



Strategic Growth Annuity Index Crediting Diversification With Buy Up Rates¹

HYPOTHETICAL INDEX ACCOUNTS PERFORMANCE 2007-2024 BUY UP RATES AS OF 04/14/2025

Buy Up Charge		0.95%		
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	12.50% Cap	
	MSCI EAFE	MSCI EAFE Annual Point to Point	15.00% Cap	
	NASD 100	NASDAQ-100 [®] Annual Point to Point	12.70% Cap	
	RUSSELL	Russell 2000 [®] Small Cap Annual Point to Point Index Account	14.00% Cap	
	S&P 500 Par	S&P 500 [®] Annual Point to Point Index Account	66.00% Par Rate	
	S&P 500 ParSpd	S&P 500 [®] Annual Point to Point Index Account	90.00% Par Rate 3.00% Spread	
	S&P DYN	S&P 500 [®] Dynamic Intraday TCA Annual Point to Point Account ²	95.00% Par Rate	
	S&P FR	S&P 500 [®] Factor Rotator Daily RC2 7% Index Account ²	160.00% Par Rate	
	S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account ²	240.00% Par Rate	
	MS MSGE	Morgan Stanley Global Equity Allocator Index Account ²	200.00% Par Rate	
	M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account ²	170.00% Par Rate	
	UBS MP	UBS Market Pioneers Index Account ²	215.00% Par Rate	
	UBS MAIA	UBS Multi Asset Inflation Aware Index Account ²	245.00% Par Rate	
2-Year	2-YR S&P DYN	2-YR S&P DYN	S&P 500 [®] Dynamic Intraday TCA Index Account ²	130.00% Par Rate
	2-YR S&P FR	2-YR S&P FR	S&P 500 [®] Factor Rotator Daily RC2 7% Index Account ²	220.00% Par Rate
	2-YR S&P LV	2-YR S&P LV	S&P 500 [®] Low Volatility Daily Risk Control 5% Index Account ²	120.00% Par Rate
	2-YR S&P MARC	2-YR S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account ²	310.00% Par Rate
	2-YR MS MSGE	2-YR MS MSGE	Morgan Stanley Global Equity Allocator Index Account ²	310.00% Par Rate
	2-YR M* MOAT	2-YR M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account ²	245.00% Par Rate
	2-YR UBS MP	2-YR UBS MP	UBS Market Pioneers Index Account ²	280.00% Par Rate
	2-YR UBS MAIA	2-YR UBS MAIA	UBS Multi Asset Inflation Aware Index Account ²	350.00% Par Rate

¹ The Rate Buy Up Feature offers enhanced cap, spread, and/or participation rate in exchange for a Buy Up Cost, deducted monthly from the Index Account Value, and makes available a one-time Buy Up Refund at the end of the Surrender Charge Period (refer to the Rate Buy Up Feature Brochure for details and requirements that must be met). The Buy Up Charge and rates are subject to change, and separate Buy Up Charges and rates may apply to the Index Accounts in the future.

² 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 with Buy Up Feature Rates

