



Strategic Growth Annuity Index Crediting Diversification

HYPOTHETICAL INDEX ACCOUNTS PERFORMANCE 2008-2025
RATES AS OF 01/05/2026

Crediting Term	Crediting Term & Chart Key	Index Crediting Option	Rates	
1-Year	S&P 500 Cap	S&P 500 [®] Annual Point to Point Index Account	9.25% Cap	
	MSCI EAFE	MSCI EAFE Annual Point to Point	10.75% Cap	
	NASD 100	NASDAQ-100 [®] Annual Point to Point	9.75% Cap	
	RUSSELL	Russell 2000 [®] Small Cap Annual Point to Point Index Account	10.50% Cap	
	S&P 500 Par	S&P 500 [®] Annual Point to Point Index Account	52.00% Par Rate	
	S&P 500 ParSpd	S&P 500 [®] Annual Point to Point Index Account	80.00% Par Rate 3.00% Spread	
	S&P DYN	S&P 500 [®] Dynamic Intraday TCA Annual Point to Point Account ¹	75.00% Par Rate	
	S&P FR	S&P 500 [®] Factor Rotator Daily RC2 7% Index Account ¹	135.00% Par Rate	
	S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account ¹	220.00% Par Rate	
	MS MSGE	Morgan Stanley Global Equity Allocator Index Account ¹	175.00% Par Rate	
	M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account ¹	140.00% Par Rate	
	UBS MP	UBS Market Pioneers Index Account ¹	175.00% Par Rate	
	UBS MAIA	UBS Multi Asset Inflation Aware Index Account ¹	200.00% Par Rate	
2-Year	Odd Yr	Even Yr		
	2-YR S&P DYN	2-YR S&P DYN	S&P 500 [®] Dynamic Intraday TCA Index Account ¹	110.00% Par Rate
	2-YR S&P FR	2-YR S&P FR	S&P 500 [®] Factor Rotator Daily RC2 7% Index Account ¹	185.00% Par Rate
	2-YR S&P LV	2-YR S&P LV	S&P 500 [®] Low Volatility Daily Risk Control 5% Index Account ¹	100.00% Par Rate
	2-YR S&P MARC	2-YR S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account ¹	275.00% Par Rate
	2-YR MS MSGE	2-YR MS MSGE	Morgan Stanley Global Equity Allocator Index Account ¹	275.00% Par Rate
	2-YR M* MOAT	2-YR M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account ¹	200.00% Par Rate
	2-YR UBS MP	2-YR UBS MP	UBS Market Pioneers Index Account ¹	225.00% Par Rate
2-YR UBS MAIA	2-YR UBS MAIA	UBS Multi Asset Inflation Aware Index Account ¹	285.00% Par Rate	

¹ This Index Account has an Annual Spread that is currently set at 0% but is subject to change. The Annual Spread is set at our discretion at the beginning of each Index Term based upon various factors, including market conditions, but it will never be greater than the Guaranteed Maximum Annual Spread.

