

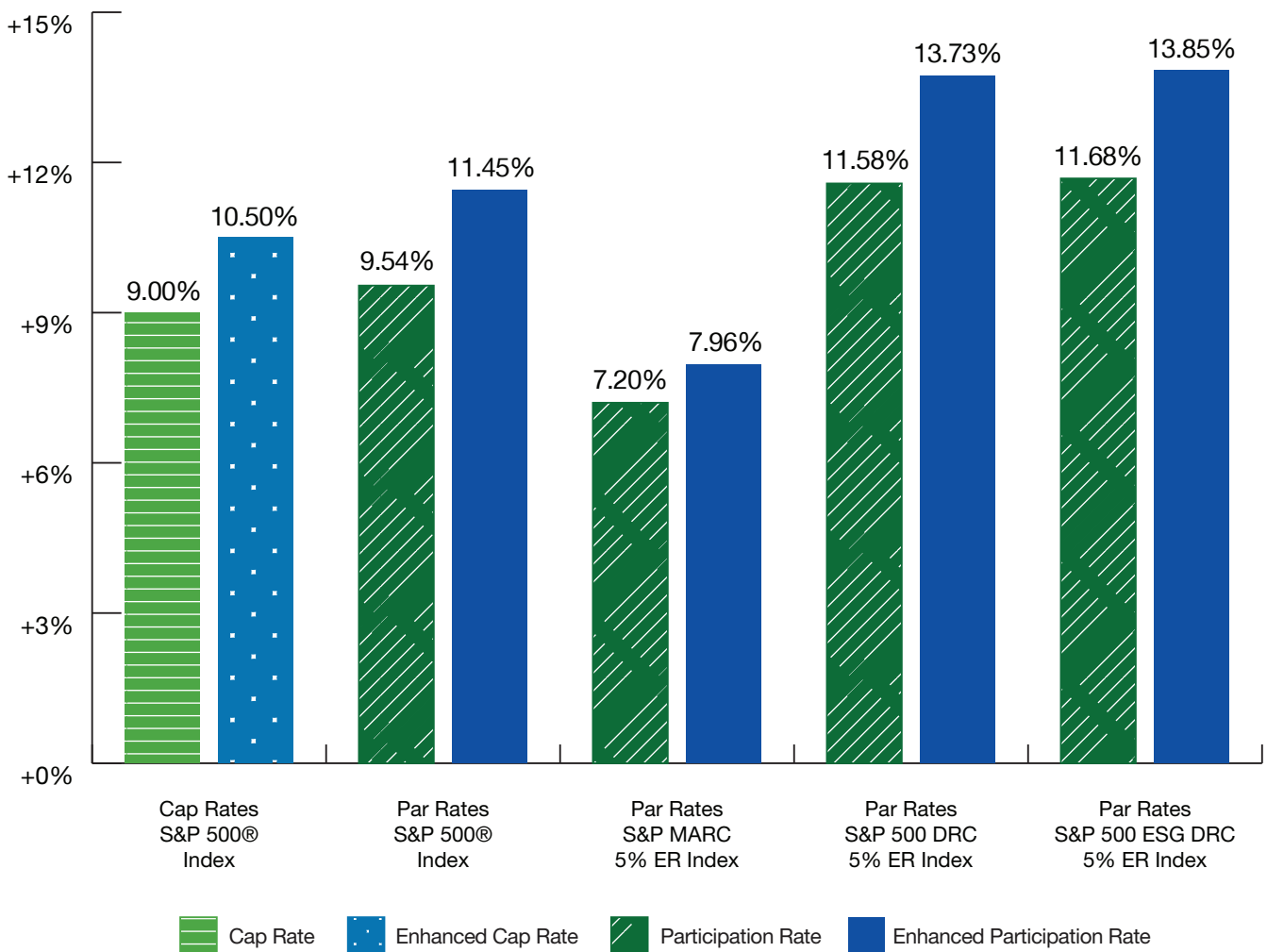


Real Returns – Real Results

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

Enhanced Choice Index Plus 5 Returns 6/15/2023 - 6/15/2024

Crediting Option and Index	Return	Return with Enhanced Rate ^{1,2}
Cap Rate: S&P 500® Index ³	9.00%	10.50%
Par Rate: S&P 500® Index	9.54%	11.45%
Par Rate: S&P 500 MARC 5% ER Index	7.20%	7.96%
Par Rate: S&P 500 Daily RC 5% ER Index	11.58%	13.73%
Par Rate: S&P 500 ESG Daily RC 5% ER Index	11.68%	13.85%



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

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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 Rates reflected are as of 7/17/23 when the Enhanced Choice Index Plus launched.

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