

Strategic Growth Annuity Index Crediting Diversification With Buy Up Rates¹

HYPOTHETICAL INDEX ACCOUNTS PERFORMANCE 2006-2023 BUY UP RATES AS OF 10/14/2024

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	12.90% 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 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	Odd Yr	Even Yr	
	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.

STRATEGIC GROWTH ANNUITY

INDEX CREDITING STRATEGY PERFORMANCE

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, 2005																		
2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Annualized Avg Interest Credit
UBS MAIA 32.17%	UBS MAIA 30.04%	M* MOAT 11.73%	UBS MAIA 24.16%	UBS MAIA 32.29%	UBS MAIA 37.07%	UBS MAIA 18.72%	MS MSGE 35.06%	UBS MAIA 31.58%	UBS MAIA 0.42%	UBS MAIA 17.93%	MS MSGE 35.62%	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%	UBS MAIA 19.05%
UBS MP 16.99%	S&P MARC 20.16%	UBS MAIA 8.80%	S&P 500 ParSpd 18.11%	S&P MARC 31.63%	S&P MARC 26.83%	M* MOAT 17.66%	S&P FR 32.05%	M* MOAT 16.80%	S&P 500 Cap 0.00%	M* MOAT 14.11%	UBS MAIA 33.32%	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 500 ParSpd 18.81%	S&P MARC 12.62%
S&P FR 16.22%	UBS MP 17.61%	UBS MP 8.36%	S&P MARC 16.58%	UBS MP 26.36%	M* MOAT 18.07%	UBS MP 17.54%	S&P 500 ParSpd 23.64%	S&P MARC 15.55%	S&P 500 Par 0.00%	S&P FR 10.56%	UBS MP 27.09%	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 Par 15.99%	MS MSGE 12.52% ³
S&P 500 Cap 12.90%	M* MOAT 5.54%	S&P MARC 2.57%	S&P 500 Par 15.48%	M* MOAT 16.63%	UBS MP 8.77%	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 500 ParSpd 0.00%	M* MOAT 27.47%	UBS MP 12.96%	S&P 500 Par 17.75%	S&P FR 0.00%	S&P 500 Cap 12.90%	M* MOAT 10.63%
S&P MARC 11.26%	S&P 500 Cap 3.53%	S&P 500 Cap 0.00%	S&P FR 15.33%	S&P 500 Cap 12.78%	S&P FR 3.82%	S&P 500 Cap 12.90%	M* MOAT 14.54%	S&P FR 11.06%	S&P FR 0.00%	S&P 500 Cap 9.54%	S&P MARC 25.70%	S&P FR 0.00%	S&P 500 ParSpd 22.99%	S&P 500 Cap 12.90%	MS MSGE 14.90%	S&P MARC 0.00%	S&P MARC 8.30%	UBS MP 10.58%
S&P 500 ParSpd 9.26%	S&P FR 2.77%	S&P 500 Par 0.00%	S&P 500 Cap 12.90%	S&P FR 10.50%	S&P 500 Cap 0.00%	S&P FR 10.24%	S&P 500 Cap 12.90%	S&P 500 Par 7.52%	S&P MARC 0.00%	S&P 500 Par 6.30%	S&P FR 16.78%	S&P MARC 0.00%	S&P FR 22.06%	S&P 500 ParSpd 11.63%	S&P 500 Cap 12.90%	MS MSGE 0.00%	M* MOAT 5.00%	S&P 500 ParSpd 9.17%
S&P 500 Par 8.99%	S&P 500 Par 2.33%	S&P 500 ParSpd 0.00%	UBS MP 11.61%	MS MSGE 9.98%	S&P 500 Par 0.00%	S&P 500 ParSpd 9.06%	UBS MP 7.27%	S&P 500 ParSpd 7.25%	MS MSGE 0.00%	S&P 500 ParSpd 5.59%	S&P 500 ParSpd 14.48%	MS MSGE 0.00%	S&P 500 Par 19.06%	S&P 500 Par 10.73%	M* MOAT 8.08%	M* MOAT 0.00%	S&P FR 3.60%	S&P FR 8.72%
M* MOAT 4.98%	S&P 500 ParSpd 0.18%	S&P FR 0.00%	M* MOAT 3.62%	S&P 500 ParSpd 8.50%	S&P 500 ParSpd 0.00%	S&P 500 Par 8.84%	UBS MAIA 5.12%	MS MSGE 3.62%	M* MOAT 0.00%	MS MSGE 5.22%	S&P 500 Cap 12.90%	UBS MP 0.00%	UBS MP 17.80%	M* MOAT 6.10%	S&P FR 2.86%	UBS MP 0.00%	UBS MAIA 1.67%	S&P 500 Cap 8.36%
MS MSGE N/A	MS MSGE N/A	MS MSGE N/A	MS MSGE N/A	S&P 500 Par 8.43%	MS MSGE 0.00%	MS MSGE 7.90%	S&P MARC 0.00%	UBS MP 0.00%	UBS MP 0.00%	UBS MP 4.15%	S&P 500 Par 12.82%	UBS MAIA 0.00%	S&P 500 Cap 12.90%	S&P FR 4.98%	S&P MARC 0.67%	UBS MAIA 0.00%	UBS MP 0.00%	S&P 500 Par 8.33%