Hypothetical 1-yr Buy Up Rate Interest Credits from high to low, assuming contract purchase on December 31, 2006																		
2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Annualized Avg Interest Credit
UBS MAIA 30.04%	M* MOAT 11.73%	UBS MAIA 24.16%	UBS MAIA 32.29%	UBS MAIA 37.07%	UBS MAIA 18.72%	S&P DYN 35.12%	UBS MAIA 31.58%	NASD 100 8.43%	UBS MAIA 17.93%	S&P DYN 43.47%	M* MOAT 0.27%	UBS MAIA 32.95%	UBS MAIA 24.08%	UBS MAIA 26.04%	S&P 500 Cap 0.00%	MS MSGE 23.60%	S&P 500 ParSpd 18.61%	UBS MAIA 17.22%
S&P MARC 20.16%	UBS MAIA 8.80%	S&P DYN 22.49%	S&P MARC 31.63%	S&P MARC 26.83%	M* MOAT 17.66%	MS MSGE 35.06%	M* MOAT 16.80%	UBS MAIA 0.42%	M* MOAT 14.11%	MS MSGE 35.62%	S&P 500 Cap 0.00%	S&P MARC 32.88%	S&P MARC 19.87%	S&P 500 ParSpd 21.20%	S&P 500 Par 0.00%	S&P DYN 18.87%	S&P FR 16.22%	S&P DYN 12.72%
UBS MP 17.61%	UBS MP 8.36%	S&P 500 ParSpd 18.11%	UBS MP 26.36%	M* MOAT 18.07%	UBS MP 17.54%	S&P FR 32.05%	S&P MARC 15.55%	S&P 500 Cap 0.00%	RUSSELL 14.00%	UBS MAIA 33.32%	S&P 500 Par 0.00%	MS MSGE 30.80%	MS MSGE 18.38%	UBS MP 20.38%	S&P 500 ParSpd 0.00%	S&P 500 ParSpd 18.18%	S&P 500 Par 15.85%	S&P MARC 12.51%
NASD 100 12.70%	S&P MARC 2.57%	S&P MARC 16.58%	S&P DYN 19.06%	UBS MP 8.77%	S&P DYN 14.54%	S&P 500 ParSpd 23.64%	NASD 100 12.70%	S&P 500 Par 0.00%	S&P FR 10.56%	UBS MP 27.09%	S&P 500 ParSpd 0.00%	M* MOAT 27.47%	S&P DYN 17.49%	S&P 500 Par 17.75%	S&P FR 0.00%	S&P 500 Par 15.53%	S&P DYN 13.30%	MS MSGE 12.01% ³
MSCI EAFE 8.62%	S&P 500 Cap 0.00%	S&P 500 Par 15.48%	M* MOAT 16.63%	S&P FR 3.82%	S&P MARC 14.28%	S&P 500 Par 19.54%	S&P 500 Cap 11.39%	S&P 500 ParSpd 0.00%	S&P MARC 10.37%	M* MOAT 26.30%	S&P FR 0.00%	S&P DYN 26.85%	RUSSELL 14.00%	MS MSGE 14.90%	S&P MARC 0.00%	MSCI EAFE 15.00%	NASD 100 12.70%	M* MOAT 10.34%
M* MOAT 5.54%	S&P 500 Par 0.00%	S&P FR 15.33%	RUSSELL 14.00%	NASD 100 2.70%	RUSSELL 14.00%	MSCI EAFE 15.00%	S&P FR 11.06%	S&P FR 0.00%	S&P 500 Cap 9.54%	S&P MARC 25.70%	S&P MARC 0.00%	S&P 500 ParSpd 22.99%	UBS MP 12.96%	RUSSELL 13.69%	MS MSGE 0.00%	RUSSELL 14.00%	S&P 500 Cap 12.50%	UBS MP 9.74%
