

# Strategic Growth Plus Annuity Index Crediting Diversification With Buy Up Rates<sup>1</sup>

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

<b>Buy Up Charge</b>		<b>0.95%</b>	
<b>Crediting Term</b>	<b>Crediting Term &amp; Chart Key</b>	<b>Index Crediting Option</b>	<b>Rates</b>
1-Year	S&P 500 Cap	S&P 500® Annual Point to Point Index Account	7.90% Cap
	MSCI EAFE	MSCI EAFE Annual Point to Point	9.00% Cap
	NASD 100	NASDAQ-100® Annual Point to Point	8.25% Cap
	RUSSELL	Russell 2000® Small Cap Annual Point to Point Index Account	9.40% Cap
	S&P 500 Par	S&P 500® Annual Point to Point Index Account	46.00% Par Rate
	S&P 500 ParSpd	S&P 500® Annual Point to Point Index Account	65.00% Par Rate 3.00% Spread
	S&P DYN	S&P 500® Dynamic Intraday TCA Annual Point to Point Account <sup>2</sup>	65.00% Par Rate
	S&P FR	S&P 500® Factor Rotator Daily RC2 7% Index Account <sup>2</sup>	105.00% Par Rate
	S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account <sup>2</sup>	140.00% Par Rate
	MS MSGE	Morgan Stanley Global Equity Allocator Index Account <sup>2</sup>	135.00% Par Rate
	M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account <sup>2</sup>	100.00% Par Rate
	UBS MP	UBS Market Pioneers Index Account <sup>2</sup>	130.00% Par Rate
	UBS MAIA	UBS Multi Asset Inflation Aware Index Account <sup>2</sup>	155.00% Par Rate
2-Year	<b>Odd Yr</b>	<b>Even Yr</b>	
	2-YR S&P DYN	2-YR S&P DYN	S&P 500® Dynamic Intraday TCA Index Account <sup>2</sup> 95.00% Par Rate
	2-YR S&P FR	2-YR S&P FR	S&P 500® Factor Rotator Daily RC2 7% Index Account <sup>2</sup> 140.00% Par Rate
	2-YR S&P LV	2-YR S&P LV	S&P 500® Low Volatility Daily Risk Control 5% Index Account <sup>2</sup> 100.00% Par Rate
	2-YR S&P MARC	2-YR S&P MARC	S&P Multi-Asset Risk Control (MARC) 5% Index Account <sup>2</sup> 185.00% Par Rate
	2-YR MS MSGE	2-YR MS MSGE	Morgan Stanley Global Equity Allocator Index Account <sup>2</sup> 195.00% Par Rate
	2-YR M* MOAT	2-YR M* MOAT	Morningstar Wide Moat Barclays VC 7% Index Account <sup>2</sup> 145.00% Par Rate
	2-YR UBS MP	2-YR UBS MP	UBS Market Pioneers Index Account <sup>2</sup> 175.00% Par Rate
	2-YR UBS MAIA	2-YR UBS MAIA	UBS Multi Asset Inflation Aware Index Account <sup>2</sup> 215.00% Par Rate

<sup>1</sup> 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.

