

Allianz Index Advantage®
Variable Annuity

Performance potential with the Allianz Index Advantage® Variable Annuity

Performance data through 4Q 2021

Allianz Index Advantage® Variable Annuity is designed to help meet your long-term retirement goals. Along with tax deferral, a variety of lifetime annuity payout options, a choice of death benefit options during the accumulation phase, and three variable options, it offers multiple crediting methods (also called index strategies).

ANNUAL INDEX RETURNS WITH HISTORICAL CAPS, PRECISION RATES, AND DECLARED PROTECTION STRATEGY CREDITS (DPSCS)

The following examples, based on historical DPSC, Precision Rates, cap, buffer, and floor rates, show how movements in the external index returns have impacted actual DPSC and performance credits.

Index PERFORMANCE Strategy is a crediting method, available with several indexes, that provides upside potential with a level of protection from smaller index losses. This may be a good option if you are willing to take on some level of risk along with the opportunity to grow your assets. This is accomplished by annually applying a performance credit based on the index return, subject to an upper limit called the cap, if the index return is positive. If the index return is negative, you may receive a negative performance credit, but only when the loss is greater than a specified percentage called the buffer.

Index PRECISION Strategy is a crediting method that provides predetermined upside performance potential, but with a level of protection from smaller index losses as well. This may also be a good option if you are willing to take on some level of risk with a level of protection for your principal. This is accomplished by annually applying a performance credit equal to the Precision Rate, if the index return is zero or positive. If the index return is negative, you may receive a negative performance credit, but only when the loss is greater than a specified percentage called the buffer.

Index GUARD Strategy is a crediting method, available with several indexes, that provides upside potential with a level of protection from more severe index losses. This may be a good option if you have less tolerance for incurring a large loss, but still want the opportunity to grow your assets. This is accomplished by annually applying a performance credit based on the index return, subject to an upper limit called the cap, if the index return is positive. If the annual index return is negative, you will receive a negative performance credit, but the negative performance credit will never be less than a specified percentage called the floor.

Index PROTECTION Strategy is a crediting method that offers principal protection from any amount of index loss due to negative index performance. That means you can protect what you've earned, while still having growth opportunities if annual index returns are zero or positive. If the index return is zero or positive, which means the value of the index remained the same or increased, you will receive the DPSC, which is the amount of potential annual return that may be credited in any given year, no more and no less.

The annual product fee of 1.25%, withdrawal charges, contract maintenance charges, and if applicable, a rider fee, which are not reflected on the following pages, will reduce the contract value. In addition, amounts withdrawn from the contract to pay contract fees and charges may result in a loss of principal or previously earned DPSCs or performance credits, and will not receive a DPSC or performance credit on the next Term Start Date. No single crediting method or index option consistently delivers the most return under all market conditions. Keep in mind that past performance does not guarantee future results. There are a variety of factors that may affect caps, Precision Rates, and the DPSCs, including market volatility, the price and availability of hedging instruments, the level of interest rates, utilization of contract benefits by owners, and our profitability goals. In a rising interest rate environment, increases in cap rates, if any, may be substantially slower than increases in interest rates.



This material must be preceded or accompanied by the Allianz Index Advantage® Variable Annuity consumer brochure (IXA-002) and current product prospectus (IXA-003).

For more complete information about variable and index options, call Allianz Life Financial Services, LLC at 800.542.5427 for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable and index options, which you should carefully consider. Please read the prospectuses thoroughly before sending money.

Index PERFORMANCE Strategy

S&P 500® Index

The initial cap rates for new contracts are set on the Index Effective Date, which is the first Term Start Date and the first date your money has the opportunity to be allocated to an index option. Once the contract is issued, the caps are subject to change annually on the Term Start Date, but caps will never be less than 1.50%.

Caps and buffers can be different between newly issued contracts and inforce contracts, and they can be different between inforce contracts issued on different days and in different years. Caps and buffers can also be different for each index. The buffers are declared on the issue date and do not change after a contract is issued. The current buffers are 10% for all available indexes.

