



# A Year in Review

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



## Enhanced Choice Index Plus 5 Returns 6/15/2024–6/15/2025

Index	Index Return	Par Rate	Return with Par Rate	Enhanced Par Rate <sup>1</sup>	Return with Enhanced Par Rate <sup>1,2</sup>	Cap Rate	Return with Cap Rate	Enhanced Cap Rate <sup>1</sup>	Return with Enhanced Cap Rate <sup>1,2</sup>
S&P 500® Index	10.04%	53%	5.32%	68%	5.33%	10.50%	10.04%	13.50%	8.54%
S&P 500® MARC 5% ER Index	3.81%	180%	6.86%	235%	7.46%	Not available on these index interest options.			
S&P 500® Daily RC 5% ER Index	-1.22%	180%	0.00%	235%	-1.50%				
S&P 500® ESG Daily RC 5% ER Index	-2.20%	180%	0.00%	235%	-1.50%				
BofA Global MegaTrends Index	-6.71%	125%	0.00%	160%	-1.50%				

## Enhanced Choice Index Plus Features:

- **Guaranteed participation rates:** Participation rates are guaranteed for the entire surrender charge period on several index options—meaning no renewal rates to track!<sup>3</sup>
- **Enhanced rate options:** In exchange for a fee, clients receive a higher rate. Choose an Enhanced Participation Rate or an Enhanced Cap Rate for even more growth potential.
- **Flexible choices:** There are 5 distinct indices for index interest crediting, plus a fixed interest option. Four are managed-volatility options, including our new proprietary index, the BofA Global MegaTrends Index.
- **Legacy Max:** The optional Legacy Max enhanced death benefit rider is designed for clients who want their annuity to do more. It can help them create a legacy for this generation and the next.<sup>4</sup>



**Get ECI Plus  
Rates and  
Product Info**

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 Rate<sup>5</sup>

Index	July 2024	Aug. 2024	Sept. 2024	Oct. 2024	Nov. 2024	Dec. 2024	Jan. 2025	Feb. 2025	March 2025	April 2025	May 2025	June 2025
S&P 500 Index	9.00% 9.00%	9.00% 9.00%	9.00% 9.00%	9.50% 9.50%	10.00% 10.00%	10.00% 10.00%	10.00% 10.00%	9.50% 9.50%	10.00% 10.00%	10.00% 6.61%	10.50% 10.50%	10.50% 10.04%

## Par Rate / Return with Par Rate<sup>6</sup>

Index	July 2024	Aug. 2024	Sept. 2024	Oct. 2024	Nov. 2024	Dec. 2024	Jan. 2025	Feb. 2025	March 2025	April 2025	May 2025	June 2025
S&P 500 Index	45% 11.24%	50% 12.45%	50% 13.21%	53% 18.22%	53% 16.10%	53% 14.96%	53% 12.92%	43% 9.27%	43% 4.39%	43% 2.84%	43% 4.93%	53% 5.32%
S&P 500 MARC 5% ER Index	180% 9.88%	185% 14.12%	185% 17.63%	200% 21.40%	200% 15.05%	200% 12.25%	200% 9.07%	175% 11.76%	175% 8.10%	170% 6.41%	170% 4.95%	180% 6.86%
S&P 500 Daily RC 5% ER Index	180% 13.99%	185% 12.41%	185% 13.02%	200% 19.18%	200% 17.50%	200% 16.00%	200% 13.04%	175% 9.17%	175% 2.57%	170% 0.00%	170% 0.00%	180% 0.00%
S&P 500 ESG Daily RC 5% ER Index	180% 14.42%	185% 12.46%	185% 12.67%	200% 18.56%	200% 16.89%	200% 15.14%	200% 12.18%	175% 8.21%	175% 1.62%	170% 0.00%	170% 0.00%	180% 0.00%
BofA Global MegaTrends Index	120% 6.97%	125% 7.70%	125% 9.93%	140% 12.96%	140% 8.55%	140% 8.02%	140% 3.56%	115% 2.64%	115% 0.00%	115% 0.00%	115% 0.00%	125% 0.00%

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 Not available on the S&P 500 Index or on Enhanced Choice Index Plus 10.

4 Not available in all states or distributors.

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

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

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