% | 10%/0% | 0.00% | -22.68% | 9.5%/0% | 0.00% |
| | 02/20/2019 | 02/20/2020 | 2779.76 | 1858.12 | 1036.97 | 3386.15 | 2018.46 | 1103.69 | 21.81% | 10%/0% | 10.00% | 13.46% | 9.5%/0% | 9.50% |
| | 01/20/2019 | 01/20/2020 | 2632.90 | 1795.67 | 1010.63 | 3320.79 | 2051.11 | 1126.85 | 26.13% | 10%/0% | 10.00% | 18.44% | 9.5%/0% | 9.50% |
| 2018 | | | | | | | | | | | | | | |
| | 12/20/2018 | 12/20/2019 | 2506.96 | 1740.54 | 967.65 | 3205.37 | 2023.57 | 1106.63 | 27.86% | 10%/0% | 10.00% | 20.52% | 9.5%/0% | 9.50% |
| | 11/20/2018 | 11/20/2019 | 2690.73 | 1812.92 | 988.31 | 3120.18 | 1981.17 | 1057.16 | 15.96% | 10%/0% | 10.00% | 11.49% | 9.5%/0% | 9.50% |
| | 10/20/2018 | 10/20/2019 | 2767.78 | 1849.37 | 971.47 | 3006.72 | 1930.98 | 1028.51 | 8.63% | 10%/0% | 8.63% | 6.39% | 9.5%/0% | 6.39% |
| | 9/20/2018 | 9/20/2019 | 2907.95 | 1964.24 | 1031.07 | 3006.79 | 1913.69 | 1016.57 | 3.40% | 10%/0% | 3.40% | 0.05% | 9.5%/0% | 0.05% |
| | 8/20/2018 | 8/20/2019 | 2857.05 | 1938.11 | 1033.65 | 2923.65 | 1828.98 | 977.73 | 2.33% | 10%/0% | 2.33% | -2.40% | 9.5%/0% | 0.00% |
| | 7/20/2018 | 7/20/2019 | 2804.49 | 1970.94 | 1060.64 | 2976.61 | 1918.88 | 1057.49 | 6.14% | 10.5%/0% | 6.14% | 1.34% | 9.5%/0% | 1.34% |
| | 6/20/2018 | 6/20/2019 | 2762.59 | 1962.15 | 1085.03 | 2926.46 | 1897.69 | 1038.27 | 5.93% | 10.5%/0% | 5.93% | 0.20% | 9.5%/0% | 0.20% |

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|---------------|--------------------|------------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|-----------------|-----------------------|---|-----------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate |
| | 5/20/2018 | 5/20/2019 | 2733.01 | 2048.58 | 1136.49 | 2840.23 | 1858.28 | 994.08 | 3.92% | 10.5%/0% | 3.92% | -4.65% | 9.5%/0% | 0.00% |
| | 4/20/2018 | 4/20/2019 | 2693.13 | 2064.24 | 1184.13 | 2907.97 | 1920.37 | 1089.03 | 7.98% | 10.5%/0% | 7.98% | -1.20% | 9.5%/0% | 0.00% |
| | 3/20/2018 | 3/20/2019 | 2712.92 | 2030.50 | 1203.59 | 2832.57 | 1907.49 | 1070.95 | 4.41% | 10.5%/0% | 4.41% | -2.86% | 9.5%/0% | 0.00% |
| | 2/20/2018 | 2/20/2019 | 2716.26 | 2065.53 | 1194.52 | 2779.76 | 1858.12 | 1036.97 | 2.34% | 10.5%/0% | 2.34% | -5.72% | 9.5%/0% | 0.00% |
| | 1/20/2018 | 1/20/2019 | 2810.30 | 2152.40 | 1232.59 | 2632.90 | 1795.67 | 1010.63 | -6.31% | 11%/0% | 0.00% | -12.76% | 10%/0% | 0.00% |
| 2017 | | | | | | | | | | | | | | |
| | 12/20/2017 | 12/20/2018 | 2681.47 | 2029.07 | 1132.19 | 2506.96 | 1740.54 | 967.65 | -6.51% | 11%/0% | 0.00% | -11.20% | 10%/0% | 0.00% |
| | 11/20/2017 | 11/20/2018 | 2582.14 | 1988.09 | 1136.10 | 2690.73 | 1812.92 | 988.31 | 4.21% | 11%/0% | 4.21% | -4.44% | 10%/0% | 0.00% |
| | 10/20/2017 | 10/20/2018 | 2562.10 | 2005.96 | 1116.91 | 2768.78 | 1852.35 | 970.90 | 8.07% | 11%/0% | 8.07% | -2.45% | 10%/0% | 0.00% |
| | 9/20/2017 | 9/20/2018 | 2506.65 | 1978.24 | 1109.63 | 2907.95 | 1964.24 | 1031.07 | 16.01% | 11%/0% | 11.00% | 4.70% | 10%/0% | 4.70% |
| | 8/20/2017 | 8/20/2018 | 2428.37 | 1917.84 | 1063.66 | 2857.05 | 1938.11 | 1033.65 | 17.65% | 11%/0% | 11.00% | 6.92% | 10%/0% | 6.92% |
| | 7/20/2017 | 7/20/2018 | 2473.83 | 1926.13 | 1060.11 | 2804.49 | 1970.94 | 1060.64 | 13.37% | 11.5%/0% | 11.50% | 6.29% | 10.5%/0% | 6.29% |
| | 6/20/2017 | 6/20/2018 | 2453.46 | 1901.79 | 1012.94 | 2762.59 | 1962.15 | 1085.03 | 12.60% | 11.5%/0% | 11.50% | 7.73% | 10.5%/0% | 7.73% |
| | 5/20/2017 | 5/20/2018 | 2381.73 | 1882.75 | 995.67 | 2733.01 | 2048.58 | 1136.49 | 14.75% | 11.5%/0% | 11.50% | 12.25% | 10.5%/0% | 10.50% |