1-yr Term Index Accounts

Hypothetical 1-yr Interest Credits from high to low, assuming contract purchase on December 31, 2007																		
2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Annualized Avg Interest Credit
M* MOAT 9.66%	UBS MAIA 19.72%	S&P MARC 29.00%	UBS MAIA 30.26%	UBS MAIA 15.28%	MS MSGE 30.68%	UBS MAIA 25.78%	NASD 100 8.43%	UBS MAIA 14.64%	S&P DYN 34.32%	M* MOAT 0.22%	S&P MARC 30.14%	UBS MAIA 19.66%	UBS MAIA 21.26%	S&P 500 Cap 0.00%	MS MSGE 20.65%	S&P 500 ParSpd 16.21%	S&P MARC 22.66%	UBS MAIA 12.78%
UBS MAIA 7.18%	S&P DYN 17.75%	UBS MAIA 26.36%	S&P MARC 24.60%	M* MOAT 14.55%	S&P DYN 27.73%	S&P MARC 14.26%	UBS MAIA 0.34%	M* MOAT 11.62%	MS MSGE 31.17%	S&P 500 Cap 0.00%	MS MSGE 26.95%	S&P MARC 18.22%	S&P 500 ParSpd 18.51%	S&P 500 Cap 0.00%	S&P 500 ParSpd 15.82%	S&P FR 13.69%	MSCI EAFE 10.75%	S&P MARC 11.72%
UBS MP 6.81%	S&P 500 ParSpd 15.76%	UBS MP 21.46%	M* MOAT 14.88%	UBS MP 14.28%	S&P FR 27.04%	M* MOAT 13.83%	S&P 500 Cap 0.00%	RUSSELL 10.50%	UBS MAIA 27.20%	S&P 500 Par 0.00%	UBS MAIA 26.90%	MS MSGE 16.08%	UBS MP 16.59%	S&P 500 ParSpd 0.00%	S&P DYN 14.90%	S&P 500 Par 12.49%	RUSSELL 10.50%	S&P DYN 10.33%
S&P MARC 2.35%	S&P MARC 15.20%	S&P DYN 15.05%	UBS MP 7.14%	S&P MARC 13.09%	S&P 500 ParSpd 20.68%	NASD 100 9.75%	S&P 500 Par 0.00%	S&P MARC 9.50%	S&P MARC 23.56%	S&P 500 ParSpd 0.00%	M* MOAT 22.62%	S&P DYN 13.81%	S&P 500 Par 13.98%	S&P FR 0.00%	S&P 500 Par 12.24%	S&P DYN 10.50%	S&P 500 ParSpd 10.11%	MS MSGE 9.88% ²
S&P 500 Cap 0.00%	S&P FR 12.93%	M* MOAT 13.69%	S&P FR 3.23%	S&P DYN 11.48%	S&P 500 Par 15.39%	S&P FR 9.33%	S&P 500 ParSpd 0.00%	S&P 500 Cap 9.25%	UBS MP 22.05%	S&P FR 0.00%	S&P DYN 21.20%	UBS MP 10.55%	MS MSGE 13.04%	S&P MARC 0.00%	MSCI EAFE 10.75%	RUSSELL 10.02%	NASD 100 9.75%	S&P 500 ParSpd 8.95%
S&P 500 Par 0.00%	S&P 500 Par 12.19%	RUSSELL 10.50%	NASD 100 2.70%	MSCI EAFE 10.75%	M* MOAT 11.97%	S&P 500 Cap 9.25%	S&P FR 0.00%	S&P FR 8.91%	M* MOAT 21.66%	S&P MARC 0.00%	S&P 500 ParSpd 20.10%	RUSSELL 10.50%	S&P DYN 10.57%	MS MSGE 0.00%	RUSSELL 10.50%	NASD 100 9.75%	S&P 500 Cap 9.25%	M* MOAT 8.37%
