



### Hypothetical Interest Credits (High to Low) as of Dec. 31, 2006 through 2019

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Annualized	
1-year crediting options*	1-yr UBS 6.40%	1-yr UBS 6.69%	1-yr Moat 5.40%	P2P Spread 10.43%	1-yr UBS 10.76%	1-yr Moat 9.13%	1-yr Moat 8.89%	P2P Spread 13.69%	1-yr Moat 8.38%	P2P Cap 0.00%	1-yr Moat 6.80%	1-yr Moat 13.97%	P2P Cap 0.00%	1-yr Moat 14.66%	1-yr Moat 6.07%	
	P2P Par 5.45%	P2P Cap 3.53%	1-yr UBS 2.39%	P2P Par 9.38%	1-yr Moat 8.28%	1-yr UBS 2.58%	1-yr UBS 6.67%	P2P Par 11.84%	P2P Par 4.56%	1-yr UBS 0.00%	P2P Cap 4.25%	1-yr UBS 11.10%	1-yr UBS 0.00%	P2P Spread 13.31%	P2P Spread 4.75%	
	P2P Spread 5.22%	1-yr Moat 1.76%	P2P Cap 0.00%	P2P Cap 4.25%	P2P Par 5.11%	P2P Cap 0.00%	P2P Par 5.36%	1-yr Moat 7.05%	P2P Cap 4.25%	P2P Par 0.00%	P2P Par 3.81%	P2P Spread 8.29%	P2P Par 0.00%	P2P Par 11.55%	P2P Par 4.65%	
	P2P Cap 4.25%	P2P Par 1.41%	P2P Par 0.00%	1-yr UBS 3.90%	P2P Spread 4.77%	P2P Par 0.00%	P2P Spread 5.11%	P2P Cap 4.25%	P2P Spread 4.04%	P2P Spread 0.00%	P2P Spread 3.05%	P2P Par 7.77%	P2P Spread 0.00%	1-yr UBS 6.78%	1-yr UBS 4.19%	
	1-yr Moat 1.43%	P2P Spread 0.00%	P2P Spread 0.00%	1-yr Moat 0.63%	P2P Cap 4.25%	P2P Spread 0.00%	P2P Cap 4.25%	1-yr UBS 1.88%	1-yr UBS 0.00%	1-yr Moat 0.00%	1-yr UBS 0.43%	P2P Cap 4.25%	1-yr Moat 0.00%	P2P Cap 4.25%	P2P Cap 2.97%	
2-year crediting options*	2-yr UBS 24.17%	2-yr UBS 16.74%	2-yr UBS 12.40%	2-yr UBS 9.50%	2-yr UBS 18.32%	2-yr Moat 21.15%	2-yr Moat 21.83%	2-yr Moat 19.52%	2-yr Moat 18.97%	2-yr Moat 4.71%	2-yr Moat 3.20%	2-yr Moat 24.75%	2-yr Moat 15.36%	2-yr Moat 16.05%	2-yr Moat 6.86%	2-yr Moat 5.74%
	2-yr Low Vol 14.14%	2-yr Low Vol 15.83%	2-yr Moat 10.08%	2-yr Moat 8.87%	2-yr Moat 11.82%	2-yr UBS 16.84%	2-yr UBS 12.58%	2-yr Low Vol 14.78%	2-yr Low Vol 16.84%	2-yr Low Vol 4.38%	2-yr Low Vol 1.83%	2-yr Low Vol 16.52%	2-yr Low Vol 12.15%	2-yr Low Vol 10.60%	2-yr UBS 4.91%	2-yr UBS 5.13%
	2-yr Moat 2.84%	2-yr Moat 5.98%	2-yr Low Vol 0.00%	2-yr Low Vol 4.30%	2-yr Low Vol 11.61%	2-yr Low Vol 5.77%	2-yr Low Vol 5.91%	2-yr UBS 11.82%	2-yr UBS 2.09%	2-yr UBS 0.00%	2-yr UBS 0.00%	2-yr UBS 14.77%	2-yr UBS 6.08%	2-yr UBS 2.02%	2-yr Low Vol 4.97%	2-yr Low Vol 4.29%
<b>S&amp;P 500® Index</b>																
13.62%	3.53%	-38.49%	23.45%	12.78%	0.00%	13.41%	29.60%	11.39%	-0.73%	9.54%	19.42%	-6.24%	28.88%		7.03%	
<b>S&amp;P 500® Low Vol Daily Risk Control 5% Index</b>																
14.42%	3.42%	-1.70%	8.65%	5.03%	3.09%	5.17%	11.52%	7.01%	-0.12%	4.45%	13.94%	0.63%	12.40%		6.16%	
<b>UBS Market Pioneers Index</b>																
7.90%	8.19%	3.89%	5.40%	12.26%	4.08%	8.17%	3.38%	-1.25%	-5.47%	1.93%	12.60%	-5.78%	8.28%		4.39%	
<b>Morningstar Wide Moat Focus Barclay's VC 7% Index</b>																
2.93%	3.26%	6.90%	2.13%	9.78%	10.63%	10.39%	8.55%	9.88%	-4.43%	8.30%	15.47%	0.16%	16.16%		7.00%	