| | 4/20/2017 | 4/20/2018 | 2338.17 | 1774.80 | 952.92 | 2693.13 | 2064.24 | 1184.13 | 15.18% | 11.5%/0% | 11.50% | 17.45% | 10.5%/0% | 10.50% |
| | 3/20/2017 | 3/20/2018 | 2373.47 | 1799.11 | 972.35 | 2712.92 | 2030.50 | 1203.59 | 14.30% | 11.5%/0% | 11.50% | 15.62% | 10.5%/0% | 10.50% |
| | 2/20/2017 | 2/20/2018 | 2365.38 | 1753.95 | 945.64 | 2716.26 | 2065.53 | 1194.52 | 14.83% | 11.5%/0% | 11.50% | 18.30% | 10.5%/0% | 10.50% |
| | 1/20/2017 | 1/20/2018 | 2263.69 | 1712.23 | 894.52 | 2810.30 | 2152.40 | 1232.59 | 24.15% | 11.5%/0% | 11.50% | 27.50% | 10.5%/0% | 10.50% |

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|---------------|--------------------|------------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|-----------------|-----------------------|---|-----------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate |
| 2016 | | | | | | | | | | | | | | |
| | 12/20/2016 | 12/20/2017 | 2262.53 | 1674.45 | 851.13 | 2681.47 | 2029.07 | 1132.19 | 18.52% | 11.5%/0% | 11.50% | 22.48% | 10.5%/0% | 10.50% |
| | 11/20/2016 | 11/20/2017 | 2198.18 | 1625.14 | 847.40 | 2582.14 | 1988.09 | 1136.10 | 17.47% | 11.5%/0% | 11.50% | 22.73% | 10.5%/0% | 10.50% |
| | 10/20/2016 | 10/20/2017 | 2144.29 | 1680.40 | 913.35 | 2562.10 | 2005.96 | 1116.91 | 19.48% | 11.5%/0% | 11.50% | 20.00% | 10.5%/0% | 10.50% |
| | 9/20/2016 | 9/20/2017 | 2139.12 | 1681.46 | 897.68 | 2506.65 | 1978.24 | 1109.63 | 17.18% | 11.5%/0% | 11.50% | 18.65% | 10.5%/0% | 10.50% |
| | 8/20/2016 | 8/20/2017 | 2183.87 | 1699.76 | 910.34 | 2428.37 | 1917.84 | 1063.66 | 11.20% | 11.5%/0% | 11.20% | 12.98% | 10.5%/0% | 10.50% |
| | 7/20/2016 | 7/20/2017 | 2163.78 | 1643.42 | 868.12 | 2473.83 | 1926.13 | 1060.11 | 14.33% | 12%/0% | 12.00% | 17.04% | 11%/0% | 11.00% |
| | 6/20/2016 | 6/20/2017 | 2083.25 | 1653.19 | 821.17 | 2453.46 | 1901.79 | 1012.94 | 17.77% | 12%/0% | 12.00% | 17.79% | 11%/0% | 11.00% |
| | 5/20/2016 | 5/20/2017 | 2040.04 | 1619.49 | 781.84 | 2381.73 | 1882.75 | 995.67 | 16.75% | 12%/0% | 12.00% | 18.67% | 11%/0% | 11.00% |
| | 4/20/2016 | 4/20/2017 | 2100.80 | 1712.19 | 852.73 | 2338.17 | 1774.80 | 952.92 | 11.30% | 12%/0% | 11.30% | 8.33% | 11%/0% | 8.33% |
| | 3/20/2016 | 3/20/2017 | 2051.60 | 1652.93 | 829.06 | 2373.47 | 1799.11 | 972.35 | 15.69% | 12%/0% | 12.00% | 13.27% | 11%/0% | 11.00% |
| | 2/20/2016 | 2/20/2017 | 1917.78 | 1557.03 | 740.98 | 2365.38 | 1753.95 | 945.64 | 23.34% | 12%/0% | 12.00% | 19.92% | 11%/0% | 11.00% |
| | 1/20/2016 | 1/20/2017 | 1881.33 | 1565.21 | 714.37 | 2263.57 | 1712.23 | 894.52 | 20.32% | 12%/0% | 12.00% | 16.93% | 11%/0% | 11.00% |
| 2015 | | | | | | | | | | | | | | |
| | 12/20/2015 | 12/20/2016 | 2021.15 | 1682.53 | 791.43 | 2262.53 | 1674.45 | 851.13 | 11.94% | 12%/0% | 11.94% | 6.09% | 11%/0% | 6.09% |
| | 11/20/2015 | 11/20/2016 | 2081.24 | 1757.35 | 837.14 | 2198.18 | 1625.14 | 847.40 | 5.62% | 12%/0% | 5.62% | -0.52% | 11%/0% | 0.00% |
| | 10/20/2015 | 10/20/2016 | 2033.66 | 1754.61 | 867.25 | 2144.29 | 1680.40 | 913.35 | 5.44% | 12%/0% | 5.44% | 1.55% | 11%/0% | 1.55% |
| | 9/20/2015 | 9/20/2016 | 1966.97 | 1698.97 | 815.63 | 2139.12 | 1681.46 | 897.68 | 8.75% | 12%/0% | 8.75% | 5.10% | 11%/0% | 5.10% |

| Calendar Year | Segment Start Date | Segment End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 1 year point-to-point | | | Global multi-index account 1 year point-to-point | | |
|---------------|--------------------|------------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|-----------------|-----------------------|---|-----------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/Floor | Indexed Interest Rate |