S&P 500 ParSpd 0.00%	MSCI EAFE 10.75%	NASD 100 9.75%	S&P DYN 1.41%	RUSSELL 10.50%	MSCI EAFE 10.75%	S&P 500 ParSpd 6.11%	S&P MARC 0.00%	S&P DYN 6.56%	S&P FR 14.16%	MS MSGE 0.00%	S&P FR 18.62%	S&P 500 ParSpd 10.01%	RUSSELL 10.50%	M* MOAT 0.00%	NASD 100 9.75%	S&P 500 Cap 9.25%	S&P 500 Par 8.52%	S&P FR 7.46%
S&P FR 0.00%	RUSSELL 10.50%	S&P 500 Cap 9.25%	S&P 500 Cap 0.00%	NASD 100 9.75%	RUSSELL 10.50%	S&P 500 Par 5.92%	MS MSGE 0.00%	NASD 100 5.89%	S&P 500 ParSpd 12.54%	UBS MP 0.00%	S&P 500 Par 15.02%	NASD 100 9.75%	NASD 100 9.75%	UBS MP 0.00%	S&P 500 Cap 9.25%	S&P MARC 8.51%	S&P DYN 3.63%	NASD 100 7.38%
NASD 100 0.00%	NASD 100 9.75%	S&P FR 8.86%	S&P 500 Par 0.00%	S&P 500 Cap 9.25%	NASD 100 9.75%	S&P DYN 4.52%	M* MOAT 0.00%	S&P 500 Par 4.96%	MSCI EAFE 10.75%	UBS MAIA 0.00%	UBS MP 14.49%	S&P 500 Cap 9.25%	S&P 500 Cap 9.25%	UBS MAIA 0.00%	S&P MARC 7.61%	MS MSGE 4.10%	S&P FR 3.40%	UBS MP 7.29%
MSCI EAFE 0.00%	UBS MP 9.45%	MS MSGE 8.73%	S&P 500 ParSpd 0.00%	S&P FR 8.64%	S&P 500 Cap 9.25%	RUSSELL 3.53%	UBS MP 0.00%	S&P 500 ParSpd 4.63%	RUSSELL 10.50%	NASD 100 0.00%	MSCI EAFE 10.75%	S&P 500 Par 8.46%	MSCI EAFE 8.78%	NASD 100 0.00%	M* MOAT 4.12%	UBS MP 1.59%	UBS MP 1.86%	S&P 500 Par 7.24%
RUSSELL 0.00%	S&P 500 Cap 9.25%	S&P 500 ParSpd 7.22%	MS MSGE 0.00%	S&P 500 ParSpd 7.72%	UBS MP 5.92%	MS MSGE 3.17%	MSCI EAFE 0.00%	MS MSGE 4.57%	S&P 500 Par 10.10%	MSCI EAFE 0.00%	RUSSELL 10.50%	MSCI EAFE 5.43%	M* MOAT 6.65%	MSCI EAFE 0.00%	S&P FR 3.04%	MSCI EAFE 1.15%	M* MOAT 1.32%	RUSSELL 7.06%
S&P DYN 0.00%	M* MOAT 2.98%	S&P 500 Par 6.65%	MSCI EAFE 0.00%	S&P 500 Par 6.97%	UBS MAIA 4.18%	UBS MP 0.00%	RUSSELL 0.00%	UBS MP 3.38%	NASD 100 9.75%	RUSSELL 0.00%	NASD 100 9.75%	M* MOAT 5.03%	S&P FR 2.42%	RUSSELL 0.00%	UBS MAIA 1.36%	M* MOAT 0.00%	MS MSGE 0.44%	S&P 500 Cap 6.60%
MS MSGE N/A	MS MSGE N/A	MSCI EAFE 4.90%	RUSSELL 0.00%	MS MSGE 6.91%	S&P MARC 0.00%	MSCI EAFE 0.00%	S&P DYN 0.00%	MSCI EAFE 0.00%	S&P 500 Cap 9.25%	S&P DYN 0.00%	S&P 500 Cap 9.25%	S&P FR 4.20%	S&P MARC 0.62%	S&P DYN 0.00%	UBS MP 0.00%	UBS MAIA 0.00%	UBS MAIA 0.00%	MSCI EAFE 5.19%

