A Year in Review: Real Rates, Real Returns

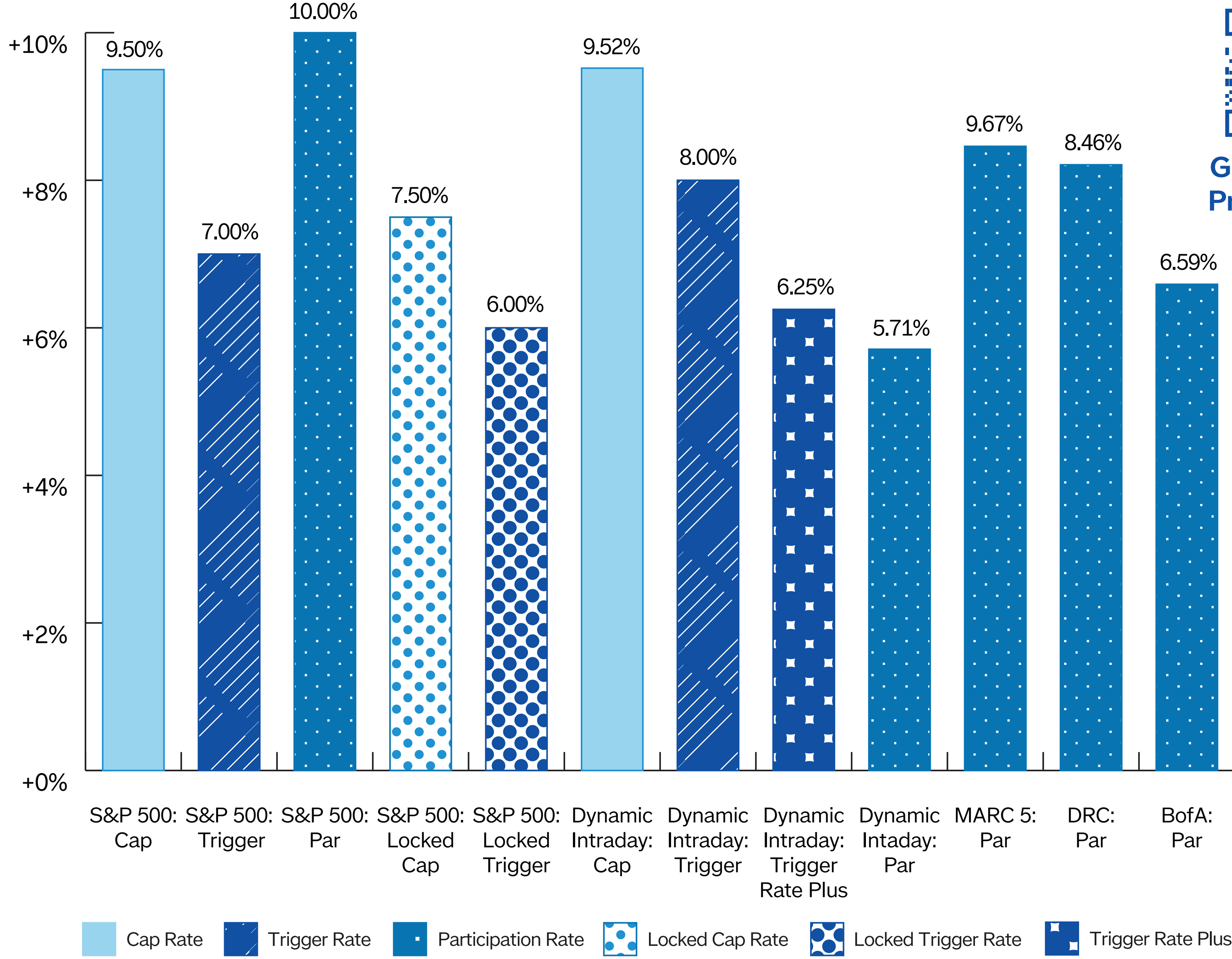
See how the indices within the Enhanced Choice Index Plus 7 performed throughout the past year.

Enhanced Choice Index Plus 7 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		**47%**	**10.00%**
	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%**	**170%**	**9.67%**
S&P 500 Daily Risk Control 5% ER Index	One-Year Point-to-Point Participation Rate	5 Years	**4.97%**	**170%**	**8.46%**
BofA Global MegaTrends Index	One-Year Point-to-Point Participation Rate	5 Years	**5.73%**	**115%**	**6.59%**

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.

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



Get Rates & Product Info

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Enhanced Choice Index Plus 7 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 7 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	47% / **11.85%**	47% / **12.40%**	47% / **10.00%**
S&P 500 Dynamic Intraday TCA Index	60% / **9.90%**	60% / **9.78%**	60% / **5.71%**
S&P MARC 5% ER Index	170% / **12.41%**	170% / **10.62%**	170% / **9.67%**
S&P 500 Daily Risk Control 5% ER Index	170% / **9.33%**	170% / **10.02%**	170% / **8.46%**
BofA Global MegaTrends Index	115% / **9.30%**	115% / **9.16%**	115% / **6.59%**

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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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