The historical examples show the lowest and highest actual annual index returns for each time period over the range of possible Term Start Dates, and the corresponding performance credits received for these index returns.

2013 Index Effective Date	9/16 - 9/30/2013	10/1 - 11/4/2013	11/5 - 12/2/2013	12/3 - 1/6/2014
INITIAL CAP RATE	13.00%	14.00%	14.00%	13.00%
1st year index return	16.14% to 17.75%	8.20% to 18.93%	13.52% to 16.30%	9.63% to 16.27%
1st year actual performance credit	13.00%	8.20% to 14.00%	13.52% to 14.00%	9.63% to 13.00%
1st anniversary renewal cap rate	12.75%	12.50%	13.50%	12.75%
2nd year index return	-5.10% to -0.18%	-1.15% to 9.15%	-0.80% to 3.77%	-2.76% to 5.09%
2nd year actual performance credit	0.00%	0.00% to 9.15%	0.00% to 3.77%	0.00% to 5.09%
2nd anniversary renewal cap rate	10.50%	13.50%	15.50%	13.50%
3rd year index return	7.21% to 14.78%	-0.81% to 12.34%	1.50% to 6.98%	5.40% to 14.41%
3rd year actual performance credit	7.21% to 10.50%	0.00% to 12.34%	1.50% to 6.98%	5.40% to 13.50%
3rd anniversary renewal cap rate	11.25%	10.75%	11.00%	11.25%
4th year index return	15.34% to 17.22%	17.02% to 24.26%	17.47% to 21.56%	17.22% to 20.67%
4th year actual performance credit	11.25%	10.75%	11.00%	11.25%
4th anniversary renewal cap rate	9.25%	9.75%	9.50%	9.50%
5th year index return	15.37% to 16.93%	2.66% to 15.64%	1.96% to 8.62%	-12.38% to 5.72%
5th year actual performance credit	9.25%	2.66% to 9.75%	1.96% to 8.62%	-2.38% to 5.72%
5th anniversary renewal cap rate	10.50%	10.75%	10.50%	12.00%
6th year index return	1.62% to 4.05%	-1.23% to 15.08%	9.64% to 17.66%	10.85% to 37.13%
6th year actual performance credit	1.62% to 4.05%	0.00% to 10.75%	9.64% to 10.50%	10.85% to 12.00%
6th anniversary renewal cap rate	12.00%	12.50%	12.75%	13.25%
7th year index return	8.19% to 13.16%	7.62% to 20.29%	14.06% to 17.83%	13.59% to 18.84%
7th year actual performance credit	8.19% to 12.00%	7.62% to 12.50%	12.75%	13.25%
7th anniversary renewal cap rate	19.25%	17.50%	19.00%	17.50%
8th year index return	31.28% to 37.44%	23.40% to 40.52%	24.75% to 33.97%	23.15% to 29.61%
8th year actual performance credit	19.25%	17.50%	19.00%	17.50%
8th anniversary renewal cap rate	15.25%	15.75%	15.00%	15.00%

Index PERFORMANCE Strategy (continued)

