



A Year in Review: Real Rates, Real Returns

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

Enhanced Choice Index Plus 5 Index Account Returns 7/15/2025 – 7/15/2026

Index	Crediting Strategy	Rate Guarantee	Index Return ¹	Crediting Rate ²	Return With Rate ³
S&P 500	One-Year Point-to-Point Cap Rate	1 Year	21.28%	9.50%	9.50%
	One-Year Point-to-Point Trigger Rate	1 Year		7.00%	7.00%
	One-Year Point-to-Point Participation Rate	1 Year		55%	11.70%
	One-Year Point-to-Point Locked Cap Rate ⁴	5 Years		7.50%	7.50%
	One-Year Point-to-Point Locked Trigger Rate ⁴	5 Years		6.00%	6.00%
S&P 500 Dynamic Intraday TCA Index	One-Year Point-to-Point Cap Rate	5 Years	9.52%	11.00%	9.52%
	One-Year Point-to-Point Trigger Rate	5 Years		8.00%	8.00%
	One-Year Point-to-Point Trigger Rate Plus with 2.00% Guaranteed Earnings Rate	5 Years		6.25%	6.25%
	One-Year Point-to-Point Participation Rate	5 Years		60%	5.71%
S&P MARC 5% ER Index	One-Year Point-to-Point Participation Rate	5 Years	5.69%	190%	10.81%
S&P 500 Daily Risk Control 5% ER Index	One-Year Point-to-Point Participation Rate	5 Years	4.97%	190%	9.45%
BofA Global MegaTrends Index	One-Year Point-to-Point Participation Rate	5 Years	5.73%	135%	7.73%

1 Source: Bloomberg.

2 Crediting rate in effect at the beginning of the period shown.

3 Represents the return after applying the crediting rate to the index performance for the period shown.

4 Locked Strategies available only at purchase. Reallocation of locked funds will be available after the Guarantee Period.

Not FDIC-Insured

• No Bank Guarantee

• May Lose Value

• Not Insured by any Federal Government Agency

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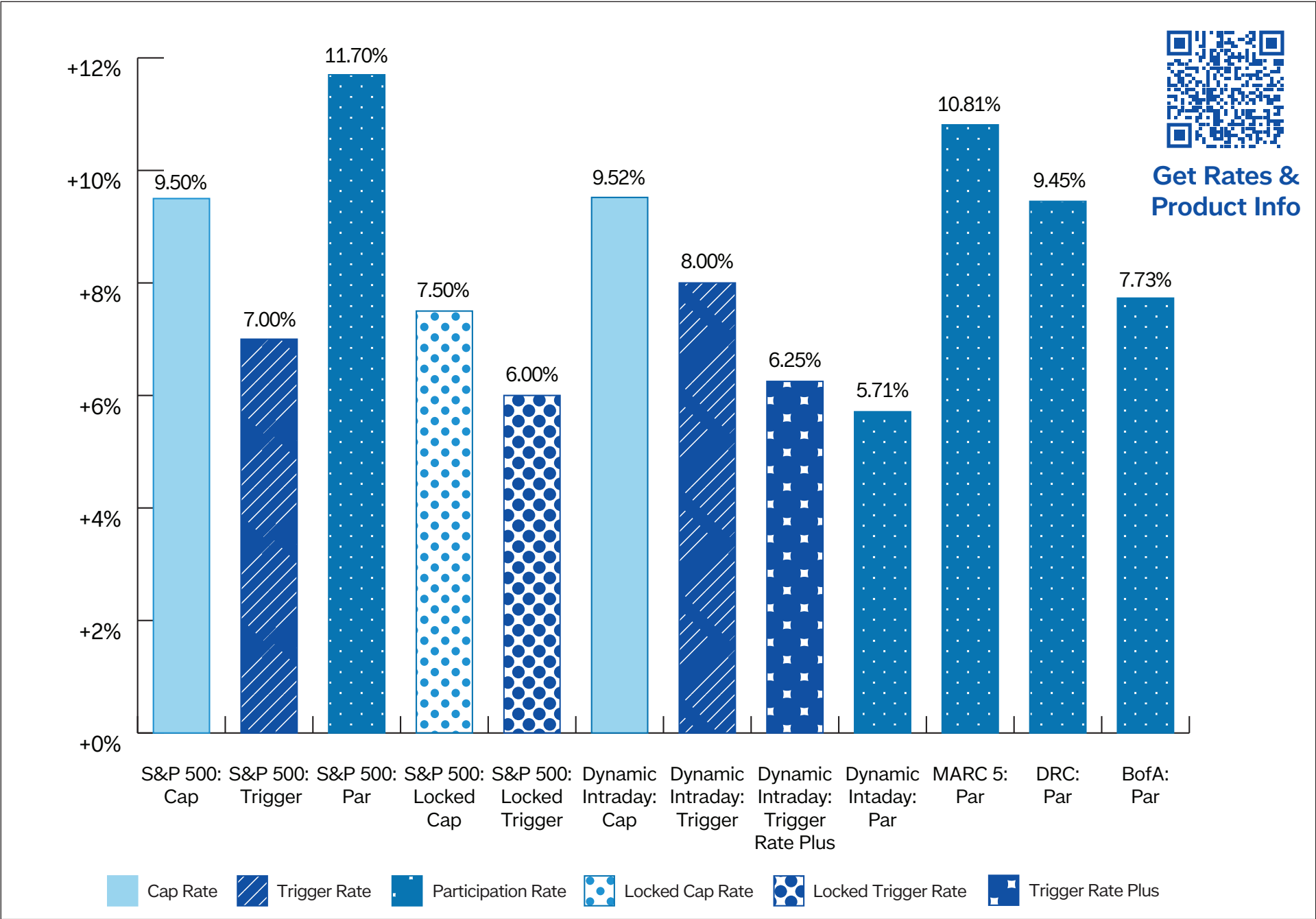
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A Year in Review

