



TopRidge Bonus Annuity Index Crediting Diversification

HYPOTHETICAL INDEX ACCOUNTS PERFORMANCE 2008-2025 RATES AS OF 11/10/2025

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	6.00% Cap
	NASD 100		NASDAQ-100 [®] Annual Point to Point Index Account	6.25% 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	6.75% Cap
	S&P 500 Par		S&P 500 [®] Annual Point to Point Index Account	38.00% Par Rate
	S&P DYN		S&P 500 [®] Dynamic Intraday TCA Index Account ¹	50.00% Par Rate
	MSGE		Morgan Stanley Global Equity Allocator Index Account ¹	105.00% Par Rate
	MSCI BofA		MSCI BofA US Dualcast Index Account ¹	90.00% 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	150.00% Par Rate
	2-YR MSCI BofA	2-YR MSCI BofA	MSCI BofA US Dualcast Index Account ¹	125.00% 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, 2007

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Annualized Avg Interest Credit
S&P 500 Cap 0.00%	S&P DYN 11.84%	S&P DYN 10.03%	NASD 100 2.70%	SG AI 9.59%	S&P DYN 18.49%	MSCI BofA 15.54%	NASD 100 6.25%	MSCI BofA 8.26%	S&P DYN 22.88%	SG AI 5.19%	MSGE 16.17%	MSCI BofA 15.23%	SG AI 15.13%	MSCI BofA 8.27%	MSGE 12.39%	MSCI BofA 15.98%	MSCI BofA 8.57%	MSCI BofA 8.51% ²
NASD 100 0.00%	SG AI 11.19%	SG AI 9.38%	SG AI 1.54%	S&P DYN 7.65%	MSGE 18.41%	NASD 100 6.25%	SG AI 3.27%	RUSSELL 6.75%	SG AI 19.96%	MSCI BofA 2.49%	MSCI BofA 14.66%	SG AI 10.02%	MSCI BofA 11.42%	S&P 500 Cap 0.00%	S&P DYN 9.93%	S&P 500 Par 8.86%	MSCI EAFE 6.75%	S&P DYN 6.97%
MSCI EAFE 0.00%	S&P 500 Par 8.91%	RUSSELL 6.75%	S&P DYN 0.94%	MSCI EAFE 6.75%	SG AI 17.72%	S&P 500 Cap 6.00%	MSCI BofA 2.41%	S&P 500 Cap 6.00%	MSGE 18.70%	S&P 500 Cap 0.00%	S&P DYN 14.13%	MSGE 9.65%	S&P 500 Par 10.22%	NASD 100 0.00%	S&P 500 Par 9.21%	S&P DYN 7.00%	RUSSELL 6.75%	SG AI 6.82%
RUSSELL 0.00%	MSCI EAFE 6.75%	NASD 100 6.25%	S&P 500 Cap 0.00%	RUSSELL 6.75%	S&P 500 Par 11.25%	S&P 500 Par 4.33%	S&P 500 Cap 0.00%	NASD 100 5.89%	S&P 500 Par 7.38%	NASD 100 0.00%	S&P 500 Par 10.97%	S&P DYN 9.21%	MSGE 7.82%	MSCI EAFE 0.00%	SG AI 6.86%	RUSSELL 6.75%	NASD 100 6.25%	MSGE 6.04% ³
S&P 500 Par 0.00%	RUSSELL 6.75%	S&P 500 Cap 6.00%	MSCI EAFE 0.00%	NASD 100 6.25%	MSCI BofA 7.84%	RUSSELL 3.53%	MSCI EAFE 0.00%	S&P DYN 4.38%	MSCI EAFE 6.75%	MSCI EAFE 0.00%	SG AI 10.67%	RUSSELL 6.75%	S&P DYN 7.05%	RUSSELL 0.00%	MSCI EAFE 6.75%	NASD 100 6.25%	S&P 500 Par 6.23%	S&P 500 Par 5.32%
S&P DYN 0.00%	NASD 100 6.25%	MSGE 5.24%	RUSSELL 0.00%	S&P 500 Cap 6.00%	MSCI EAFE 6.75%	S&P DYN 3.01%	RUSSELL 0.00%	S&P 500 Par 3.63%	RUSSELL 6.75%	RUSSELL 0.00%	MSCI EAFE 6.75%	NASD 100 6.25%	MSCI EAFE 6.75%	S&P 500 Par 0.00%	RUSSELL 6.75%	S&P 500 Cap 6.00%	S&P 500 Cap 6.00%	NASD 100 4.96%
SG AI 0.00%	S&P 500 Cap 6.00%	MSCI EAFE 4.90%	S&P 500 Par 0.00%	S&P 500 Par 5.09%	RUSSELL 6.75%	SG AI 2.47%	S&P 500 Par 0.00%	MSGE 2.74%	NASD 100 6.25%	S&P 500 Par 0.00%	RUSSELL 6.75%	S&P 500 Par 6.18%	RUSSELL 6.75%	S&P DYN 0.00%	NASD 100 6.25%	MSGE 2.46%	S&P DYN 2.42%	RUSSELL 4.65%
