

# DIVERSIFIED CREDITING STRATEGIES OFFER PROTECTED ACCUMULATION

Safe money options like CDs and Bonds offer a guaranteed rate of return, but may not be the right choice for everyone. By diversifying a portion of your money with either the Strategic Growth, Strategic Growth Plus, or Strategic Growth 7 Annuity, you're protected from all market downturns. And, with a variety of distinct interest crediting strategies, you have the opportunity to potentially accumulate more than in some of today's traditional safe money options.

The Strategic Growth Series offers diversification in three ways:

## 1 Diversification Within a Retirement Portfolio

- The Strategic Growth Series de-risks retirement portfolios by protecting account value from all market loss
- Higher potential accumulation than many Fixed Income vehicles in a rising rate environment

## 2 Diversification Within a Fixed Index Annuity

- Multiple ways to receive interest credits, including a guaranteed Fixed Account and index accounts based partially on the performance of various financial indices.
- Tax-deferred Accumulation
- Flexible withdrawal options
- Legacy Planning

## 3 Diversification Among Indices<sup>1</sup>

Index Accounts linked to:

- S&P 500® Index
- S&P 500® Dynamic Intraday TCA Index
- S&P 500® Factor Rotator Daily RC2 7% Index
- S&P 500® Low Volatility Daily Risk Control 5% Index
- S&P MARC 5% Index
- MSCI EAFE Index
- Morgan Stanley Global Equity Allocator Index
- Morningstar Wide Moat Focus Barclays VC 7% Index
- NASDAQ-100® Index
- Russell 2000® Small Cap Index
- UBS Market Pioneers Index
- UBS Multi Asset Inflation Aware Index

# A CLOSER LOOK AT THE STRATEGIC GROWTH SERIES INDEX ACCOUNTS

With the Strategic Growth Series, you can allocate among a variety of index accounts linked to a range of asset classes and crediting time horizons. Each offers the potential to receive interest credits based on part of the index's performance, without any downside market risk.

Each of these Index accounts, with their diverse asset classes and crediting strategies, are designed to behave differently in various market conditions. Keep in mind that you earn interest credits based in part on the performance of the Index, while never actually being invested in the Index itself. Work with your financial professional to see which crediting strategies may work best for you.

## S&P 500® Annual Point to Point Index Accounts (cap; participation rate; and participation rate & annual spread accounts)

Asset Classes: Equity | Ticker: SPX, INX

The S&P 500® is a stock market index tracking the performance of 500 large companies listed on stock exchanges in the United States. It is one of the most commonly followed equity indices.

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## S&P 500® Dynamic Intraday TCA Index Account

Asset Classes: Equity | Ticker: SPFDYNI

The S&P 500® Dynamic Intraday TCA Index aims to provide exposure to the S&P 500® through the use of E-mini S&P 500 futures, while applying an intraday volatility control and trend-following mechanism. The index rebalances up to 13 times daily using a time-weighted average price (TWAP).

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## S&P 500® Factor Rotator Daily RC2 7% Annual and 2-year Point to Point Index Accounts

Asset Classes: Equity, Fixed Income, and Cash | Ticker: SPXFRRE7

The S&P 500® Factor Rotator Daily RC2 7% Index is designed to track the two best performing S&P 500® factor indices, based on past risk-adjusted returns, out of five different factor indices. Combined with an exposure to the 2-year U.S. Treasury Note Futures Index, cash, and an overlay volatility target of 7%, the Index aims to achieve positive returns.

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## S&P 500® Low Volatility Daily Risk Control 5% 2-year Point to Point Index Account

Asset Classes: Equity and Cash | Ticker: SPLV5UT

The S&P 500® Low Volatility Daily Risk Control 5% Index is comprised of two components, with a goal of targeting a 5% level of volatility:

1. S&P 500® Low Volatility Index Account
2. Interest-accruing cash.

The S&P 500® Low Volatility Index measures the performance of the 100 least volatile stocks in the S&P 500®. Components are weighted relative to their volatility, with the least volatile stocks receiving the highest weights.

