



Thrive Plus Fixed Index Annuity Index and Crediting Options

How You Earn Interest

Thrive Plus combines tax-deferred growth, market-linked earning potential and downside protection to help you build long-term financial security. You'll have access to multiple indices and flexible crediting strategies, allowing you to personalize your annuity to your financial goals.

Thrive Plus offers Fixed Interest crediting and Index Interest crediting.

Fixed Interest Account

A fixed interest crediting option is available for predictable growth. Your funds in this account receive a fixed interest rate that credits daily. We guarantee this interest rate for one year. Once credited, your earnings are locked into your account value.

Index Interest Account

Funds in this account earn interest based on performance of a market index. Each crediting strategy tracks index performance over a one-year term and applies a cap rate, participation rate or trigger rate to determine your credited interest.

Positive index performance earns interest, while negative performance does not reduce your account value — providing downside protection. You can allocate your premium across multiple interest crediting strategies and adjust those allocations annually on each contract anniversary.

There are three components that make up the index interest accounts:

Index Term

Each index term lasts one year.

We credit interest at the end of each one-year term, and your earnings are locked into the account value.

Your funds won't decrease if the market declines.

Index Choices

Funds earn interest based on how the index performs.

Indices available:

- S&P 500®
- S&P 500 Dynamic Intraday TCA Index
- Barclays Fortune 500 ER Dividends Index

Crediting Strategies

The strategy determines how you earn interest.

Options include:

- Cap Rate
- Locked Cap Rate
- Trigger Rate
- Trigger Rate Plus
- Participation Rate

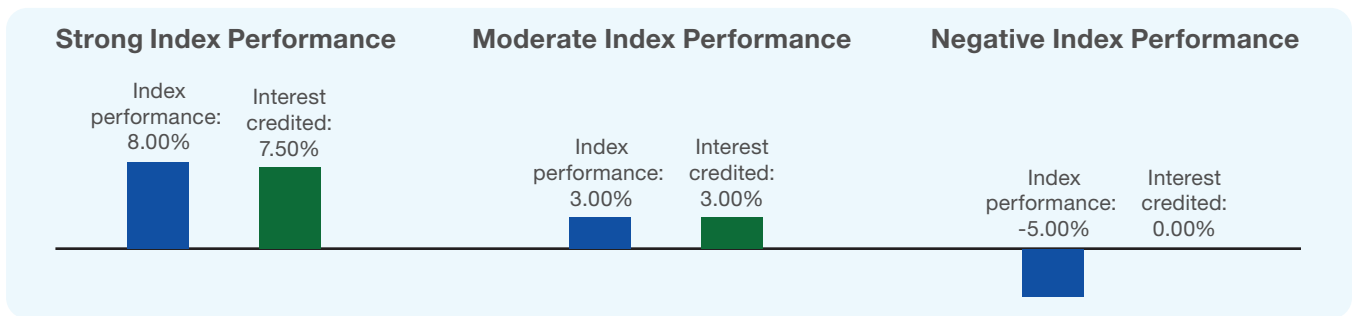
Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by any Federal Government Agency • Not a Bank Deposit

Crediting Strategies

Funds in the index interest accounts earn interest based on how well the index performs. This means your money can grow when the market goes up, but it's also protected when the market goes down. You can have funds in one or multiple options. Not all strategies are offered with all indices.