MSGE N/A	MSGE N/A	S&P 500 Par 4.86%	MSGE 0.00%	MSGE 4.15%	NASD 100 6.25%	MSGE 1.90%	S&P DYN 0.00%	SG AI 1.91%	S&P 500 Cap 6.00%	S&P DYN 0.00%	NASD 100 6.25%	S&P 500 Cap 6.00%	NASD 100 6.25%	MSGE 0.00%	S&P 500 Cap 6.00%	MSCI EAFE 1.15%	MSGE 0.26%	S&P 500 Cap 4.30%
MSCI BofA N/A	MSCI BofA N/A	MSCI BofA N/A	MSCI BofA N/A	MSCI BofA N/A	S&P 500 Cap 6.00%	MSCI EAFE 0.00%	MSGE 0.00%	MSCI EAFE 0.00%	MSCI BofA 0.00%	MSGE 0.00%	S&P 500 Cap 6.00%	MSCI EAFE 5.43%	S&P 500 Cap 6.00%	SG AI 0.00%	MSCI BofA 1.75%	SG AI 1.00%	SG AI 0.00%	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 11/10/2025, 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, 2006 and 2007																	Annualized Avg Interest Credit		
2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Even Yr	Odd Yr
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 MSCI BofA 34.36%	2-YR MSCI BofA 25.53%	2-YR MSCI BofA 15.14%	2-YR S&P DYN 43.88%	2-YR SG AI 39.66%	2-YR SG AI 24.83%	2-YR MSCI BofA 44.95%	2-YR SG AI 40.56%	2-YR MSCI BofA 28.80%	2-YR MSCI BofA 14.14%	2-YR S&P DYN 27.48%	2-YR MSCI BofA 36.23%	2-YR MSCI BofA 11.45% ⁴	2-YR MSCI BofA 11.56% ⁴
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 S&P DYN 33.92%	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 24.38%	2-YR MSGE 39.02%	2-YR MSCI BofA 39.69%	2-YR SG AI 15.58%	2-YR SG AI 3.79%	2-YR MSCI BofA 25.06%	2-YR S&P DYN 14.64%	2-YR SG AI 9.69%	2-YR SG AI 9.34%
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 33.26%	2-YR SG AI 31.12%	2-YR S&P DYN 0.93%	2-YR S&P DYN 2.88%	2-YR MSGE 31.34%	2-YR MSGE 18.35%	2-YR S&P DYN 19.15%	2-YR S&P DYN 38.91%	2-YR S&P DYN 26.33%	2-YR S&P DYN 0.00%	2-YR S&P DYN 1.63%	2-YR MSGE 21.63%	2-YR MSGE 3.90%	2-YR S&P DYN 9.31%	2-YR S&P DYN 8.60%
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 29.48%	2-YR MSGE 0.00%	2-YR MSGE 0.00%	2-YR MSCI BofA 9.60%	2-YR MSCI BofA 1.69%	2-YR MSGE 14.90%	2-YR SG AI 33.04%	2-YR MSGE 26.00%	2-YR MSGE 0.00%	2-YR MSGE 0.00%	2-YR SG AI 11.92%	2-YR SG AI 0.00%	2-YR MSGE 7.04% ⁵	2-YR MSGE 6.24% 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																	Annualized Avg Index Return	
2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
S&P 500® Index																		
-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%	16.39%	8.93%
S&P 500® Dynamic Intraday TCA Index																		
-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%	4.84%	11.17%
NASDAQ-100® Index																		
-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%	20.17%	14.86%
MSCI EAFE Index																		
-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%	27.89%	1.40%
Russell 2000® Small Cap Index																		
-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%	11.29%	6.75%
Morgan Stanley Global Equity Allocator Index																		
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%	2.34%	0.25%	3.72% ⁶
MSCI BofA US Dualcast Index																		
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%	9.52%	9.32% ⁷
SG AI Navigator Index																		
-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%	-10.10%	7.33%

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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