S&P 500® Index

2014 Index Effective Date	1/7 - 2/3/2014	2/4 - 3/3/2014	3/4 - 3/31/2014	4/1 - 5/5/2014	5/6 - 6/2/2014	6/3 - 6/30/2014	7/1 - 8/4/2014	8/5 - 9/1/2014	9/2 - 10/6/2014	10/7 - 11/3/2014	11/4 - 12/1/2014	12/2 - 1/5/2015
INITIAL CAP RATE	13.00%	12.75%	12.75%	12.75%	13.00%	13.00%	13.00%	12.75%	12.75%	12.50%	13.50%	12.75%
1st year index return	7.81% to 17.69%	13.49% to 17.75%	8.90% to 13.04%	9.24% to 15.24%	9.59% to 13.51%	4.93% to 9.87%	3.98% to 8.98%	-6.52% to 9.35%	-5.10% to 0.97%	2.26% to 9.15%	-0.80% to 4.48%	-2.70% to 5.09%
1st year actual performance credit	7.81% to 13.00%	12.75%	8.90% to 12.75%	9.24% to 12.75%	9.59% to 13.00%	4.93% to 9.87%	3.98% to 8.98%	0.00% to 9.35%	0.00% to 0.97%	2.26% to 9.15%	0.00% to 4.48%	0.00% to 5.09%
1st anniversary renewal cap rate	11.75%	12.00%	11.75%	11.00%	11.00%	10.75%	10.50%	10.75%	10.50%	13.50%	15.50%	13.50%
2nd year index return	-8.75% to -4.09%	-11.58% to -5.43%	-4.73% to -0.88%	-2.86% to 0.64%	-4.13% to -0.21%	-4.84% to 1.70%	0.80% to 4.88%	3.65% to 16.32%	7.21% to 14.05%	-1.00% to 7.91%	-0.81% to 6.98%	5.40% to 12.81%
2nd year actual performance credit	0.00%	-1.58% to 0.00%	0.00%	0.00% to 0.64%	0.00%	0.00% to 1.70%	0.80% to 4.88%	3.65% to 10.75%	7.21% to 10.50%	0.00% to 7.91%	0.00% to 6.98%	5.40% to 12.81%
2nd anniversary renewal cap rate	12.50%	13.25%	15.50%	15.50%	13.75%	12.50%	13.25%	13.00%	11.25%	10.75%	11.00%	11.25%
3rd year index return	16.77% to 22.16%	19.55% to 27.29%	14.25% to 19.25%	11.82% to 17.00%	15.09% to 17.38%	14.95% to 21.92%	13.49% to 15.60%	10.91% to 14.08%	12.75% to 17.98%	17.61% to 23.90%	17.47% to 24.26%	17.72% to 20.90%
3rd year actual performance credit	12.50%	13.25%	14.25% to 15.50%	11.82% to 15.50%	13.75%	12.50%	13.25%	10.91% to 13.00%	11.25%	10.75%	11.00%	11.25%
3rd anniversary renewal cap rate	10.75%	10.25%	12.00%	12.00%	10.50%	10.25%	10.25%	10.00%	9.25%	9.75%	9.50%	9.50%
4th year index return	15.30% to 25.34%	14.08% to 17.56%	10.45% to 17.30%	9.46% to 15.21%	11.36% to 14.75%	11.40% to 14.71%	11.70% to 15.09%	14.35% to 18.57%	13.14% to 17.53%	2.33% to 13.35%	1.96% to 8.62%	-12.38% to 5.72%
4th year actual performance credit	10.75%	10.25%	10.45% to 12.00%	9.46% to 12.00%	10.50%	10.25%	10.25%	10.00%	9.25%	2.33% to 9.75%	1.96% to 8.62%	-2.38% to 5.72%
4th anniversary renewal cap rate	9.75%	9.25%	12.00%	11.50%	13.75%	11.75%	10.75%	10.75%	10.50%	10.75%	10.50%	12.00%
5th year index return	-7.35% to 2.87%	0.51% to 3.38%	0.01% to 8.08%	7.17% to 11.14%	-0.09% to 9.72%	-0.09% to 8.40%	-0.20% to 10.42%	-0.95% to 3.70%	-1.23% to 4.18%	0.30% to 15.08%	9.64% to 17.66%	10.85% to 37.13%
5th year actual performance credit	0.00% to 2.87%	0.51% to 3.38%	0.01% to 8.08%	7.17% to 11.14%	0.00% to 9.72%	0.00% to 8.40%	0.00% to 10.42%	0.00% to 3.70%	0.00% to 4.18%	0.30% to 10.75%	9.64% to 10.50%	10.85% to 12.00%
5th anniversary renewal cap rate	12.50%	13.25%	11.75%	10.75%	10.75%	11.00%	12.00%	10.50%	12.00%	12.50%	12.75%	13.25%
6th year index return	19.23% to 27.32%	6.10% to 23.91%	-21.63% to 12.08%	-13.84% to -0.89%	-2.87% to 12.26%	3.27% to 13.79%	4.48% to 16.23%	14.38% to 21.47%	8.19% to 22.36%	7.62% to 20.29%	11.86% to 17.62%	13.59% to 18.84%
6th year actual performance credit	12.50%	6.10% to 13.25%	-11.63% to 11.75%	-3.84% to 0.00%	0.00% to 10.75%	3.27% to 11.00%	4.48% to 12.00%	10.50%	8.19% to 12.00%	7.62% to 12.50%	11.86% to 12.75%	13.25%
6th anniversary renewal cap rate	12.75%	12.25%	11.75%	14.25%	15.50%	16.00%	18.00%	20.25%	19.25%	17.50%	19.00%	17.50%
7th year index return	13.17% to 17.89%	14.92% to 32.08%	20.39% to 76.12%	44.83% to 63.86%	36.59% to 47.51%	30.76% to 42.59%	30.96% to 39.05%	28.28% to 33.42%	26.16% to 37.44%	23.40% to 40.52%	23.22% to 35.91%	23.15% to 29.61%
7th year actual performance credit	12.75%	12.25%	11.75%	14.25%	15.50%	16.00%	18.00%	20.25%	19.25%	17.50%	19.00%	17.50%
7th anniversary renewal cap rate	17.00%	16.50%	16.75%	18.00%	16.50%	15.25%	15.50%	15.00%	15.25%	15.75%	15.00%	15.00%