<sup>2</sup> 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 19.00%	M* MOAT 6.90%	S&P DYN 15.39%	UBS MAIA 20.43%	UBS MAIA 23.45%	UBS MAIA 11.84%	S&P DYN 24.03%	UBS MAIA 19.98%	NASD 100 8.25%	UBS MAIA 11.35%	S&P DYN 29.74%	M* MOAT 0.16%	UBS MAIA 20.85%	UBS MAIA 15.24%	UBS MAIA 16.48%	S&P 500 Cap 0.00%	MS MSGE 15.93%	S&P 500 ParSpd 12.61%	UBS MAIA 11.06%
S&P MARC 11.76%	UBS MAIA 5.56%	UBS MAIA 15.28%	S&P MARC 18.45%	S&P MARC 15.65%	UBS MP 10.61%	MS MSGE 23.67%	M* MOAT 9.88%	UBS MAIA 0.26%	RUSSELL 9.40%	MS MSGE 24.04%	S&P 500 Cap 0.00%	MS MSGE 20.79%	MS MSGE 12.41%	S&P 500 ParSpd 14.48%	S&P 500 Par 0.00%	S&P DYN 12.91%	S&P 500 Par 11.04%	S&P DYN 8.83%
UBS MP 10.65%	UBS MP 5.06%	S&P 500 ParSpd 12.24%	UBS MP 15.94%	M* MOAT 10.63%	M* MOAT 10.39%	S&P FR 21.03%	S&P MARC 9.07%	S&P 500 Cap 0.00%	M* MOAT 8.30%	UBS MAIA 21.08%	S&P 500 Par 0.00%	S&P MARC 19.18%	S&P DYN 11.97%	S&P 500 Par 12.37%	S&P 500 ParSpd 0.00%	S&P 500 ParSpd 12.29%	S&P FR 10.65%	MS MSGE 8.24% <sup>3</sup>
MSCI EAFE 8.62%	S&P MARC 1.50%	S&P 500 Par 10.79%	S&P DYN 13.04%	UBS MP 5.30%	S&P DYN 9.95%	S&P 500 ParSpd 16.24%	NASD 100 8.25%	S&P 500 Par 0.00%	S&P 500 Cap 7.90%	UBS MP 16.38%	S&P 500 ParSpd 0.00%	S&P DYN 18.37%	S&P MARC 11.59%	UBS MP 12.32%	S&P FR 0.00%	S&P 500 Par 10.82%	RUSSELL 9.40%	S&P MARC 7.42%
NASD 100 8.25%	S&P 500 Cap 0.00%	S&P FR 10.06%	M* MOAT 9.78%	NASD 100 2.70%	RUSSELL 9.40%	S&P 500 Par 13.62%	S&P 500 Cap 7.90%	S&P 500 ParSpd 0.00%	S&P FR 6.93%	M* MOAT 15.47%	S&P FR 0.00%	M* MOAT 16.16%	RUSSELL 9.40%	MS MSGE 10.06%	S&P MARC 0.00%	RUSSELL 9.40%	S&P DYN 9.10%	S&P 500 ParSpd 6.47%
S&P 500 Cap 3.53%	S&P 500 Par 0.00%	S&P MARC 9.67%	RUSSELL 9.40%	S&P FR 2.51%	MSCI EAFE 9.00%	RUSSELL 9.40%	S&P FR 7.26%	S&P FR 0.00%	S&P MARC 6.05%	S&P MARC 14.99%	S&P MARC 0.00%	S&P 500 ParSpd 15.77%	NASD 100 8.25%	RUSSELL 9.40%	MS MSGE 0.00%	MSCI EAFE 9.00%	NASD 100 8.25%	NASD 100 6.39%