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 10/14/2024, 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® 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 January 2023. 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.

STRATEGIC GROWTH ANNUITY
INDEX CREDITING STRATEGY PERFORMANCE

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, 2004 and 2005																		Annualized Avg Interest Credit	
2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Even Yr	Odd Yr
2-YR UBS MAIA 125.27%	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 MS MSGE 68.73%	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 M* MOAT 38.37%	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 LV 1.45%	2-YR UBS MAIA 26.76%	2-YR UBS MAIA 24.15%
2-YR UBS MP 67.68%	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 S&P FR 60.96%	2-YR MS MSGE 60.92%	2-YR M* MOAT 12.27%	2-YR M* MOAT 8.58%	2-YR MS MSGE 64.76%	2-YR MS MSGE 37.91%	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 FR 0.00%	2-YR S&P MARC 13.55%	2-YR M* MOAT 13.53%
2-YR S&P FR 29.85%	2-YR S&P MARC 41.79%	2-YR S&P MARC 29.64%	2-YR S&P MARC 24.99%	2-YR UBS MP 51.30%	2-YR M* MOAT 52.55%	2-YR M* MOAT 54.22%	2-YR M* MOAT 48.56%	2-YR UBS MAIA 53.38%	2-YR S&P MARC 10.45%	2-YR S&P FR 6.64%	2-YR M* MOAT 61.37%	2-YR UBS MAIA 36.47%	2-YR S&P MARC 30.85%	2-YR S&P MARC 71.67%	2-YR UBS MP 45.02%	2-YR S&P LV 8.33%	2-YR S&P MARC 0.00%	2-YR UBS MP 13.14%	2-YR S&P MARC 13.23%
2-YR S&P MARC 24.06%	2-YR S&P FR 26.49%	2-YR M* MOAT 25.43%	2-YR M* MOAT 22.47%	2-YR S&P FR 36.89%	2-YR UBS MP 47.18%	2-YR UBS MP 35.22%	2-YR UBS MAIA 34.62%	2-YR M* MOAT 47.21%	2-YR S&P LV 8.26%	2-YR S&P LV 5.20%	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 FR 0.00%	2-YR MS MSGE 0.00%	2-YR M* MOAT 12.95%	2-YR MS MSGE 13.08% ⁴
2-YR S&P LV 19.97%	2-YR S&P LV 22.00%	2-YR S&P LV 1.99%	2-YR S&P LV 8.16%	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 FR 7.28%	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 S&P MARC 0.00%	2-YR M* MOAT 0.00%	2-YR MS MSGE 12.27% ⁴	2-YR UBS MP 12.16%
2-YR M* MOAT 7.69%	2-YR M* MOAT 15.39%	2-YR S&P FR 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 MS MSGE 0.00%	2-YR UBS MP 0.00%	2-YR S&P FR 10.71%	2-YR S&P FR 9.80%
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 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 M* MOAT 0.00%	2-YR UBS MAIA 0.00%	2-YR S&P LV 6.33%	2-YR S&P LV 6.40%

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																		
2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Annualized Avg Index Return
S&P 500® Index																		
13.62%	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%	24.23%	7.73%
S&P 500® Factor Rotator Daily RC 7% Index																		
10.14%	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%	4.14%
S&P 500 Low Volatility Daily Risk Control 5% Index																		
14.42%	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%	5.37%
S&P MARC 5% (Multi-Asset Risk Control) Index																		
4.69%	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%	4.27%
Morgan Stanley Global Equity Allocator Index																		
N/A	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%	4.00% ⁵
Morningstar Wide Moat Focus Barclays VC 7% Index																		
2.93%	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%	5.16%
UBS Market Pioneers Index																		
7.90%	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%	3.62%
UBS Multi Asset Inflation Aware Index																		
13.13%	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%	7.51%

⁴ Annualized Average Interest Credits for the MS MSGE 2-YR Odd and Even Years based on the available data shown. The Annualized Average Interest Credit of this Index Account 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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