

TopRidge Bonus Annuity Index Crediting Diversification

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

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	6.25% Cap
	NASD 100		NASDAQ-100® Annual Point to Point Index Account	6.50% Cap
	MSCI EAFE		MSCI EAFE Annual Point to Point Index Account	6.75% Cap
	RUSSELL		Russell 2000® Small Cap Annual Point to Point Index Account	7.00% Cap
	S&P 500 Par		S&P 500® Annual Point to Point Index Account	40.00% Par Rate
	S&P DYN		S&P 500® Dynamic Intraday TCA Index Account ¹	55.00% Par Rate
	MSGE		Morgan Stanley Global Equity Allocator Index Account ¹	100.00% Par Rate
	MSCI BofA		MSCI BofA US Dualcast Index Account ¹	85.00% Par Rate
	SG AI		SG AI Navigator Index Account ¹	80.00% Par Rate
2-Year	Even Yr	Odd Yr		
	2-YR S&P DYN	2-YR S&P DYN	S&P 500® Dynamic Intraday TCA Index Account ¹	75.00% Par Rate
	2-YR MSGE	2-YR MSGE	Morgan Stanley Global Equity Allocator Index Account ¹	135.00% Par Rate
	2-YR MSCI BofA	2-YR MSCI BofA	MSCI BofA US Dualcast Index Account ¹	120.00% Par Rate
	2-YR SG AI	2-YR SG AI	SG AI Navigator Index Account ¹	120.00% 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.