M* MOAT 3.26%	S&P 500 ParSpd 0.00%	RUSSELL 9.40%	NASD 100 8.25%	S&P DYN 1.22%	S&P MARC 8.33%	MSCI EAFE 9.00%	S&P 500 Par 5.24%	S&P MARC 0.00%	NASD 100 5.89%	S&P FR 11.01%	MS MSGE 0.00%	S&P FR 14.48%	S&P 500 Cap 7.90%	S&P DYN 9.16%	M* MOAT 0.00%	NASD 100 8.25%	S&P 500 Cap 7.90%	M* MOAT 6.15%
S&P FR 1.82%	S&P FR 0.00%	MSCI EAFE 9.00%	S&P 500 Cap 7.90%	S&P 500 Cap 0.00%	NASD 100 8.25%	M* MOAT 8.55%	S&P 500 ParSpd 4.40%	MS MSGE 0.00%	S&P DYN 5.69%	S&P 500 ParSpd 9.62%	UBS MP 0.00%	S&P 500 Par 13.28%	UBS MP 7.84%	MSCI EAFE 8.78%	UBS MP 0.00%	S&P 500 Cap 7.90%	S&P MARC 5.42%	S&P 500 Par 6.09%
S&P 500 Par 1.62%	NASD 100 0.00%	NASD 100 8.25%	S&P FR 6.89%	S&P 500 Par 0.00%	S&P 500 Cap 7.90%	NASD 100 8.25%	S&P DYN 3.91%	M* MOAT 0.00%	S&P 500 Par 4.39%	RUSSELL 9.40%	UBS MAIA 0.00%	UBS MP 10.76%	S&P 500 ParSpd 7.57%	NASD 100 8.25%	UBS MAIA 0.00%	S&P MARC 4.84%	MS MSGE 3.51%	UBS MP 5.97%
S&P DYN 0.32%	MSCI EAFE 0.00%	S&P 500 Cap 7.90%	MS MSGE 6.74%	S&P 500 ParSpd 0.00%	S&P FR 6.72%	S&P 500 Cap 7.90%	RUSSELL 3.53%	UBS MP 0.00%	MS MSGE 3.52%	MSCI EAFE 9.00%	NASD 100 0.00%	RUSSELL 9.40%	S&P 500 Par 7.48%	S&P 500 Cap 7.90%	NASD 100 0.00%	M* MOAT 2.94%	UBS MP 1.18%	RUSSELL 5.85%
S&P 500 ParSpd 0.00%	RUSSELL 0.00%	UBS MP 7.02%	S&P 500 Par 5.88%	MS MSGE 0.00%	S&P 500 Par 6.16%	UBS MP 4.39%	MS MSGE 2.44%	MSCI EAFE 0.00%	S&P 500 ParSpd 3.20%	S&P 500 Par 8.93%	MSCI EAFE 0.00%	MSCI EAFE 9.00%	MSCI EAFE 5.43%	M* MOAT 4.75%	MSCI EAFE 0.00%	S&P FR 2.36%	MSCI EAFE 1.15%	S&P FR 5.79%
RUSSELL 0.00%	S&P DYN 0.00%	M* MOAT 2.13%	S&P 500 ParSpd 5.31%	MSCI EAFE 0.00%	S&P 500 ParSpd 5.71%	UBS MAIA 3.24%	UBS MP 0.00%	RUSSELL 0.00%	UBS MP 2.51%	NASD 100 8.25%	RUSSELL 0.00%	NASD 100 8.25%	M* MOAT 3.59%	S&P FR 1.88%	RUSSELL 0.00%	UBS MAIA 1.05%	M* MOAT 0.00%	S&P 500 Cap 5.40%
MS MSGE N/A	MS MSGE N/A	MS MSGE N/A	MSCI EAFE 4.90%	RUSSELL 0.00%	MS MSGE 5.33%	S&P MARC 0.00%	MSCI EAFE 0.00%	S&P DYN 0.00%	MSCI EAFE 0.00%	S&P 500 Cap 7.90%	S&P DYN 0.00%	S&P 500 Cap 7.90%	S&P FR 3.27%	S&P MARC 0.39%	S&P DYN 0.00%	UBS MP 0.00%	UBS MAIA 0.00%	MSCI EAFE 4.52%