| | 8/20/2015 | 8/20/2016 | 2079.61 | 1811.33 | 840.51 | 2183.87 | 1699.76 | 910.34 | 5.01% | 12%/0% | 5.01% | 1.20% | 11%/0% | 1.20% |
| | 7/20/2015 | 7/20/2016 | 2128.28 | 1893.38 | 935.45 | 2163.78 | 1643.42 | 868.12 | 1.67% | 12% / 0% | 1.67% | -6.05% | 11% / 0% | 0.00% |
| | 6/20/2015 | 6/20/2016 | 2109.99 | 1882.91 | 974.56 | 2083.25 | 1653.19 | 821.17 | -1.27% | 12% / 0% | 0.00% | -8.53% | 11% / 0% | 0.00% |
| | 5/20/2015 | 5/20/2016 | 2127.83 | 1936.20 | 1040.89 | 2040.04 | 1619.49 | 781.84 | -4.13% | 12% / 0% | 0.00% | -13.17% | 11% / 0% | 0.00% |
| | 4/20/2015 | 4/20/2016 | 2100.40 | 1897.83 | 1033.77 | 2100.80 | 1712.19 | 852.73 | 0.02% | 12% / 0% | 0.02% | -7.41% | 11% / 0% | 0.00% |
| | 3/20/2015 | 3/20/2016 | 2089.27 | 1851.01 | 964.97 | 2051.60 | 1652.93 | 829.06 | -1.80% | 12% / 0% | 0.00% | -7.82% | 11% / 0% | 0.00% |
| | 2/20/2015 | 2/20/2016 | 2097.45 | 1863.88 | 985.07 | 1917.78 | 1557.03 | 740.98 | -8.57% | 12% / 0% | 0.00% | -14.97% | 11% / 0% | 0.00% |
| | 1/20/2015 | 1/20/2016 | 2022.55 | 1767.60 | 957.28 | 1881.33 | 1565.21 | 714.37 | -6.98% | 12% / 0% | 0.00% | -12.45% | 11% / 0% | 0.00% |
| 2014 | | | | | | | | | | | | | | |
| | 12/20/2014 | 12/20/2015 | 2070.65 | 1782.04 | 944.60 | 2021.15 | 1682.53 | 791.43 | -2.39% | 12% / 0% | 0.00% | -6.43% | 11% / 0% | 0.00% |
| | 11/20/2014 | 11/20/2015 | 2048.72 | 1820.89 | 989.91 | 2081.24 | 1757.35 | 837.14 | 1.59% | 12% / 0% | 1.59% | -3.85% | 11% / 0% | 0.00% |

Returns for Index Segments Maturing in 2 Years

| Calendar Year | Start Date | End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 2 year point-to-point | | | Global multi-index account 2 year point-to-point | | |
|---------------|------------|------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|------------------|-----------------------|---|------------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap /Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/ Floor | Indexed Interest Rate |
| 2024 | | | | | | | | | | | | | | |
| | 4/20/2024 | 4/20/2026 | 4967.23 | 2236.31 | 1004.17 | N/A | N/A | N/A | N/A | 15%/1% | N/A | N/A | 16.5%/1% | N/A |
| | 3/20/2024 | 3/20/2026 | 5178.51 | 2331.95 | 1027.78 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 2/20/2024 | 2/20/2026 | 4975.51 | 2269.13 | 1018.99 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 1/20/2024 | 1/20/2026 | 4839.81 | 2179.25 | 970.91 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| 2023 | | | | | | | | | | | | | | |
| | 12/20/2023 | 12/20/2025 | 4768.37 | 2198.92 | 998.60 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 11/20/2023 | 11/20/2025 | 4547.38 | 2110.58 | 985.41 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 10/20/2023 | 10/20/2025 | 4278.00 | 1978.98 | 930.80 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 9/20/2023 | 9/20/2025 | 4443.95 | 2094.64 | 974.50 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 8/20/2023 | 8/20/2025 | 4399.77 | 2055.35 | 959.79 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 7/20/2023 | 7/20/2025 | 4565.72 | 2187.35 | 1019.59 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 6/20/2023 | 6/20/2025 | 4388.71 | 2140.81 | 1013.24 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 5/20/2023 | 5/20/2025 | 4191.98 | 2131.59 | 977.24 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 4/20/2023 | 4/20/2025 | 4154.52 | 2144.97 | 990.37 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 3/20/2023 | 3/20/2025 | 3951.57 | 2000.48 | 942.98 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 2/20/2023 | 2/20/2025 | 3997.34 | 2087.31 | 995.19 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 1/20/2023 | 1/20/2025 | 3898.85 | 2070.00 | 1027.91 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |

| Calendar Year | Start Date | End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 2 year point-to-point | | | Global multi-index account 2 year point-to-point | | |
|---------------|------------|------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|------------------|-----------------------|---|------------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap /Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/ Floor | Indexed Interest Rate |
| 2022 | | | | | | | | | | | | | | |
| | 12/20/2022 | 12/20/2024 | 3817.66 | 1930.27 | 957.64 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 11/20/2022 | 11/20/2024 | 3949.94 | 1897.49 | 931.05 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 10/20/2022 | 10/20/2024 | 3695.16 | 1691.44 | 865.91 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 09/20/2022 | 09/20/2024 | 3899.89 | 1783.86 | 938.53 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 08/20/2022 | 08/20/2024 | 4228.48 | 1919.50 | 1001.46 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 07/20/2022 | 07/20/2024 | 3936.69 | 1872.94 | 979.94 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 14.25%/1% | N/A |
| | 06/20/2022 | 06/20/2024 | 3764.79 | 1858.12 | 1016.98 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 16%/1% | N/A |
| | 05/20/2022 | 05/20/2024 | 3900.79 | 1958.61 | 1014.89 | N/A | N/A | N/A | N/A | 14%/1% | N/A | N/A | 16%/1% | N/A |
| | 4/20/2022 | 4/20/2024 | 4462.21 | 2094.81 | 1096.00 | 4967.23 | 2236.31 | 1004.17 | 11.32% | 14%/1% | 11.32% | 5.55% | 16%/1% | 5.55% |
| | 3/20/2022 | 3/20/2024 | 4461.18 | 2157.62 | 1115.26 | 5178.51 | 2331.95 | 1027.78 | 16.08% | 16%/1% | 16.00% | 8.09% | 18%/1% | 8.09% |
| | 2/20/2022 | 2/20/2024 | 4304.76 | 2204.38 | 1206.63 | 4975.51 | 2269.13 | 1018.99 | 15.58% | 16%/1% | 15.58% | 4.30% | 18%/1% | 4.30% |
| | 1/20/2022 | 1/20/2024 | 4532.76 | 2301.00 | 1239.83 | 4839.81 | 2179.25 | 970.91 | 6.77% | 16%/1% | 6.77% | -3.74% | 18%/1% | 1.00% |
| 2021 | | | | | | | | | | | | | | |
| | 12/20/2021 | 12/20/2023 | 4568.02 | 2247.76 | 1190.08 | 4768.37 | 2198.92 | 998.60 | 4.39% | 17%/1% | 4.39% | -2.33% | 18.5%/1% | 1.00% |
| | 11/20/2021 | 11/20/2023 | 4697.96 | 2344.93 | 1269.22 | 4547.38 | 2110.58 | 985.41 | -3.21% | 17%/1% | 1.00% | -9.75% | 18.5%/1% | 1.00% |
| | 10/20/2021 | 10/20/2023 | 4519.63 | 2329.60 | 1294.57 | 4278.00 | 1978.98 | 930.80 | -5.35% | 17%/1% | 1.00% | -13.78% | 18.5%/1% | 1.00% |
| | 9/20/2021 | 9/20/2023 | 4357.73 | 2318.03 | 1258.23 | 4443.95 | 2094.64 | 974.50 | 1.98% | 17%/1% | 1.98% | -7.57% | 18.5%/1% | 1.00% |
| | 8/20/2021 | 8/20/2023 | 4405.80 | 2309.06 | 1232.41 | 4399.77 | 2055.35 | 959.79 | -0.14% | 17%/1% | 1.00% | -8.87% | 18.5%/1% | 1.00% |

| Calendar Year | Start Date | End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 2 year point-to-point | | | Global multi-index account 2 year point-to-point | | |
|---------------|------------|------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|------------------|-----------------------|---|------------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap /Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/ Floor | Indexed Interest Rate |