S&P 500 Cap 3.53%	S&P 500 ParSpd 0.00%	MSCI EAFE 15.00%	NASD 100 12.70%	S&P DYN 1.79%	MSCI EAFE 13.55%	M* MOAT 14.54%	S&P 500 Par 7.52%	S&P MARC 0.00%	S&P DYN 8.31%	S&P FR 16.78%	MS MSGE 0.00%	S&P FR 22.06%	NASD 100 12.70%	S&P DYN 13.39%	M* MOAT 0.00%	NASD 100 12.70%	RUSSELL 10.02%	S&P 500 ParSpd 9.63%
S&P FR 2.77%	S&P FR 0.00%	RUSSELL 14.00%	S&P 500 Cap 12.50%	S&P 500 Cap 0.00%	NASD 100 12.70%	RUSSELL 14.00%	S&P 500 ParSpd 7.25%	MS MSGE 0.00%	S&P 500 Par 6.30%	MSCI EAFE 15.00%	UBS MP 0.00%	S&P 500 Par 19.06%	S&P 500 Cap 12.50%	NASD 100 12.70%	UBS MP 0.00%	S&P 500 Cap 12.50%	S&P MARC 9.29%	NASD 100 9.29%
S&P 500 Par 2.33%	NASD 100 0.00%	NASD 100 12.70%	S&P FR 10.50%	S&P 500 Par 0.00%	S&P 500 Cap 12.50%	NASD 100 12.70%	S&P DYN 5.72%	M* MOAT 0.00%	NASD 100 5.89%	S&P 500 ParSpd 14.48%	UBS MAIA 0.00%	UBS MP 17.80%	S&P 500 ParSpd 11.63%	S&P 500 Cap 12.50%	UBS MAIA 0.00%	S&P MARC 8.30%	MS MSGE 5.20%	S&P FR 8.72%
S&P DYN 0.47%	MSCI EAFE 0.00%	S&P 500 Cap 12.50%	MS MSGE 9.98%	S&P 500 ParSpd 0.00%	S&P FR 10.24%	S&P 500 Cap 12.50%	MS MSGE 3.62%	UBS MP 0.00%	S&P 500 ParSpd 5.59%	RUSSELL 13.14%	NASD 100 0.00%	MSCI EAFE 15.00%	S&P 500 Par 10.73%	MSCI EAFE 8.78%	NASD 100 0.00%	M* MOAT 5.00%	UBS MP 1.96%	S&P 500 Par 8.67%
S&P 500 ParSpd 0.18%	RUSSELL 0.00%	UBS MP 11.61%	S&P 500 ParSpd 8.50%	MS MSGE 0.00%	S&P 500 ParSpd 9.06%	UBS MP 7.27%	RUSSELL 3.53%	MSCI EAFE 0.00%	MS MSGE 5.22%	S&P 500 Par 12.82%	MSCI EAFE 0.00%	RUSSELL 14.00%	M* MOAT 6.10%	M* MOAT 8.08%	MSCI EAFE 0.00%	S&P FR 3.60%	MSCI EAFE 1.15%	RUSSELL 8.27%
RUSSELL 0.00%	S&P DYN 0.00%	M* MOAT 3.62%	S&P 500 Par 8.43%	MSCI EAFE 0.00%	S&P 500 Par 8.84%	UBS MAIA 5.12%	UBS MP 0.00%	RUSSELL 0.00%	UBS MP 4.15%	NASD 100 12.70%	RUSSELL 0.00%	NASD 100 12.70%	MSCI EAFE 5.43%	S&P FR 2.86%	RUSSELL 0.00%	UBS MAIA 1.67%	M* MOAT 0.00%	S&P 500 Cap 8.16%
MS MSGE N/A	MS MSGE N/A	MS MSGE N/A	MSCI EAFE 4.90%	RUSSELL 0.00%	MS MSGE 7.90%	S&P MARC 0.00%	MSCI EAFE 0.00%	S&P DYN 0.00%	MSCI EAFE 0.00%	S&P 500 Cap 12.50%	S&P DYN 0.00%	S&P 500 Cap 12.50%	S&P FR 4.98%	S&P MARC 0.67%	S&P DYN 0.00%	UBS MP 0.00%	UBS MAIA 0.00%	MSCI EAFE 6.33%