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 Plus 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.

<sup>3</sup> 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 58.05%	2-YR UBS MAIA 35.02%	2-YR UBS MAIA 29.69%	2-YR UBS MAIA 52.33%	2-YR UBS MAIA 65.17%	2-YR UBS MAIA 51.45%	2-YR S&P DYN 55.03%	2-YR S&P DYN 42.96%	2-YR UBS MAIA 28.14%	2-YR UBS MAIA 16.15%	2-YR S&P DYN 55.58%	2-YR S&P DYN 40.53%	2-YR S&P DYN 24.25%	2-YR UBS MAIA 52.87%	2-YR UBS MAIA 46.23%	2-YR UBS MAIA 12.62%	2-YR S&P DYN 2.06%	2-YR S&P DYN 34.81%	2-YR UBS MAIA 15.71%	2-YR UBS MAIA 13.76%
2-YR UBS MP 29.30%	2-YR UBS MP 21.70%	2-YR UBS MP 16.63%	2-YR S&P DYN 46.06%	2-YR S&P MARC 47.79%	2-YR S&P MARC 32.93%	2-YR MS MSGE 43.23%	2-YR S&P FR 39.65%	2-YR M* MOAT 7.26%	2-YR M* MOAT 5.08%	2-YR UBS MAIA 47.11%	2-YR MS MSGE 23.85%	2-YR M* MOAT 23.71%	2-YR MS MSGE 50.72%	2-YR MS MSGE 33.79%	2-YR UBS MP 8.73%	2-YR S&P LV 1.21%	2-YR MS MSGE 28.67%	2-YR S&P DYN 10.53%	2-YR S&P DYN 11.54%
2-YR S&P MARC 24.94%	2-YR S&P MARC 17.69%	2-YR S&P MARC 14.91%	2-YR S&P MARC 38.85%	2-YR M* MOAT 31.10%	2-YR M* MOAT 32.09%	2-YR S&P FR 38.79%	2-YR MS MSGE 38.32%	2-YR S&P LV 6.88%	2-YR S&P LV 4.33%	2-YR MS MSGE 40.74%	2-YR M* MOAT 22.71%	2-YR UBS MAIA 22.08%	2-YR S&P DYN 49.29%	2-YR S&P DYN 33.35%	2-YR S&P LV 6.94%	2-YR S&P FR 0.00%	2-YR S&P FR 17.67%	2-YR MS MSGE 8.71% <sup>4</sup>	2-YR MS MSGE 8.95% <sup>4</sup>
2-YR S&P LV 18.33%	2-YR M* MOAT 15.05%	2-YR M* MOAT 13.30%	2-YR UBS MP 32.06%	2-YR UBS MP 29.49%	2-YR UBS MP 22.02%	2-YR M* MOAT 28.74%	2-YR UBS MAIA 32.79%	2-YR S&P MARC 6.23%	2-YR S&P FR 4.23%	2-YR M* MOAT 36.32%	2-YR UBS MAIA 22.40%	2-YR MS MSGE 19.36%	2-YR S&P MARC 42.77%	2-YR UBS MP 28.14%	2-YR S&P FR 0.00%	2-YR S&P MARC 0.00%	2-YR S&P MARC 13.80%	2-YR M* MOAT 8.36%	2-YR S&P MARC 8.48%
2-YR S&P FR 16.86%	2-YR S&P LV 1.66%	2-YR S&P LV 6.80%	2-YR S&P FR 23.48%	2-YR S&P DYN 21.20%	2-YR S&P DYN 16.60%	2-YR UBS MAIA 21.26%	2-YR M* MOAT 27.94%	2-YR S&P FR 4.63%	2-YR S&P DYN 3.65%	2-YR S&P MARC 28.66%	2-YR S&P LV 14.66%	2-YR S&P FR 19.14%	2-YR M* MOAT 29.48%	2-YR S&P MARC 15.89%	2-YR S&P MARC 0.00%	2-YR MS MSGE 0.00%	2-YR S&P LV 12.92%	2-YR S&P MARC 8.27%	2-YR M* MOAT 7.77%
2-YR S&P DYN 15.95%	2-YR S&P FR 0.00%	2-YR S&P DYN 4.53%	2-YR M* MOAT 17.57%	2-YR S&P FR 12.75%	2-YR S&P FR 12.52%	2-YR UBS MP 20.69%	2-YR S&P LV 19.34%	2-YR S&P DYN 1.18%	2-YR S&P MARC 2.35%	2-YR UBS MP 25.85%	2-YR S&P FR 14.52%	2-YR S&P MARC 18.41%	2-YR UBS MP 25.92%	2-YR M* MOAT 12.34%	2-YR MS MSGE 0.00%	2-YR M* MOAT 0.00%	2-YR M* MOAT 0.75%	2-YR UBS MP 7.91%	2-YR S&P FR 7.01%
2-YR M* MOAT 9.11%	2-YR S&P DYN 0.00%	2-YR S&P FR 1.44%	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 5.94%	2-YR MS MSGE 0.00%	2-YR MS MSGE 0.00%	2-YR S&P FR 24.89%	2-YR S&P MARC 13.06%	2-YR S&P LV 13.10%	2-YR S&P FR 24.25%	2-YR S&P LV 9.81%	2-YR M* MOAT 0.00%	2-YR UBS MP 0.00%	2-YR UBS MAIA 0.65%	2-YR S&P FR 6.47%	2-YR UBS MP 6.45%
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 4.98%	2-YR UBS MP 3.66%	2-YR UBS MP 0.00%	2-YR UBS MP 0.00%	2-YR S&P LV 19.02%	2-YR UBS MP 10.66%	2-YR UBS MP 3.54%	2-YR S&P LV 13.39%	2-YR S&P FR 6.94%	2-YR S&P DYN 0.00%	2-YR UBS MAIA 0.00%	2-YR UBS MP 0.00%	2-YR S&P LV 5.37%	2-YR S&P LV 5.12%

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 <sup>®</sup> Index																		8.22%
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%	
MSCI EAFE Index																		0.48%
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%	
NASDAQ-100 <sup>®</sup> Index																		14.78%
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%	
Russell 2000 <sup>®</sup> Small Cap Index																		5.95%
-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%	
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index																		10.91%
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%	
S&P 500 <sup>®</sup> Factor Rotator Daily RC 7% Index																		4.14%
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%	10.14%	
S&P 500 Low Volatility Daily Risk Control 5% Index																		5.12%
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%	
S&P MARC 5% (Multi-Asset Risk Control) Index																		4.22%
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%	
Morgan Stanley Global Equity Allocator Index																		3.98% <sup>5</sup>
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%	
Morningstar Wide Moat Focus Barclays VC 7% Index																		4.85%
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%	
UBS Market Pioneers Index																		3.24%
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%	
UBS Multi Asset Inflation Aware Index																		6.76%
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%	

<sup>4</sup> 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.

<sup>5</sup> 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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