| | 7/20/2021 | 7/20/2023 | 4258.49 | 2260.60 | 1317.22 | 4565.72 | 2187.35 | 1019.59 | 7.21% | 17.25%/1% | 7.21% | -2.93% | 17.25%/1% | 1.00% |
| | 6/20/2021 | 6/20/2023 | 4224.79 | 2309.40 | 1350.52 | 4388.71 | 2140.81 | 1013.24 | 3.88% | 17.25%/1% | 3.88% | -6.36% | 17.25%/1% | 1.00% |
| | 5/20/2021 | 5/20/2023 | 4115.68 | 2287.88 | 1327.54 | 4191.98 | 2131.59 | 977.24 | 1.85% | 17.25%/1% | 1.85% | -7.27% | 17.25%/1% | 1.00% |
| | 4/20/2021 | 4/20/2023 | 4163.26 | 2307.07 | 1348.55 | 4154.52 | 2144.97 | 990.37 | -0.21% | 17.25%/1% | 1.00% | -8.21% | 17.25%/1% | 1.00% |
| | 3/20/2021 | 3/20/2023 | 3913.10 | 2231.43 | 1336.84 | 3951.57 | 2000.48 | 942.98 | 0.98% | 17.25%/1% | 1.00% | -9.64% | 17.25%/1% | 1.00% |
| | 2/20/2021 | 2/20/2023 | 3906.71 | 2232.56 | 1430.03 | 3997.34 | 2087.31 | 995.19 | 2.32% | 17.25%/1% | 2.32% | -7.76% | 17.25%/1% | 1.00% |
| | 1/20/2021 | 1/20/2023 | 3798.91 | 2192.04 | 1381.31 | 3898.85 | 2070.00 | 1027.91 | 2.63% | 17.25%/1% | 2.63% | -6.29% | 17.25%/1% | 1.00% |
| 2020 | | | | | | | | | | | | | | |
| | 12/20/2020 | 12/20/2022 | 3694.92 | 2094.15 | 1257.01 | 3817.66 | 1930.27 | 957.64 | 3.32% | 17.25%/1% | 3.32% | -6.56% | 17.25%/1% | 1.00% |
| | 11/20/2020 | 11/20/2022 | 3581.87 | 2026.37 | 1200.44 | 3949.94 | 1897.49 | 931.05 | 10.28% | 18%/1% | 10.28% | -2.92% | 18%/1% | 1.00% |
| | 10/20/2020 | 10/20/2022 | 3426.92 | 1892.81 | 1126.95 | 3695.16 | 1691.44 | 865.91 | 7.83% | 18%/1% | 7.83% | -5.76% | 18%/1% | 1.00% |
| | 09/20/2020 | 09/20/2022 | 3281.06 | 1856.89 | 1090.35 | 3899.89 | 1783.86 | 938.53 | 18.86% | 19%/1% | 18.86% | 3.19% | 19%/1% | 3.19% |
| | 08/20/2020 | 08/20/2022 | 3374.85 | 1915.01 | 1099.41 | 4228.48 | 1919.50 | 1001.46 | 25.29% | 19%/1% | 19.00% | 8.43% | 19%/1% | 8.43% |
| | 07/20/2020 | 07/20/2022 | 3251.84 | 1862.44 | 1064.50 | 3936.69 | 1872.94 | 979.94 | 21.06% | 19%/1% | 19.00% | 7.06% | 19%/1% | 7.06% |
| | 06/20/2020 | 06/20/2022 | 3097.74 | 1803.74 | 1001.36 | 3764.79 | 1858.12 | 1016.98 | 21.53% | 19%/1% | 19.00% | 10.13% | 19%/1% | 10.13% |
| | 05/20/2020 | 05/20/2022 | 2922.94 | 1654.62 | 925.22 | 3900.79 | 1958.61 | 1014.89 | 33.45% | 23%/1% | 23.00% | 22.67% | 23%/1% | 22.67% |
| | 04/20/2020 | 04/20/2022 | 2823.16 | 1621.64 | 899.33 | 4462.21 | 2094.81 | 1096.00 | 58.06% | 23%/1% | 23.00% | 39.27% | 23%/1% | 23.00% |
| | 03/20/2020 | 03/20/2022 | 2409.39 | 1382.01 | 766.41 | 4461.18 | 2157.62 | 1115.26 | 85.16% | 23%/1% | 23.00% | 65.62% | 23%/1% | 23.00% |
| | 02/20/2020 | 02/20/2022 | 3386.15 | 2018.46 | 1103.69 | 4304.76 | 2204.38 | 1206.63 | 27.13% | 23%/1% | 23.00% | 16.40% | 23%/1% | 16.40% |

| Calendar Year | Start Date | End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 2 year point-to-point | | | Global multi-index account 2 year point-to-point | | |
|---------------|------------|------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|------------------|-----------------------|---|------------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap /Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/ Floor | Indexed Interest Rate |
| | 01/20/2020 | 01/20/2022 | 3320.79 | 2051.11 | 1126.85 | 4532.76 | 2301.00 | 1239.83 | 36.50% | 23%/1% | 23.00% | 21.48% | 23%/1% | 21.48% |
| 2019 | | | | | | | | | | | | | | |
| | 12/20/2019 | 12/20/2021 | 3205.37 | 2023.57 | 1106.63 | 4568.02 | 2247.76 | 1190.08 | 42.51% | 23%/1% | 23.00% | 22.94% | 23%/1% | 22.94% |
| | 11/20/2019 | 11/20/2021 | 3120.18 | 1981.17 | 1057.16 | 4697.96 | 2344.93 | 1269.22 | 50.57% | 23%/1% | 23.00% | 31.58% | 23%/1% | 23.00% |