## S&P Multi-Asset Risk Control (MARC) 5% Annual and 2-year Point to Point Index Accounts

**Asset Classes:** Equity and Fixed Income | **Ticker:** SPMARC5P

The S&P MARC 5% Index is designed to provide multi-asset diversification within a risk-weighted framework and a targeted level of volatility through the performance of three underlying indices from different asset classes.

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## MSCI EAFE Index Account

**Asset Classes:** Global Equity | **Ticker:** MXEA

The MSCI EAFE Index is an equity index which captures large and mid-cap representation across 21 Developed Markets countries<sup>1</sup> around the world, excluding the US and Canada. The index covers approximately 85% of the free float-adjusted market capitalization in each country.

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## Morgan Stanley Global Equity Allocator Index Account

**Asset Classes:** Equity | **Ticker:** MSUSMSGE

The Morgan Stanley Global Equity Allocator Index (the “Index”) provides exposure to global equities employing a momentum-based allocation. Targeting a 10% realized volatility, the Index adjust exposure to US Equities intraday while adjusting all other allocations end of day. A variable index deduction factor is deducted daily from the Index performance.

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## Morningstar Wide Moat Barclays 7% VC Annual and 2-year Point to Point Index Accounts

**Asset Classes:** Equity and Fixed Income | **Ticker:** BXIIMWM7

The Index creates a diversified portfolio by combining the U.S. stocks selected based on the Economic Moat investment philosophy with a portfolio of four Barclays US Treasury futures indices. The equity component is the Morningstar Wide Moat Focus Index, which aims to select companies with long term competitive advantages and the most compelling values, based on research conducted by Morningstar’s Equity Research Team.

The Index seeks to enhance return and manage risk exposure by adjusting the portfolio’s asset allocation on a monthly basis using techniques from the Modern Portfolio Theory, and aims to maintain its annual volatility at or below 7%.

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## NASDAQ-100® Index Account

**Asset Classes:** Global Equity | **Ticker:** NDX

The NASDAQ-100® Index includes 100 of the largest domestic and international non-financial companies listed on The NASDAQ Stock Exchange based on market capitalization. The Index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not include securities of financial companies including investment companies.

## Russell 2000® Small Cap Index Account

**Asset Classes:** US Equity — Small Cap | **Ticker:** RTY, RUT

The Russell 2000® Index measures the performance of the small-cap segment of the US equity universe. The Russell 2000® Index is a subset of the Russell 3000® Index representing approximately 7% of the total market capitalization of that index, as of the most recent reconstitution. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true small-cap opportunity set.

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## UBS Market Pioneers Annual and 2-year Point to Point Index Accounts

**Asset Classes:** Equity, Commodities, and Fixed Income | **Ticker:** UBSMPI

The UBS Market Pioneers Index brings together the research and experience of two renowned market pioneers, Roger Ibbotson and Jim Rogers, into a single index.

The Index consists of two innovative strategies, one equity based, the other commodity-based with exposure to a fixed income component and cash when the Index's equity and commodity volatility targets are exceeded.

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## UBS Multi Asset Inflation Aware Index Account

