

Enhanced Participation

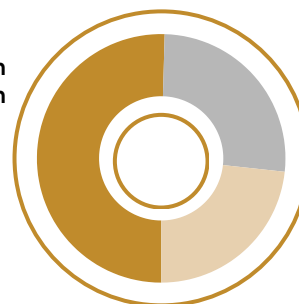
Enhancing the S&P 500's® True Potential within a Fixed Index Annuity

S&P 500® Returns Are Anything but Average

When you think about the “typical” annual S&P 500® return, you might guess somewhere between 5% and 10%. The truth is, there’s no such thing as a “typical” year. Since inception, the S&P 500® has only landed between a 0–10% return 23% of the time. 51% of the time, returns have been greater than 10%. That means Indexed Interest Options (Options) with a Cap can limit your clients’ ability to capture the full benefit of market growth.

Note: The 23% and 51% were determined based on rolling annual S&P 500® periods from each market day between 3/4/1957 - 12/31/2025. For example, 3/4/1957 - 3/4/1958, 3/5/1957 - 3/5/1958, etc.

Greater than
10% Return



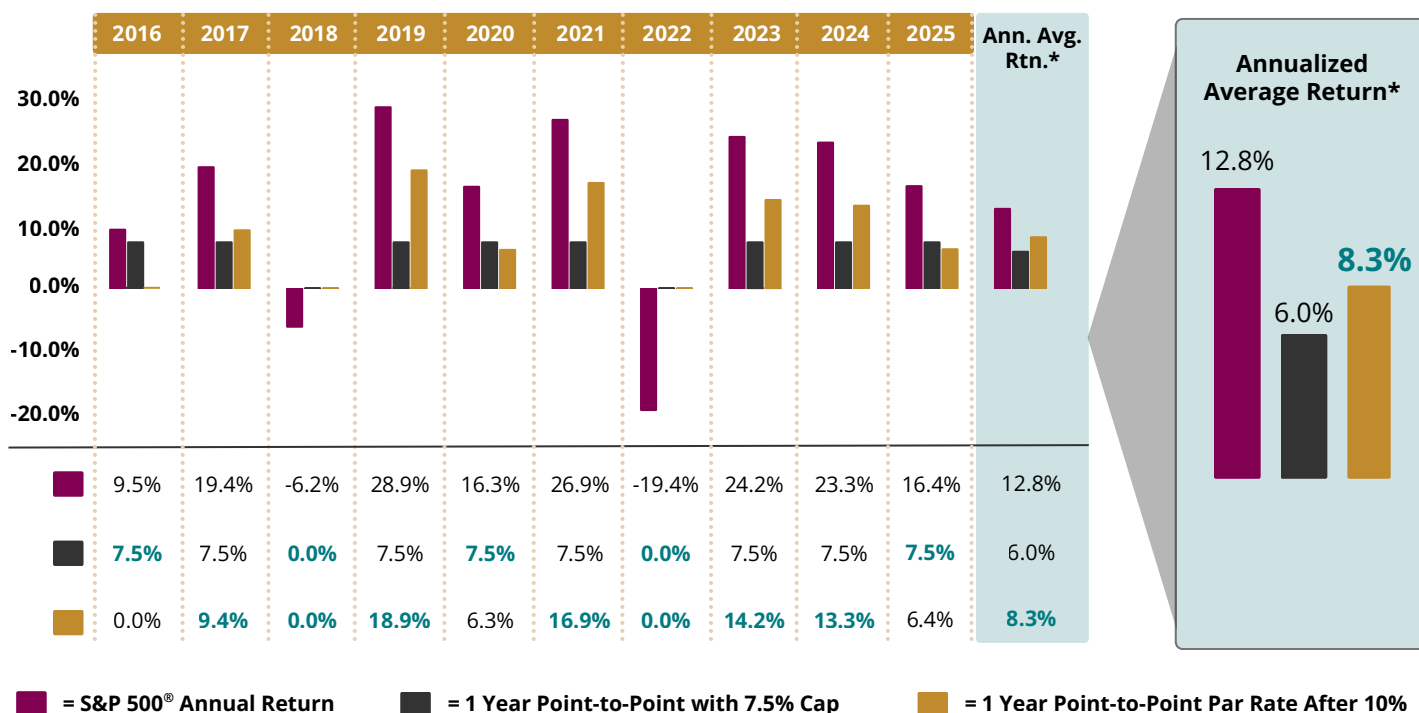
Less than
0% Return

Between 0% -
10% Return

Participation (Par) Rate After 10% in Action

Over the 10 year period shown below, the 1 Year Point-to-Point Par Rate After 10% option, with an assumed 100% Participation Rate, would have outperformed or matched the 1 Year Point-to-Point with a 7.5% Cap Rate option in seven of ten years, capturing more growth during strong market years.

10 Policy Year Illustration: December 31, 2014 - December 31, 2025



Note: The above hypothetical does not reflect actual product returns as the 1 Year Point-to-Point Par Rate After 10% and 1 Year Point-to-Point with 7.5% Cap Rate Index Strategy Options were not available during the date range. Rather, the hypothetical reflects past outcomes based on the same calculations and formulas used by the 1 Year Point-to-Point Par Rate After 10% and 7.5% Cap Rate Index Strategy Options, and were created only for purposes of example. Individual results may vary. Data Source: S&P 500® from December 31, 2015 - December 31, 2025.

*Annualized Average Return calculates returns based on a starting date of 12/31/2015 and an ending date of 12/31/2025.

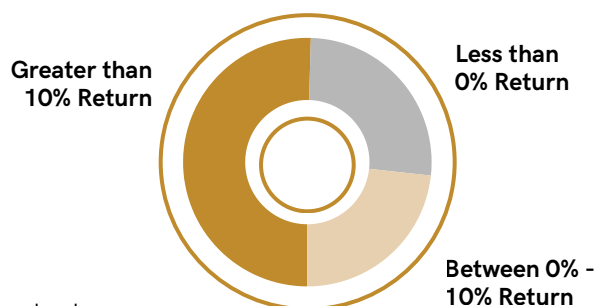
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The Difference Between Cap and Par Rate After 10% Indexed Interest Options

Traditional Cap options typically perform well in years when market returns stay within a 0-10% range. But when the market surges, Cap options can leave growth on the table.*

That’s where the Par Rate After 10% Index Strategy Option comes in. This option is designed to unlock more upside potential while keeping the same level of protection you expect from a Fixed Index Annuity.

Here’s How It Works

Assume a 100% Participation Rate on a 1 Year Point-to-Point Par Rate After 10% Option:

- You do not participate in the first 10% of index return
- Everything above 10% is credited at a 100% Participation Rate

If the S&P 500® is up 10% → You earn 0%

If the S&P 500® is up 25% → You earn 100% of all additional index growth greater than 10%. In this example, $100\% * (25\% - 10\%) = 15\%$

The Par Rate After 10% Option doesn’t just keep pace with the market, it helps your clients participate more fully in its best years.

*Most Cap options offer a Participation Rate of 100% but include a CAP, while the Participation Rate After 10% Index Strategy Option has no Cap but does not participate in the first 10% of index returns and has a Participation Rate after 10%..

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