It was not possible for a consumer to have received the interest credits shown in this retrospective example.

The caps, spreads and participation rates used in the examples in this brochure are for demonstration purposes only. The caps, spreads and participation rates are based on actual caps, spreads and participation rates published on 01/05/2026, which were not the caps, spreads and participation rates available during the simulated period and may not be currently available. Caps, spreads, and participation rates are set at our discretion at the beginning of each Index Term based upon factors we consider relevant, including market conditions. Actual interest credits for a purchased annuity contract will be based on the allocations selected by the owner, the performance of the underlying indices for any index accounts to which contract value is allocated, and the respective caps, spreads, and participation rates applicable to those index accounts. Past performance is no guarantee of future results.

Performance of the S&P 500® Dynamic Intraday TCA Index prior to 2023 is simulated. Performance of the S&P 500® Factor Rotator Daily RC2 7% Index prior to 2020 is simulated. Performance of the S&P MARC 5% Index prior to 2017 is simulated. Performance of the Morgan Stanley Global Equity Allocator Index prior to 2022 is simulated, and backcasted data was only available beginning in 2009. Performance of the UBS Market Pioneers Index prior to 2019 is simulated. Performance of the UBS Multi Asset Inflation Aware Index prior to 2022 is simulated. The Strategic Growth Annuity was not available until October 2019. Simulated index performance utilizes backward looking projections and should not be relied on as a predictor of future index performance, which may differ substantially from the simulated performance reflected in this example.

² Annualized Average Interest Credit for MS MSGE is annualized based on the available data shown. The Annualized Average Interest Credit of the MS MSGE should not be compared to the Annualized Average Interest Credit of the other 1-yr Index Accounts.

