



Enhanced Choice Index Plus 2025 Enhancements

Product Enhancements

Features	ECI Plus	ECI Plus 2025 Enhancements
Indices	S&P 500® Index S&P MARC 5% ER Index S&P 500® Daily Risk Control 5% ER Index S&P 500® ESG Daily Risk Control 5% ER Index BofA Global MegaTrends Index	S&P 500 Index S&P MARC 5% ER Index S&P 500 Daily Risk Control 5% ER Index BofA Global MegaTrends Index
Crediting Strategies	Cap Rate Enhanced Cap Rate Participation Rate Enhanced Participation Rate (Enhanced Rate strategies not available with the Legacy Max Enhanced Death Benefit Rider)	Cap Rate Locked Cap Rate^{NEW} Trigger Rate^{NEW} Locked Trigger Rate^{NEW} Participation Rate
Total Index Accounts	12 total: 6 with Legacy Max EDB Rider	8 total: All available with Legacy Max EDB Rider ^{NEW}
Multi-Year Rate Guarantees	5 & 7-year guaranteed rates except on S&P 500 Index	5 & 7-year guaranteed rates on most options Locked Cap Rate^{NEW} Locked Trigger Rate^{NEW}
Fixed Account	1-year term	Rate guaranteed for 5 or 7 years ^{NEW}

All other product features remain the same.

Rate Guarantees

Index/Account Name	Crediting Strategy	ECI Plus 5	ECI Plus 7
S&P 500 Index	Cap Rate Trigger Rate ^{NEW} Participation Rate	1 year	1 year
S&P 500 Index	Locked Cap Rate ^{NEW} Locked Trigger Rate ^{NEW}	5 years ^{NEW}	7 years ^{NEW}
S&P MARC 5% ER Index	Participation Rate	5 years	7 years
S&P 500 Daily Risk Control 5% ER Index	Participation Rate	5 years	7 years
BofA Global MegaTrends Index	Participation Rate	5 years	7 years
Fixed Account	Fixed Interest Crediting Rate	5 years ^{NEW}	7 years ^{NEW}

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

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