

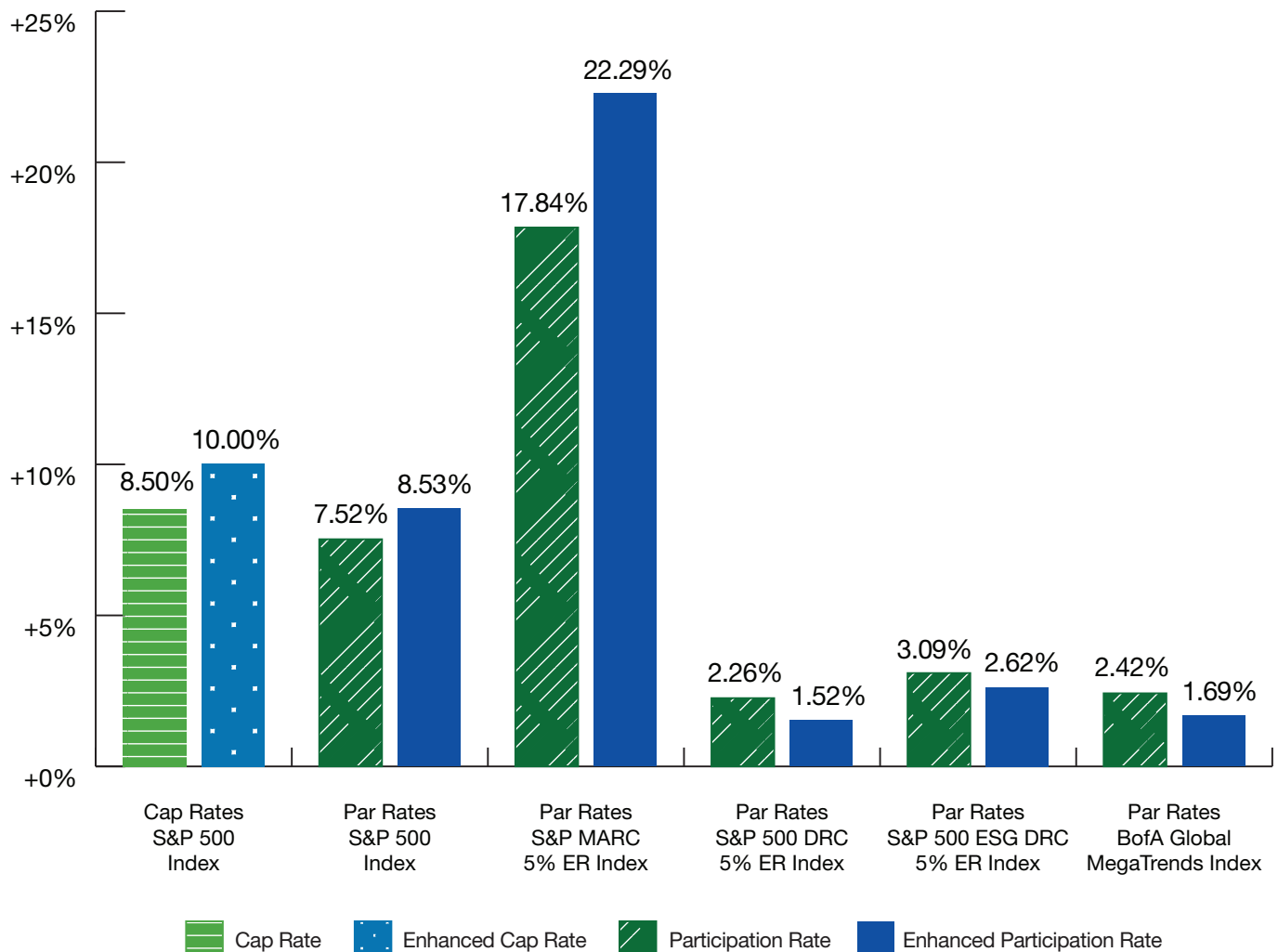


Real Returns – Real Results

See how the Enhanced Choice Index Plus 5 performed throughout the past year.

Enhanced Choice Index Plus 5 Returns 1/15/2025–1/15/2026

Crediting Option and Index	Return	Return with Enhanced Rate ^{1,2}
Cap Rate: S&P 500® Index	8.50%	10.00%
Par Rate: S&P 500® Index	7.52%	8.53%
Par Rate: S&P 500® MARC 5% ER Index	17.84%	22.29%
Par Rate: S&P 500® Daily RC 5% ER Index	2.26%	1.52%
Par Rate: S&P 500® ESG Daily RC 5% ER Index	3.09%	2.62%
Par Rate: BofA Global MegaTrends Index	2.42%	1.69%



Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by any Federal Government Agency • Not a Bank Deposit

Enhanced Choice Index Plus 5 Returns Throughout the Year

Cap Rate / Return with Cap Rate³

Index	Feb. 2025	March 2025	April 2025	May 2025	June 2025	July 2025	Aug. 2025	Sept. 2025	Oct. 2025	Nov. 2025	Dec. 2025	Jan. 2026
S&P 500 Index	9.50% 9.50%	10.00% 10.00%	10.00% 6.61%	10.50% 10.50%	10.50% 10.04%	10.50% 10.50%	10.00% 10.00%	9.50% 9.50%	8.50% 8.50%	8.00% 8.00%	8.50% 8.50%	8.50% 8.50%

Par Rate / Return with Par Rate⁴

Index	Feb. 2025	March 2025	April 2025	May 2025	June 2025	July 2025	Aug. 2025	Sept. 2025	Oct. 2025	Nov. 2025	Dec. 2025	Jan. 2026
S&P 500 Index	43% 9.27%	43% 4.39%	43% 2.84%	43% 4.93%	53% 5.32%	58% 6.31%	53% 8.67%	48% 8.44%	45% 6.62%	45% 6.62%	45% 5.69%	45% 7.52%
S&P 500 MARC 5% ER Index	175% 11.76%	175% 8.10%	170% 6.41%	170% 4.95%	180% 6.86%	180% 4.22%	180% 6.22%	180% 8.89%	165% 12.32%	165% 14.49%	165% 13.79%	165% 17.84%
S&P 500 Daily RC 5% ER Index	175% 9.17%	175% 2.57%	170% 0.00%	170% 0.00%	180% 0.00%	180% 0.00%	180% 1.33%	180% 2.39%	165% 0.81%	165% 0.81%	165% 0.00%	165% 2.26%
S&P 500 ESG Daily RC 5% ER Index	175% 8.21%	175% 1.62%	170% 0.00%	170% 0.00%	180% 0.00%	180% 0.00%	180% 0.08%	180% 1.04%	165% 0.00%	165% 0.83%	165% 0.26%	165% 3.09%
BofA Global MegaTrends Index	115% 2.64%	115% 0.00%	115% 0.00%	115% 0.00%	125% 0.00%	125% 0.00%	125% 0.00%	125% 0.00%	110% 0.00%	110% 1.08%	110% 0.00%	110% 2.42%

1 In exchange for a fee, clients receive a higher rate. This gives the annuity fund the potential to grow at a higher rate. The annual fee is 1.50% based on the value of the index interest account as of the start of the index term. Fees are deducted from the value of the index interest account at the end of each index term, after interest is credited. Not available with Legacy Max death benefit rider.

2 Reflects the net rate of return after deducting the annual fee of 1.50%.

3 This table represents Cap Rates only, and not Enhanced Cap Rates.

4 This table represents Par Rates only, and not Enhanced Par Rates.

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