TopRidge Bonus Annuity

Index Crediting Strategy Performance

1-yr Term Index Accounts

Hypothetical 1-yr 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
MSCI EAFE 6.75%	S&P 500 Cap 0.00%	S&P DYN 13.02%	S&P DYN 11.03%	NASD 100 2.70%	SG AI 9.59%	S&P DYN 20.33%	MSCI BofA 14.68%	NASD 100 6.50%	MSCI BofA 7.80%	S&P DYN 25.17%	SG AI 5.19%	S&P DYN 15.54%	MSCI BofA 14.38%	SG AI 15.13%	MSCI BofA 7.81%	MSGE 11.80%	MSCI BofA 15.10%	MSCI BofA 8.04% ²
NASD 100 6.50%	NASD 100 0.00%	SG AI 11.19%	SG AI 9.38%	SG AI 1.54%	S&P DYN 8.42%	SG AI 17.72%	NASD 100 6.50%	SG AI 3.27%	RUSSELL 7.00%	SG AI 19.96%	MSCI BofA 2.35%	MSGE 15.40%	S&P DYN 10.13%	MSCI BofA 10.79%	S&P 500 Cap 0.00%	S&P DYN 10.92%	S&P 500 Par 9.32%	S&P DYN 7.51%
S&P 500 Cap 3.53%	MSCI EAFE 0.00%	S&P 500 Par 9.38%	RUSSELL 7.00%	S&P DYN 1.03%	RUSSELL 7.00%	MSGE 17.53%	S&P 500 Cap 6.25%	MSCI BofA 2.28%	S&P 500 Cap 6.25%	MSGE 17.81%	S&P 500 Cap 0.00%	MSCI BofA 13.85%	SG AI 10.02%	S&P 500 Par 10.76%	NASD 100 0.00%	S&P 500 Par 9.69%	S&P DYN 7.70%	SG AI 6.82%
S&P 500 Par 1.41%	RUSSELL 0.00%	RUSSELL 7.00%	NASD 100 6.50%	S&P 500 Cap 0.00%	MSCI EAFE 6.75%	S&P 500 Par 11.84%	S&P 500 Par 4.56%	S&P 500 Cap 0.00%	NASD 100 5.89%	S&P 500 Par 7.77%	NASD 100 0.00%	S&P 500 Par 11.55%	MSGE 9.19%	S&P DYN 7.75%	MSCI EAFE 0.00%	RUSSELL 7.00%	RUSSELL 7.00%	MSGE 6.16% ³
S&P DYN 0.27%	S&P 500 Par 0.00%	MSCI EAFE 6.75%	S&P 500 Cap 6.25%	MSCI EAFE 0.00%	NASD 100 6.50%	MSCI BofA 7.40%	RUSSELL 3.53%	MSCI EAFE 0.00%	S&P DYN 4.81%	RUSSELL 7.00%	MSCI EAFE 0.00%	SG AI 10.67%	RUSSELL 7.00%	MSGE 7.45%	RUSSELL 0.00%	SG AI 6.86%	NASD 100 6.50%	S&P 500 Par 5.31%
RUSSELL 0.00%	S&P DYN 0.00%	NASD 100 6.50%	S&P 500 Par 5.11%	RUSSELL 0.00%	S&P 500 Cap 6.25%	RUSSELL 7.00%	S&P DYN 3.31%	RUSSELL 0.00%	S&P 500 Par 3.82%	MSCI EAFE 6.75%	RUSSELL 0.00%	RUSSELL 7.00%	S&P 500 Par 6.50%	RUSSELL 7.00%	S&P 500 Par 0.00%	MSCI EAFE 6.75%	S&P 500 Cap 6.25%	NASD 100 5.14%
SG AI 0.00%	SG AI 0.00%	S&P 500 Cap 6.25%	MSGE 4.99%	S&P 500 Par 0.00%	S&P 500 Par 5.36%	MSCI EAFE 6.75%	SG AI 2.47%	S&P 500 Par 0.00%	MSGE 2.61%	NASD 100 6.50%	S&P 500 Par 0.00%	MSCI EAFE 6.75%	NASD 100 6.50%	MSCI EAFE 6.75%	S&P DYN 0.00%	NASD 100 6.50%	MSGE 2.60%	RUSSELL 4.42%
MSGE N/A	MSGE N/A	MSGE N/A	MSCI EAFE 4.90%	MSGE 0.00%	MSGE 3.95%	NASD 100 6.50%	MSGE 1.81%	S&P DYN 0.00%	SG AI 1.91%	S&P 500 Cap 6.25%	S&P DYN 0.00%	NASD 100 6.50%	S&P 500 Cap 6.25%	NASD 100 6.50%	MSGE 0.00%	S&P 500 Cap 6.25%	MSCI EAFE 1.15%	S&P 500 Cap 4.33%
MSCI BofA N/A	MSCI BofA N/A	MSCI BofA N/A	MSCI BofA N/A	MSCI BofA N/A	MSCI BofA N/A	S&P 500 Cap 6.25%	MSCI EAFE 0.00%	MSGE 0.00%	MSCI EAFE 0.00%	MSCI BofA 0.00%	MSGE 0.00%	S&P 500 Cap 6.25%	MSCI EAFE 5.43%	S&P 500 Cap 6.25%	SG AI 0.00%	MSCI BofA 1.65%	SG AI 1.00%	MSCI EAFE 3.59%

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 SG AI Navigator Index prior to June 30, 2024 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 MSCI BofA US Dualcast Index prior to 2024 is simulated, and backcasted data was only available beginning in 2012. The TopRidge Bonus Annuity was not available until September 2024. 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 MSCI BofA is annualized based on the available data shown. The Annualized Average Interest Credit of the MSCI BofA should not be compared to the Annualized Average Interest Credit of the other 1-yr Index Accounts.

³ Annualized Average Interest Credit for MSGE is annualized based on the available data shown. The Annualized Average Interest Credit of the MSGE should not be compared to the Annualized Average Interest Credit of the other 1-yr Index Accounts.