2-yr Term Index Accounts

Hypothetical 2-yr Interest Credits from high to low, assuming contract purchase on December 31, 2006 and 2007																		Annualized Avg Interest Credit	
2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Even Yr	Odd Yr
2-YR UBS MAIA 46.43%	2-YR UBS MAIA 39.36%	2-YR UBS MAIA 69.37%	2-YR UBS MAIA 86.38%	2-YR UBS MAIA 68.20%	2-YR S&P DYN 63.72%	2-YR MS MSGE 54.04%	2-YR UBS MAIA 37.31%	2-YR UBS MAIA 21.40%	2-YR S&P DYN 64.36%	2-YR S&P DYN 46.93%	2-YR M* MOAT 32.70%	2-YR MS MSGE 71.53%	2-YR UBS MAIA 61.28%	2-YR UBS MAIA 16.73%	2-YR S&P DYN 2.39%	2-YR S&P DYN 40.30%	2-YR S&P MARC 40.07%	2-YR UBS MAIA 17.73%	2-YR UBS MAIA 16.44%
2-YR UBS MP 27.90%	2-YR S&P MARC 22.17%	2-YR S&P MARC 57.75%	2-YR S&P MARC 71.03%	2-YR S&P MARC 48.95%	2-YR MS MSGE 60.97%	2-YR S&P FR 52.39%	2-YR M* MOAT 10.02%	2-YR M* MOAT 7.00%	2-YR UBS MAIA 62.44%	2-YR MS MSGE 33.63%	2-YR UBS MAIA 29.27%	2-YR UBS MAIA 70.08%	2-YR MS MSGE 47.66%	2-YR UBS MP 11.23%	2-YR S&P LV 1.21%	2-YR MS MSGE 39.66%	2-YR S&P FR 23.90%	2-YR S&P DYN 13.15%	2-YR S&P DYN 12.16%
2-YR S&P MARC 26.29%	2-YR UBS MP 21.38%	2-YR S&P DYN 53.33%	2-YR M* MOAT 42.90%	2-YR M* MOAT 44.26%	2-YR S&P FR 51.26%	2-YR S&P DYN 49.74%	2-YR S&P MARC 9.27%	2-YR S&P FR 5.59%	2-YR MS MSGE 57.45%	2-YR M* MOAT 31.32%	2-YR S&P DYN 28.08%	2-YR S&P MARC 63.58%	2-YR S&P DYN 38.61%	2-YR S&P LV 6.94%	2-YR S&P FR 0.00%	2-YR S&P FR 23.35%	2-YR S&P DYN 21.47%	2-YR S&P MARC 12.14%	2-YR S&P MARC 12.02%
2-YR M* MOAT 20.76%	2-YR M* MOAT 18.34%	2-YR UBS MP 41.22%	2-YR UBS MP 37.91%	2-YR UBS MP 28.31%	2-YR M* MOAT 39.64%	2-YR UBS MAIA 43.46%	2-YR S&P LV 6.88%	2-YR S&P LV 4.33%	2-YR M* MOAT 50.10%	2-YR UBS MAIA 29.70%	2-YR S&P MARC 27.36%	2-YR S&P DYN 57.07%	2-YR UBS MP 36.18%	2-YR S&P FR 0.00%	2-YR S&P MARC 0.00%	2-YR S&P MARC 20.52%	2-YR S&P LV 12.59%	2-YR MS MSGE 12.07% ³	2-YR MS MSGE 10.73% ³
2-YR S&P LV 1.66%	2-YR S&P LV 6.80%	2-YR S&P FR 31.02%	2-YR S&P DYN 24.55%	2-YR S&P DYN 19.22%	2-YR UBS MAIA 28.19%	2-YR M* MOAT 38.54%	2-YR S&P FR 6.12%	2-YR S&P DYN 4.22%	2-YR S&P MARC 42.60%	2-YR S&P MARC 19.42%	2-YR MS MSGE 27.31%	2-YR M* MOAT 40.66%	2-YR S&P MARC 23.62%	2-YR S&P MARC 0.00%	2-YR MS MSGE 0.00%	2-YR S&P LV 12.92%	2-YR MS MSGE 7.15%	2-YR M* MOAT 10.45%	2-YR M* MOAT 10.52%
2-YR S&P FR 0.00%	2-YR S&P DYN 5.25%	2-YR M* MOAT 24.24%	2-YR S&P FR 16.85%	2-YR S&P FR 16.54%	2-YR UBS MP 26.60%	2-YR S&P LV 19.34%	2-YR S&P DYN 1.36%	2-YR S&P MARC 3.49%	2-YR UBS MP 33.23%	2-YR S&P FR 19.18%	2-YR S&P FR 25.29%	2-YR UBS MP 33.32%	2-YR M* MOAT 17.02%	2-YR MS MSGE 0.00%	2-YR M* MOAT 0.00%	2-YR M* MOAT 1.04%	2-YR UBS MP 4.43%	2-YR S&P FR 9.07%	2-YR S&P FR 8.45%
2-YR S&P DYN 0.00%	2-YR S&P FR 1.91%	2-YR S&P LV 14.11%	2-YR S&P LV 8.27%	2-YR S&P LV 8.41%	2-YR S&P LV 17.28%	2-YR S&P MARC 8.83%	2-YR MS MSGE 0.00%	2-YR MS MSGE 0.00%	2-YR S&P FR 32.89%	2-YR S&P LV 14.66%	2-YR S&P LV 13.10%	2-YR S&P FR 32.04%	2-YR S&P LV 9.81%	2-YR M* MOAT 0.00%	2-YR UBS MP 0.00%	2-YR UBS MAIA 0.86%	2-YR M* MOAT 0.00%	2-YR UBS MP 8.14%	2-YR UBS MP 8.30%
2-YR MS MSGE N/A	2-YR MS MSGE N/A	2-YR MS MSGE N/A	2-YR MS MSGE 0.00%	2-YR MS MSGE 0.00%	2-YR S&P MARC 7.40%	2-YR UBS MP 4.70%	2-YR UBS MP 0.00%	2-YR UBS MP 0.00%	2-YR S&P LV 19.02%	2-YR UBS MP 13.70%	2-YR UBS MP 4.55%	2-YR S&P LV 13.39%	2-YR S&P FR 9.18%	2-YR S&P DYN 0.00%	2-YR UBS MAIA 0.00%	2-YR UBS MP 0.00%	2-YR UBS MAIA 0.00%	2-YR S&P LV 5.12%	2-YR S&P LV 5.08%

It was not possible for a consumer to have received the interest credits shown in this retrospective example.