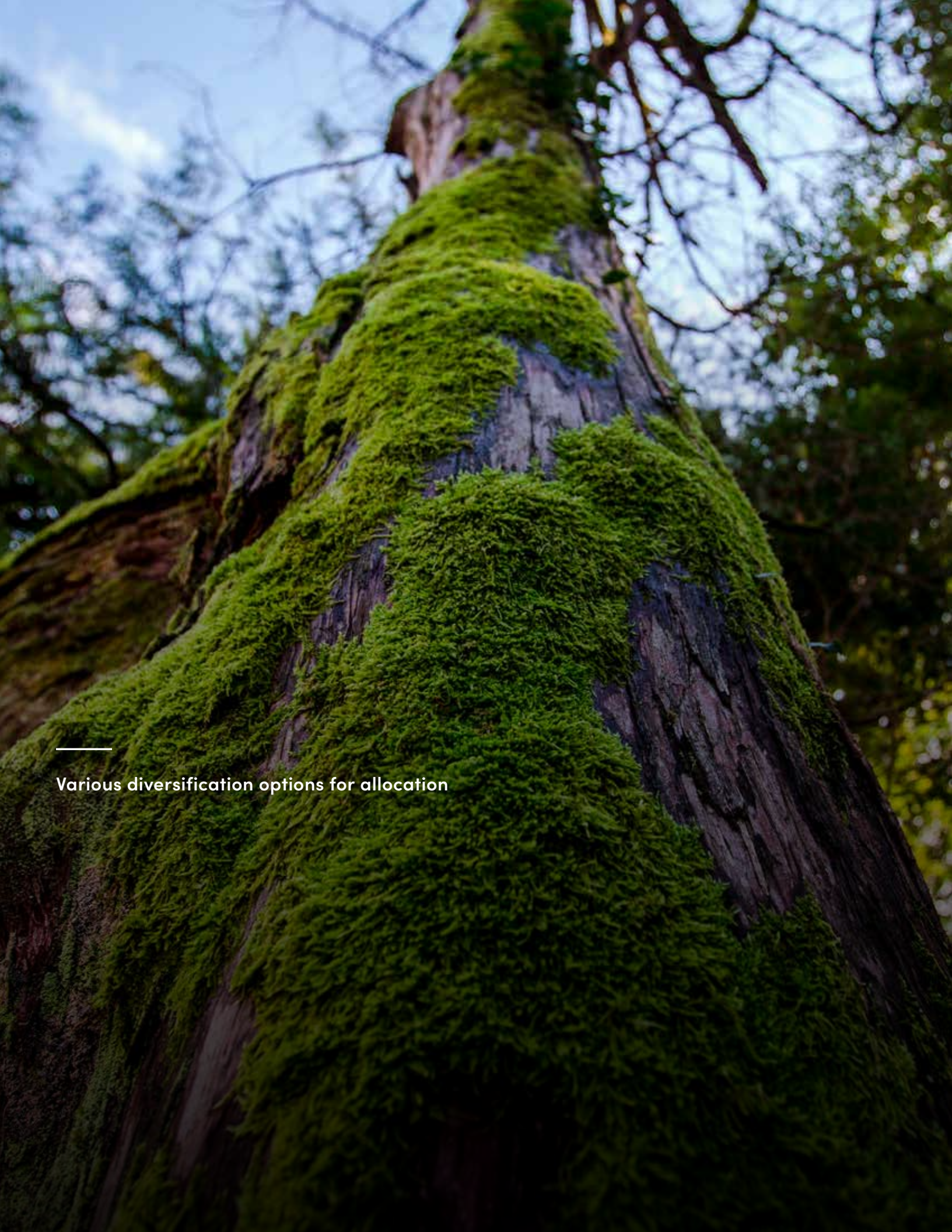
**Asset Classes:** Equity, Bonds, and Commodities | **Ticker:** UBSMAIA5

The UBS Multi Asset Inflation Aware Index aims to provide a diversified and global exposure to equities, bonds and commodities and adapt to changes in the inflation environment.

Specifically, the Equity sleeve uses an intraday rebalancing methodology to quickly react to changes in global equity markets. The Bonds sleeve uses a dynamic weighting mechanism allowing it to adapt to various rates environments. Lastly, a diversified commodity strategy is used as an uncorrelated source of returns particularly in periods of high inflation.

**Refer to the specific index brochures for more information about each index account option. For complete information about the Strategic Growth Annuity , Strategic Growth Plus Annuity, or the Strategic Growth 7 Annuity, including interest crediting options, please refer to the respective Statements of Understanding.**





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Various diversification options for allocation



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