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 04/14/2025, 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.

³ 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 with Buy Up Feature Rates

Hypothetical 2-yr Buy Up Rate Interest Credits from high to low, assuming contract purchase on December 31, 2005 and 2006																		Annualized Avg Interest Credit	
2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Odd Yr	Even Yr
2-YR UBS MAIA 94.50%	2-YR UBS MAIA 57.02%	2-YR UBS MAIA 48.34%	2-YR UBS MAIA 85.19%	2-YR UBS MAIA 106.09%	2-YR UBS MAIA 83.76%	2-YR S&P DYN 75.31%	2-YR S&P FR 62.30%	2-YR UBS MAIA 45.82%	2-YR UBS MAIA 26.29%	2-YR UBS MAIA 76.69%	2-YR S&P DYN 55.46%	2-YR M* MOAT 40.06%	2-YR UBS MAIA 86.07%	2-YR UBS MAIA 75.25%	2-YR UBS MAIA 20.55%	2-YR S&P DYN 2.82%	2-YR S&P DYN 47.63%	2-YR UBS MAIA 24.15%	2-YR UBS MAIA 21.23%
2-YR UBS MP 46.87%	2-YR UBS MP 34.72%	2-YR UBS MP 26.60%	2-YR S&P MARC 65.10%	2-YR S&P MARC 80.07%	2-YR S&P MARC 55.18%	2-YR MS MSGE 68.73%	2-YR MS MSGE 60.92%	2-YR M* MOAT 12.27%	2-YR M* MOAT 8.58%	2-YR S&P DYN 76.06%	2-YR M* MOAT 38.37%	2-YR UBS MAIA 35.95%	2-YR MS MSGE 80.63%	2-YR MS MSGE 53.72%	2-YR UBS MP 13.97%	2-YR S&P LV 1.45%	2-YR MS MSGE 45.57%	2-YR S&P DYN 13.92%	2-YR S&P DYN 15.22%
2-YR S&P MARC 41.79%	2-YR S&P MARC 29.64%	2-YR S&P MARC 24.99%	2-YR S&P DYN 63.02%	2-YR M* MOAT 52.55%	2-YR M* MOAT 54.22%	2-YR S&P FR 60.96%	2-YR S&P DYN 58.79%	2-YR S&P MARC 10.45%	2-YR S&P FR 6.64%	2-YR MS MSGE 64.76%	2-YR MS MSGE 37.91%	2-YR S&P DYN 33.19%	2-YR S&P MARC 71.67%	2-YR S&P DYN 45.63%	2-YR S&P LV 8.33%	2-YR S&P FR 0.00%	2-YR S&P FR 27.76%	2-YR M* MOAT 13.53%	2-YR S&P MARC 13.51%
2-YR S&P FR 26.49%	2-YR M* MOAT 25.43%	2-YR M* MOAT 22.47%	2-YR UBS MP 51.30%	2-YR UBS MP 47.18%	2-YR UBS MP 35.22%	2-YR M* MOAT 48.56%	2-YR UBS MAIA 53.38%	2-YR S&P LV 8.26%	2-YR S&P LV 5.20%	2-YR M* MOAT 61.37%	2-YR UBS MAIA 36.47%	2-YR S&P MARC 30.85%	2-YR S&P DYN 67.44%	2-YR UBS MP 45.02%	2-YR S&P FR 0.00%	2-YR S&P MARC 0.00%	2-YR S&P MARC 23.13%	2-YR S&P MARC 13.23%	2-YR MS MSGE 13.43% ⁴
2-YR S&P LV 22.00%	2-YR S&P LV 1.99%	2-YR S&P LV 8.16%	2-YR S&P FR 36.89%	2-YR S&P DYN 29.02%	2-YR S&P DYN 22.71%	2-YR UBS MAIA 34.62%	2-YR M* MOAT 47.21%	2-YR S&P FR 7.28%	2-YR S&P DYN 4.99%	2-YR S&P MARC 48.02%	2-YR S&P FR 22.81%	2-YR MS MSGE 30.78%	2-YR M* MOAT 49.81%	2-YR S&P MARC 26.63%	2-YR S&P MARC 0.00%	2-YR MS MSGE 0.00%	2-YR S&P LV 15.50%	2-YR MS MSGE 13.08% ⁴	2-YR M* MOAT 12.56%
2-YR S&P DYN 21.83%	2-YR S&P FR 0.00%	2-YR S&P DYN 6.20%	2-YR M* MOAT 29.69%	2-YR S&P FR 20.04%	2-YR S&P FR 19.67%	2-YR UBS MP 33.10%	2-YR S&P LV 23.21%	2-YR S&P DYN 1.61%	2-YR S&P MARC 3.94%	2-YR UBS MP 41.36%	2-YR S&P MARC 21.89%	2-YR S&P FR 30.07%	2-YR UBS MP 41.47%	2-YR M* MOAT 20.85%	2-YR MS MSGE 0.00%	2-YR M* MOAT 0.00%	2-YR M* MOAT 1.27%	2-YR UBS MP 12.16%	2-YR S&P FR 10.61%
2-YR M* MOAT 15.39%	2-YR S&P DYN 0.00%	2-YR S&P FR 2.27%	2-YR S&P LV 16.93%	2-YR S&P LV 9.92%	2-YR S&P LV 10.09%	2-YR S&P LV 20.74%	2-YR S&P MARC 9.95%	2-YR MS MSGE 0.00%	2-YR MS MSGE 0.00%	2-YR S&P FR 39.12%	2-YR S&P LV 17.59%	2-YR S&P LV 15.72%	2-YR S&P FR 38.10%	2-YR S&P LV 11.77%	2-YR M* MOAT 0.00%	2-YR UBS MP 0.00%	2-YR UBS MAIA 1.05%	2-YR S&P FR 9.80%	2-YR UBS MP 9.94%
2-YR MS MSGE N/A	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 8.34%	2-YR UBS MP 5.85%	2-YR UBS MP 0.00%	2-YR UBS MP 0.00%	2-YR S&P LV 22.82%	2-YR UBS MP 17.05%	2-YR UBS MP 5.66%	2-YR S&P LV 16.07%	2-YR S&P FR 10.91%	2-YR S&P DYN 0.00%	2-YR UBS MAIA 0.00%	2-YR UBS MP 0.00%	2-YR S&P LV 6.40%	2-YR S&P LV 6.11%

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
2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
S&P 500[®] Index																		
3.53%	-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%	8.22%
MSCI EAFE Index																		
8.62%	-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%	0.48%
NASDAQ-100[®] Index																		
18.67%	-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%	14.78%
Russell 2000[®] Small Cap Index																		
-2.75%	-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%	5.95%
S&P 500[®] Dynamic Intraday TCA Index																		
0.49%	-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%	10.91%
S&P 500[®] Factor Rotator Daily RC 7% Index																		
1.73%	-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%	4.14%
S&P 500 Low Volatility Daily Risk Control 5% Index																		
3.42%	-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%	5.12%
S&P MARC 5% (Multi-Asset Risk Control) Index																		
8.40%	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%	4.22%
Morgan Stanley Global Equity Allocator Index																		
N/A	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%	2.60%	3.98% ⁵
Morningstar Wide Moat Focus Barclays VC 7% Index																		
3.26%	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%	4.85%
UBS Market Pioneers Index																		
8.19%	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%	3.24%
UBS Multi Asset Inflation Aware Index																		
12.26%	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%	6.76%

⁴ 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.

⁵ 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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