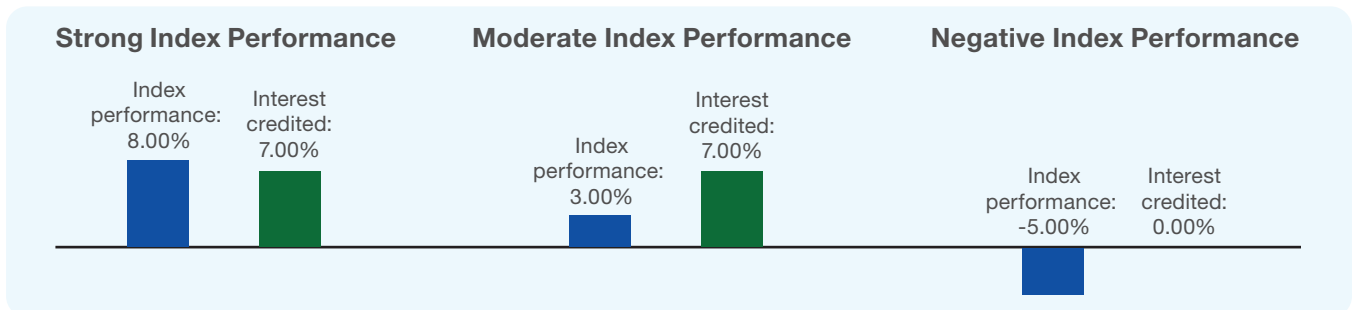
Cap Rate

You earn interest based on the growth of the index up to the cap rate. Your funds won't participate in any losses if the index goes down. For example, if the cap rate is **7.50%**:



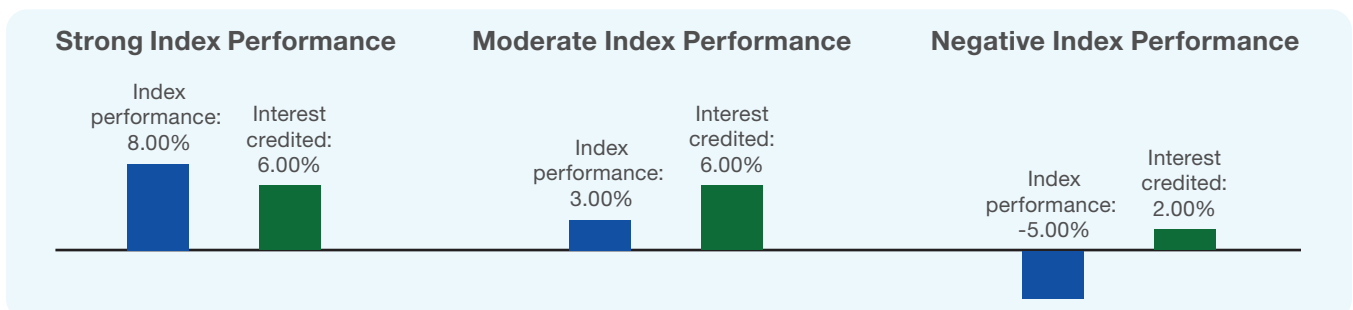
Trigger Rate

You earn a set amount of interest if the index performance is zero or positive. Your funds won't participate in any losses if the index goes down. For example, if the trigger rate is **7.00%**:



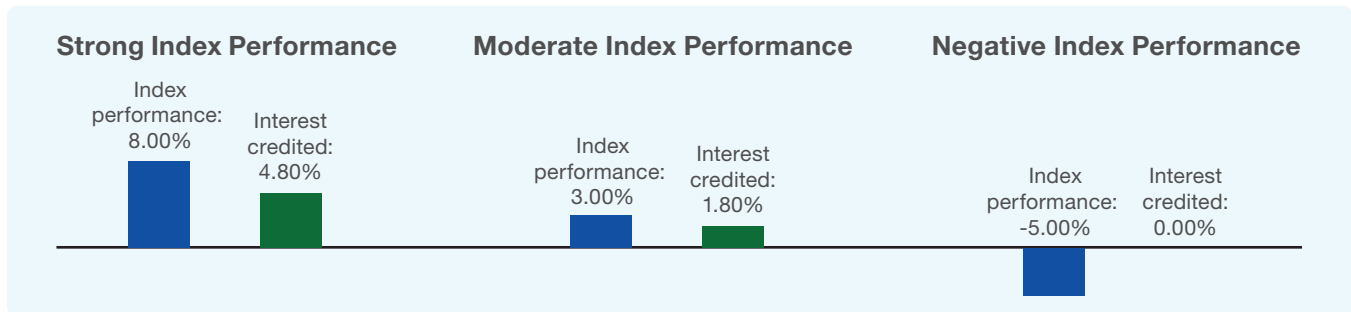
Trigger Rate Plus

You earn a trigger rate if the index performance is zero or positive — plus a guaranteed earnings rate if the index performance is negative. For example, if the trigger rate is **6.00%** and guaranteed rate is **2.00%**:



Participation Rate

You earn interest based on a percentage of how much the index grows each year. That percentage is the annual participation rate. The participation rate is multiplied by the percentage growth in the index at the end of the term. Your funds won't participate in any losses if the index goes down. For example, if the participation rate is **60%**:



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