TopRidge Bonus Annuity Index Crediting Strategy Performance

2-yr Term Index Accounts

Hypothetical 2-yr 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 S&P DYN 12.59%	2-YR S&P DYN 0.00%	2-YR SG AI 12.16%	2-YR S&P DYN 36.36%	2-YR S&P DYN 16.74%	2-YR SG AI 16.97%	2-YR SG AI 44.16%	2-YR S&P DYN 33.92%	2-YR MSCI BofA 24.50%	2-YR MSCI BofA 14.53%	2-YR S&P DYN 43.88%	2-YR SG AI 39.66%	2-YR SG AI 24.83%	2-YR MSCI BofA 43.15%	2-YR SG AI 40.56%	2-YR MSCI BofA 27.65%	2-YR MSCI BofA 13.57%	2-YR S&P DYN 27.48%	2-YR MSCI BofA 10.16% ⁴	2-YR MSCI BofA 11.03% ⁴
2-YR SG AI 2.64%	2-YR SG AI 0.00%	2-YR S&P DYN 3.58%	2-YR SG AI 32.81%	2-YR SG AI 16.63%	2-YR S&P DYN 13.10%	2-YR S&P DYN 43.45%	2-YR MSCI BofA 32.99%	2-YR SG AI 8.77%	2-YR SG AI 7.90%	2-YR SG AI 33.52%	2-YR S&P DYN 32.00%	2-YR MSCI BofA 23.40%	2-YR S&P DYN 38.91%	2-YR MSCI BofA 38.10%	2-YR SG AI 15.58%	2-YR SG AI 3.79%	2-YR MSCI BofA 24.06%	2-YR SG AI 9.50%	2-YR SG AI 9.69%
2-YR MSGE N/A	2-YR MSGE N/A	2-YR MSGE N/A	2-YR MSGE N/A	2-YR MSGE 0.00%	2-YR MSGE 0.00%	2-YR MSGE 29.93%	2-YR SG AI 31.12%	2-YR S&P DYN 0.93%	2-YR S&P DYN 2.88%	2-YR MSGE 28.20%	2-YR MSGE 16.51%	2-YR S&P DYN 19.15%	2-YR MSGE 35.11%	2-YR S&P DYN 26.33%	2-YR S&P DYN 0.00%	2-YR S&P DYN 1.63%	2-YR MSGE 19.85%	2-YR S&P DYN 8.49%	2-YR S&P DYN 9.31%
2-YR MSCI BofA N/A	2-YR MSCI BofA N/A	2-YR MSCI BofA N/A	2-YR MSCI BofA N/A	2-YR MSCI BofA N/A	2-YR MSCI BofA N/A	2-YR MSCI BofA N/A	2-YR MSGE 26.53%	2-YR MSGE 0.00%	2-YR MSGE 0.00%	2-YR MSCI BofA 9.22%	2-YR MSCI BofA 1.62%	2-YR MSGE 13.41%	2-YR SG AI 33.04%	2-YR MSGE 23.40%	2-YR MSGE 0.00%	2-YR MSGE 0.00%	2-YR SG AI 11.92%	2-YR MSGE 6.23% ⁵	2-YR MSGE 6.41% ⁵

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

Index Performance as of December 31																		
2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Annualized Avg Index Return
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%	24.23%	23.31%	8.22%
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%
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%
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%
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%
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% ⁶
MSCI BofA US Dualcast Index																		
N/A	N/A	N/A	N/A	N/A	N/A	8.71%	17.27%	2.68%	9.18%	-1.37%	2.77%	16.29%	16.92%	12.69%	9.19%	1.94%	17.76%	9.31% ⁷
SG AI Navigator Index																		
-1.58%	-3.39%	13.99%	11.72%	1.92%	11.99%	22.15%	3.09%	4.09%	2.39%	24.95%	6.49%	13.34%	12.52%	18.91%	-4.99%	8.58%	1.25%	7.87%

⁴ Annualized Average Interest Credits for the 2-YR MSCI BofA 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 Credits for the 2-YR MSGE 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.

⁶ 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.

⁷ Annualized Average Interest of MSCI BofA US Dualcast Index is annualized based on the available data shown. The Annualized Average Interest of MSCI BofA US Dualcast should not be compared to the Annualized Average Interest of other Benchmark Index Accounts.

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