| | 10/20/2019 | 10/20/2021 | 3006.72 | 1930.98 | 1028.51 | 4519.63 | 2329.60 | 1294.57 | 50.32% | 23%/1% | 23.00% | 33.56% | 23%/1% | 23.00% |
| | 09/20/2019 | 09/20/2021 | 3006.79 | 1913.69 | 1016.57 | 4357.73 | 2318.03 | 1258.23 | 44.93% | 23%/1% | 23.00% | 31.18% | 23%/1% | 23.00% |
| | 08/20/2019 | 08/20/2021 | 2923.65 | 1828.98 | 977.73 | 4405.80 | 2309.06 | 1232.41 | 50.70% | 25%/1% | 25.00% | 35.99% | 25%/1% | 25.00% |
| | 07/20/2019 | 07/20/2021 | 2976.61 | 1918.88 | 1057.49 | 4258.49 | 2260.60 | 1317.22 | 43.07% | 25%/1% | 25.00% | 29.26% | 25%/1% | 25.00% |
| | 06/20/2019 | 06/20/2021 | 2926.46 | 1897.69 | 1038.27 | 4224.79 | 2309.40 | 1350.52 | 44.37% | 25%/1% | 25.00% | 32.44% | 25%/1% | 25.00% |
| | 05/20/2019 | 05/20/2021 | 2840.23 | 1858.28 | 994.08 | 4115.68 | 2287.88 | 1327.54 | 44.91% | 25%/1% | 25.00% | 33.92% | 25%/1% | 25.00% |
| | 04/20/2019 | 04/20/2021 | 2907.97 | 1920.37 | 1089.03 | 4163.26 | 2307.07 | 1348.55 | 43.17% | 25%/1% | 25.00% | 30.09% | 25%/1% | 25.00% |
| | 03/20/2019 | 03/20/2021 | 2832.57 | 1907.49 | 1070.95 | 3913.10 | 2231.43 | 1336.84 | 38.15% | 25%/1% | 25.00% | 27.02% | 25%/1% | 25.00% |
| | 02/20/2019 | 02/20/2021 | 2779.76 | 1858.12 | 1036.97 | 3906.71 | 2232.56 | 1430.03 | 40.54% | 25%/1% | 25.00% | 31.86% | 25%/1% | 25.00% |
| | 01/20/2019 | 01/20/2021 | 2632.90 | 1795.67 | 1010.63 | 3798.91 | 2192.04 | 1381.31 | 44.29% | 25%/1% | 25.00% | 33.88% | 25%/1% | 25.00% |
| 2018 | | | | | | | | | | | | | | |
| | 12/20/2018 | 12/20/2020 | 2506.96 | 1740.54 | 967.65 | 3694.92 | 2094.15 | 1257.01 | 47.39% | 25%/1% | 25.00% | 33.06% | 25%/1% | 25.00% |
| | 11/20/2018 | 11/20/2020 | 2690.73 | 1812.92 | 988.31 | 3581.87 | 2026.37 | 1200.44 | 33.12% | 25%/1% | 25.00% | 22.25% | 25%/1% | 22.25% |
| | 10/20/2018 | 10/20/2020 | 2767.78 | 1849.37 | 971.47 | 3426.92 | 1892.81 | 1126.95 | 23.81% | 25%/1% | 23.81% | 13.67% | 25%/1% | 13.67% |
| | 09/20/2018 | 09/20/2020 | 2907.95 | 1964.24 | 1031.07 | 3281.06 | 1856.89 | 1090.35 | 12.83% | 25%/1% | 12.83% | 4.10% | 25%/1% | 4.10% |

| Calendar Year | Start Date | End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 2 year point-to-point | | | Global multi-index account 2 year point-to-point | | |
|---------------|------------|------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|------------------|-----------------------|---|------------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap /Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/ Floor | Indexed Interest Rate |
| | 08/20/2018 | 08/20/2020 | 2857.05 | 1938.11 | 1033.65 | 3374.85 | 1915.01 | 1099.41 | 18.12% | 25%/1% | 18.12% | 8.05% | 25%/1% | 8.05% |
| | 07/20/2018 | 07/20/2020 | 2804.49 | 1970.94 | 1060.64 | 3251.84 | 1862.44 | 1064.50 | 15.95% | 27%/1% | 15.95% | 4.25% | 27%/1% | 4.25% |
| | 06/20/2018 | 06/20/2020 | 2762.59 | 1962.15 | 1085.03 | 3097.74 | 1803.74 | 1001.36 | 12.13% | 27%/1% | 12.13% | 0.08% | 27%/1% | 1.00% |
| | 05/20/2018 | 05/20/2020 | 2733.01 | 2048.58 | 1136.49 | 2922.94 | 1654.62 | 925.22 | 6.95% | 27%/1% | 6.95% | -8.63% | 27%/1% | 1.00% |
| | 04/20/2018 | 04/20/2020 | 2693.13 | 2064.24 | 1184.13 | 2823.16 | 1621.64 | 899.33 | 4.83% | 27%/1% | 4.83% | -11.46% | 27%/1% | 1.00% |
| | 03/20/2018 | 03/20/2020 | 2712.92 | 2030.50 | 1203.59 | 2409.39 | 1382.01 | 766.41 | -11.19% | 27%/1% | 1.00% | -24.51% | 27%/1% | 1.00% |
| | 02/20/2018 | 02/20/2020 | 2716.26 | 2065.53 | 1194.52 | 3386.15 | 2018.46 | 1103.69 | 24.66% | 27%/1% | 24.66% | 7.43% | 27%/1% | 7.43% |