Benchmarked Index Performance as of December 31																		Annualized Avg Index Return
2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
S&P 500[®] Index																		
-38.49%	23.45%	12.78%	0.00%	13.40%	29.60%	11.39%	-0.73%	9.54%	19.42%	-6.24%	28.88%	16.26%	26.89%	-19.44%	23.53%	24.01%	16.39%	8.93%
MSCI EAFE Index																		
-45.09%	27.75%	4.90%	-14.82%	13.55%	19.43%	-7.35%	-3.30%	-1.88%	21.78%	-16.14%	18.44%	5.43%	8.78%	-16.79%	15.03%	1.15%	27.89%	1.40%
NASDAQ-100[®] Index																		
-41.89%	53.54%	19.22%	2.70%	16.82%	34.99%	17.94%	8.43%	5.89%	31.52%	-1.04%	37.96%	47.58%	26.63%	-32.97%	53.81%	24.88%	20.17%	14.86%
Russell 2000[®] Small Cap Index																		
-34.80%	25.22%	25.31%	-5.45%	14.63%	37.00%	3.53%	-5.71%	19.48%	13.14%	-12.18%	23.72%	18.36%	13.69%	-21.56%	15.09%	10.02%	11.29%	6.75%
S&P 500[®] Dynamic Intraday TCA Index																		
-15.28%	23.67%	20.06%	1.88%	15.30%	36.97%	6.02%	-4.51%	8.75%	45.76%	-2.13%	28.26%	18.41%	14.09%	-14.76%	19.86%	14.00%	4.84%	11.17%
S&P 500[®] Factor Rotator Daily RC 7% Index																		
-7.80%	9.58%	6.56%	2.39%	6.40%	20.03%	6.91%	-3.36%	6.60%	10.49%	-0.11%	13.79%	3.11%	1.79%	-11.32%	2.25%	10.14%	2.52%	4.19%
S&P 500 Low Volatility Daily Risk Control 5% Index																		
-1.70%	8.65%	5.03%	3.09%	5.17%	11.52%	7.01%	-0.12%	4.45%	13.94%	0.63%	12.40%	0.89%	8.85%	-1.75%	3.01%	9.62%	2.71%	5.08%
S&P MARC 5% (Multi-Asset Risk Control) Index																		
1.07%	6.91%	13.18%	11.18%	5.95%	-3.08%	6.48%	-2.92%	4.32%	10.71%	-3.30%	13.70%	8.28%	0.28%	-9.20%	3.46%	3.87%	10.30%	4.32%
Morgan Stanley Global Equity Allocator Index																		
N/A	N/A	4.99%	-7.37%	3.95%	17.53%	1.81%	-3.58%	2.61%	17.81%	-4.74%	15.40%	9.19%	7.45%	-13.96%	11.80%	2.34%	0.25%	3.72% ⁴
Morningstar Wide Moat Focus Barclays VC 7% Index																		
6.90%	2.13%	9.78%	10.63%	10.39%	8.55%	9.88%	-4.43%	8.30%	15.47%	0.16%	16.16%	3.59%	4.75%	-14.21%	2.94%	-2.36%	0.94%	4.72%
UBS Market Pioneers Index																		
3.89%	5.40%	12.26%	4.08%	8.16%	3.38%	-1.25%	-5.46%	1.93%	12.60%	-5.78%	8.28%	6.03%	9.48%	-4.10%	-6.62%	0.91%	1.06%	2.85%
UBS Multi Asset Inflation Aware Index																		
3.59%	9.86%	13.18%	15.13%	7.64%	2.09%	12.89%	0.17%	7.32%	13.60%	-2.79%	13.45%	9.83%	10.63%	-4.30%	0.68%	-0.38%	-2.82%	5.90%

³ Annualized Average Interest Credits for the 2-YR MS MSGE is based on the available data shown. The Annualized Average Interest Credit of the 2-YR MS MSGE should not be compared to the Annualized Average Interest Credit of the other 2-yr Index Accounts.

⁴ Annualized Average Interest of Morgan Stanley Global Equity Allocator Index is annualized based on the available data shown. The Annualized Average Interest of Morgan Stanley Global Equity Allocator should not be compared to the Annualized Average Interest of other Benchmark Index Accounts.

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