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Enhanced Choice Index Plus 5 Returns 7/15/2025 – 7/15/2026



Enhanced Choice Index Plus 5 Returns Throughout the Year

Cap Rate / Return With Cap Rate

Index	May 2026	June 2026	July 2026
S&P 500	9.50% 9.50%	9.50% 9.50%	9.50% 9.50%
S&P 500 Dynamic Intraday TCA Index	11.00% 11.00%	11.00% 11.00%	11.00% 9.52%

Locked Cap Rate / Return With Locked Cap Rate

Index	May 2026	June 2026	July 2026
S&P 500	7.50% 7.50%	7.50% 7.50%	7.50% 7.50%

Trigger Rate / Return With Trigger Rate

Index	May 2026	June 2026	July 2026
S&P 500	7.00% 7.00%	7.00% 7.00%	7.00% 7.00%
S&P 500 Dynamic Intraday TCA Index	8.00% 8.00%	8.00% 8.00%	8.00% 8.00%

Locked Trigger Rate / Return With Locked Trigger Rate

Index	May 2026	June 2026	July 2026
S&P 500	6.00% 6.00%	6.00% 6.00%	6.00% 6.00%

Enhanced Choice Index Plus 5 Returns Throughout the Year

Trigger Rate Plus / Return With Trigger Rate Plus

Index	May 2026	June 2026	July 2026
S&P 500 Dynamic Intraday TCA Index	6.25% 6.25%	6.25% 6.25%	6.25% 6.25%

Participation Rate / Return With Participation Rate

Index	May 2026	June 2026	July 2026
S&P 500	55% 13.86%	55% 14.51%	55% 11.70%
S&P 500 Dynamic Intraday TCA Index	60% 9.90%	60% 9.78%	60% 5.71%
S&P MARC 5% ER Index	190% 13.87%	190% 11.87%	190% 10.81%
S&P 500 Daily Risk Control 5% ER Index	190% 10.42%	190% 11.20%	190% 9.45%
BofA Global MegaTrends Index	135% 10.92%	135% 10.75%	135% 7.73%

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5 From Standard & Poor's, Moody's and A.M. Best as of February 2026. A.M. Best ratings include The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.

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