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# Index Crediting Diversification

#### S&P 500® Index

- P2P Cap** S&P 500® Annual Point to Point Index Account (with cap)
- P2P Par** S&P 500® Annual Point to Point Index Account (with Participation Rate)
- P2P Spread** S&P 500® Annual Point to Point Index Account (with Participation Rate and Annual Spread)

#### S&P 500® Low Volatility Daily Risk Control 5% Index

- 2-yr Low Vol** S&P 500® Low Volatility Daily Risk Control 5% 2-Year Point to Point Index Account Odd
- 2-yr Low Vol** S&P 500® Low Volatility Daily Risk Control 5% 2-Year Point to Point Index Account Even

#### UBS Market Pioneers

- 1-yr UBS** UBS Market Pioneers Annual Point to Point Index Account
- 2-yr UBS** UBS Market Pioneers 2-Year Point to Point Index Account Odd
- 2-yr UBS** UBS Market Pioneers 2-Year Point to Point Index Account Even

#### Morningstar Wide Moat Focus Barclay's VC 7%

- 1-yr Moat** Morningstar Wide Moat Focus Barclay's VC 7% Annual Point to Point Index Account
- 2-yr Moat** Morningstar Wide Moat Focus Barclay's VC 7% 2-Year Point to Point Index Account Odd
- 2-yr Moat** Morningstar Wide Moat Focus Barclay's VC 7% 2-Year Point to Point Index Account Even

Performance of the S&P 500® Low Volatility Daily Risk Control 5% Index prior to 2011 is simulated. Performance of the UBS Market Pioneers Index prior to 2019 is simulated. The Strategic Growth Plus Annuity was not available until October 2019. This table does not show what the accumulation will be under the Strategic Growth Plus Annuity because the past performance of the underlying indices does not reflect what will happen in the future.

In addition, the actual caps, spreads and participation rates, may be different than what is assumed for this example. Caps, spreads, and participation rates are set at our discretion at the beginning of each Index Term based upon factors we consider relevant, including market conditions.

\*The index credits are based on an assumption of contract purchase on Dec. 31, 2005 for the annually credited index accounts, and on Dec. 31, 2004 and 2005 for the 2-year index accounts. Past performance is no guarantee of future results.



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# Index Crediting Diversification

## Chart Assumptions

- **S&P 500® Annual Point to Point Index Account (with cap)** — assumes an annual cap of 4.25%
- **S&P 500® Annual Point to Point Index Account (with Participation Rate)** — assumes an annual participation rate of 40%
- **S&P 500® Annual Point to Point Index Account (with Participation Rate and Annual Spread)** — assumes an annual participation rate of 53% and an annual spread of 2.00%
- **S&P 500® Low Volatility Daily Risk Control 5% 2-Year Point to Point Index Account** — assumes an annual participation rate of 100% and an annual spread of 1.25%

- **UBS Market Pioneers Annual Point to Point Index Account** — assumes an annual participation rate of 100% and an annual spread of 1.50%
- **UBS Market Pioneers 2-Year Point to Point Index Account** — assumes an annual participation rate of 100% and an annual spread of 0.00%
- **Morningstar Wide Moat Focus Barclay's VC 7% Annual Point to Point Index Account** — assumes an annual participation rate of 100% and an annual spread of 1.50%
- **Morningstar Wide Moat Focus Barclay's VC 7% 2-Year Point to Point Index Account** — assumes an annual participation rate of 100% and an annual spread of 0.15%

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