| | 01/20/2018 | 01/20/2020 | 2810.30 | 2152.40 | 1232.59 | 3320.79 | 2051.11 | 1126.85 | 18.16% | 27%/1% | 18.16% | 3.67% | 27%/1% | 3.67% |
| 2017 | | | | | | | | | | | | | | |
| | 12/20/2017 | 12/20/2019 | 2681.47 | 2029.07 | 1132.19 | 3205.37 | 2023.57 | 1106.63 | 19.54% | 27%/1% | 19.54% | 7.26% | 27%/1% | 7.26% |
| | 11/20/2017 | 11/20/2019 | 2582.14 | 1988.09 | 1136.10 | 3120.18 | 1981.17 | 1057.16 | 20.84% | 27%/1% | 20.84% | 6.81% | 27%/1% | 6.81% |
| | 10/20/2017 | 10/20/2019 | 2562.10 | 2005.96 | 1116.91 | 3006.72 | 1930.98 | 1028.51 | 17.35% | 27%/1% | 17.35% | 3.86% | 27%/1% | 3.86% |
| | 9/20/2017 | 9/20/2019 | 2506.65 | 1978.24 | 1109.63 | 3006.79 | 1913.69 | 1016.57 | 19.95% | 27%/1% | 19.95% | 5.00% | 27%/1% | 5.00% |
| | 8/20/2017 | 8/20/2019 | 2428.37 | 1917.84 | 1063.66 | 2923.65 | 1828.98 | 977.73 | 20.40% | 27%/1% | 20.40% | 4.69% | 27%/1% | 4.69% |
| | 7/20/2017 | 7/20/2019 | 2473.83 | 1926.13 | 1060.11 | 2976.61 | 1918.88 | 1057.49 | 20.32% | 27%/1% | 20.32% | 7.93% | 27%/1% | 7.93% |
| | 6/20/2017 | 6/20/2019 | 2453.46 | 1901.79 | 1012.94 | 2926.46 | 1897.69 | 1038.27 | 19.28% | 27%/1% | 19.28% | 8.13% | 27%/1% | 8.13% |
| | 5/20/2017 | 5/20/2019 | 2381.73 | 1882.75 | 995.67 | 2840.23 | 1858.28 | 994.08 | 19.25% | 27%/1% | 19.25% | 7.15% | 27%/1% | 7.15% |
| | 4/20/2017 | 4/20/2019 | 2338.17 | 1774.80 | 952.92 | 2907.97 | 1920.37 | 1089.03 | 24.37% | 27%/1% | 24.37% | 15.89% | 27%/1% | 15.89% |
| | 3/20/2017 | 3/20/2019 | 2373.47 | 1799.11 | 972.35 | 2832.57 | 1907.49 | 1070.95 | 19.34% | 27%/1% | 19.34% | 12.17% | 27%/1% | 12.17% |

| Calendar Year | Start Date | End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 2 year point-to-point | | | Global multi-index account 2 year point-to-point | | |
|---------------|------------|------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|------------------|-----------------------|---|------------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap /Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/ Floor | Indexed Interest Rate |
| | 2/20/2017 | 2/20/2019 | 2365.38 | 1753.95 | 945.64 | 2779.76 | 1858.12 | 1036.97 | 17.52% | 27%/1% | 17.52% | 11.31% | 27%/1% | 11.31% |
| | 1/20/2017 | 1/20/2019 | 2263.69 | 1712.23 | 894.52 | 2632.90 | 1795.67 | 1010.63 | 16.31% | 27%/1% | 16.31% | 11.07% | 27%/1% | 11.07% |
| 2016 | | | | | | | | | | | | | | |
| | 12/20/2016 | 12/20/2018 | 2262.53 | 1674.45 | 851.13 | 2506.96 | 1740.54 | 967.65 | 10.80% | 27%/1% | 10.80% | 8.64% | 27%/1% | 8.64% |
| | 11/20/2016 | 11/20/2018 | 2198.18 | 1625.14 | 847.40 | 2690.73 | 1812.92 | 988.31 | 22.41% | 27%/1% | 22.41% | 16.91% | 27%/1% | 16.91% |
| | 10/20/2016 | 10/20/2018 | 2144.29 | 1680.40 | 913.35 | 2768.78 | 1852.35 | 970.90 | 29.12% | 27%/1% | 27.00% | 17.00% | 27%/1% | 17.00% |
| | 9/20/2016 | 9/20/2018 | 2139.12 | 1681.46 | 897.68 | 2907.95 | 1964.24 | 1031.07 | 35.94% | 27%/1% | 27.00% | 24.08% | 27%/1% | 24.08% |
| | 8/20/2016 | 8/20/2018 | 2183.87 | 1699.76 | 910.34 | 2857.05 | 1938.11 | 1033.65 | 30.83% | 27%/1% | 27.00% | 20.65% | 27%/1% | 20.65% |
| | 7/20/2016 | 7/20/2018 | 2163.78 | 1643.42 | 868.12 | 2804.49 | 1970.94 | 1060.64 | 29.61% | 28%/1% | 28.00% | 24.25% | 28%/1% | 24.25% |
| | 6/20/2016 | 6/20/2018 | 2083.25 | 1653.19 | 821.17 | 2762.59 | 1962.15 | 1085.03 | 32.61% | 28%/1% | 28.00% | 26.95% | 28%/1% | 26.95% |
| | 5/20/2016 | 5/20/2018 | 2040.04 | 1619.49 | 781.84 | 2733.01 | 2048.58 | 1136.49 | 33.97% | 28%/1% | 28.00% | 33.26% | 28%/1% | 28.00% |
| | 4/20/2016 | 4/20/2018 | 2100.80 | 1712.19 | 852.73 | 2693.13 | 2064.24 | 1184.13 | 28.20% | 28%/1% | 28.00% | 27.28% | 28%/1% | 27.28% |
| | 3/20/2016 | 3/20/2018 | 2051.60 | 1652.93 | 829.06 | 2712.92 | 2030.50 | 1203.59 | 32.23% | 28%/1% | 28.00% | 31.07% | 28%/1% | 28.00% |
| | 2/20/2016 | 2/20/2018 | 1917.78 | 1557.03 | 740.98 | 2716.26 | 2065.53 | 1194.52 | 41.64% | 28%/1% | 28.00% | 41.96% | 28%/1% | 28.00% |
| | 1/20/2016 | 1/20/2018 | 1881.33 | 1565.21 | 714.37 | 2810.30 | 2152.40 | 1232.59 | 49.38% | 28%/1% | 28.00% | 49.27% | 28%/1% | 28.00% |
| 2015 | | | | | | | | | | | | | | |
| | 12/20/2015 | 12/20/2017 | 2021.15 | 1682.53 | 791.43 | 2681.47 | 2029.07 | 1132.19 | 32.67% | 28%/1% | 28.00% | 29.92% | 28%/1% | 28.00% |
| | 11/20/2015 | 11/20/2017 | 2081.24 | 1757.35 | 837.14 | 2582.14 | 1988.09 | 1136.10 | 24.07% | 28%/1% | 24.07% | 22.02% | 28%/1% | 22.02% |
| | 10/20/2015 | 10/20/2017 | 2033.66 | 1754.61 | 867.25 | 2562.10 | 2005.96 | 1116.91 | 25.98% | 28%/1% | 25.98% | 21.88% | 28%/1% | 21.88% |

| Calendar Year | Start Date | End Date | Starting Index Values ¹ | | | Ending Index Values ¹ | | | S&P 500 index account 2 year point-to-point | | | Global multi-index account 2 year point-to-point | | |
|---------------|------------|------------|------------------------------------|-----------|---------|----------------------------------|-----------|---------|--|------------------|-----------------------|---|------------------|-----------------------|
| | | | S&P 500 | MSCI EAFE | MSCI EM | S&P 500 | MSCI EAFE | MSCI EM | Index Growth Rate | Index Cap /Floor | Indexed Interest Rate | Index Growth Rate | Index Cap/ Floor | Indexed Interest Rate |
| | 9/20/2015 | 9/20/2017 | 1966.97 | 1698.97 | 815.63 | 2506.65 | 1978.24 | 1109.63 | 27.44% | 28%/1% | 27.44% | 24.76% | 28%/1% | 24.76% |
| | 8/20/2015 | 8/20/2017 | 2079.61 | 1811.33 | 840.51 | 2428.37 | 1917.84 | 1063.66 | 16.77% | 28%/1% | 16.77% | 14.37% | 28%/1% | 14.37% |
| | 7/20/2015 | 7/20/2017 | 2128.28 | 1893.38 | 935.45 | 2473.83 | 1926.13 | 1060.11 | 16.24% | 28%/1% | 16.24% | 9.85% | 28%/1% | 9.85% |
| | 6/20/2015 | 6/20/2017 | 2109.99 | 1882.91 | 974.56 | 2453.46 | 1901.79 | 1012.94 | 16.28% | 28%/1% | 16.28% | 7.70% | 28%/1% | 7.70% |
| | 5/20/2015 | 5/20/2017 | 2127.83 | 1936.20 | 1040.89 | 2381.73 | 1882.75 | 995.67 | 11.93% | 28%/1% | 11.93% | 2.80% | 28%/1% | 2.80% |
| | 4/20/2015 | 4/20/2017 | 2100.40 | 1897.83 | 1033.77 | 2338.17 | 1774.80 | 952.92 | 11.32% | 28%/1% | 11.32% | 0.37% | 28%/1% | 1.00% |
| | 3/20/2015 | 3/20/2017 | 2089.27 | 1851.01 | 964.97 | 2373.47 | 1799.11 | 972.35 | 13.60% | 28%/1% | 13.60% | 4.47% | 28%/1% | 4.47% |
| | 2/20/2015 | 2/20/2017 | 2097.45 | 1863.88 | 985.07 | 2365.38 | 1753.95 | 945.64 | 12.77% | 28%/1% | 12.77% | 1.95% | 28%/1% | 1.95% |
| | 1/20/2015 | 1/20/2017 | 2022.55 | 1767.60 | 956.28 | 2263.69 | 1712.23 | 894.52 | 11.92% | 28%/1% | 11.92% | 2.22% | 28%/1% | 2.22% |
| | 12/20/2014 | 12/20/2016 | 2070.65 | 1782.04 | 944.60 | 2262.53 | 1674.45 | 851.13 | 9.27% | 28%/1% | 9.27% | -0.69% | 28%/1% | 1.00% |
| | 11/20/2014 | 11/20/2016 | 2048.72 | 1820.89 | 989.91 | 2198.18 | 1625.14 | 847.40 | 7.30% | 28%/1% | 7.30% | -4.26% | 28%/1% | 1.00% |

¹The starting and ending index values are as of the market close the day prior to the corresponding index segment's start and end dates. Generally, if the start or end date occurs on a weekend, the close of the next business day is used. See contract for specific rules.

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