Index PERFORMANCE Strategy (continued)

S&P 500® Index

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	11.75%	12.00%	11.75%	11.00%	11.00%	10.75%	10.50%	10.75%	10.50%	13.50%	15.50%	13.50%
1st year index return	-8.52% to -0.62%	-11.58% to -6.17%	-5.43% to 0.64%	-3.00% to 0.63%	-4.13% to -0.59%	-4.84% to 1.92%	0.80% to 4.79%	3.39% to 16.32%	7.21% to 15.39%	-0.29% to 9.13%	-1.00% to 6.98%	4.21% to 12.82%
1st year actual performance credit	0.00%	-1.58% to 0.00%	0.00% to 0.64%	0.00% to 0.63%	0.00%	0.00% to 1.92%	0.80% to 4.79%	3.39% to 10.75%	7.21% to 10.50%	0.00% to 9.13%	0.00% to 6.98%	4.21% to 12.82%
1st anniversary renewal cap rate	12.50%	13.25%	15.50%	15.50%	13.75%	12.50%	13.25%	13.00%	10.75%	11.00%	11.25%	10.75%
2nd year index return	14.41% to 22.16%	19.69% to 27.29%	13.80% to 19.55%	11.82% to 16.50%	15.09% to 17.38%	14.76% to 21.92%	13.49% to 15.60%	10.91% to 14.44%	12.76% to 18.17%	17.61% to 22.97%	17.47% to 24.26%	17.65% to 20.59%
2nd year actual performance credit	12.50%	13.25%	13.80% to 15.50%	11.82% to 15.50%	13.75%	12.50%	13.25%	10.91% to 13.00%	10.75%	11.00%	11.25%	10.75%
2nd anniversary renewal cap rate	10.75%	10.25%	12.00%	12.00%	10.50%	10.25%	10.25%	10.00%	9.75%	9.50%	9.50%	9.75%
3rd year index return	20.67% to 25.34%	12.99% to 17.56%	9.46% to 17.83%	10.86% to 15.21%	11.36% to 14.75%	11.40% to 14.71%	13.28% to 15.09%	14.44% to 18.57%	13.07% to 17.16%	2.33% to 13.35%	1.37% to 7.60%	-12.38% to 5.72%
3rd year actual performance credit	10.75%	10.25%	9.46% to 12.00%	10.86% to 12.00%	10.50%	10.25%	10.25%	10.00%	9.75%	2.33% to 9.50%	1.37% to 7.60%	-2.38% to 5.72%
3rd anniversary renewal cap rate	9.75%	9.25%	12.00%	11.50%	13.75%	11.75%	10.75%	10.75%	10.75%	10.50%	12.00%	12.50%
4th year index return	-7.97% to -1.35%	0.51% to 3.77%	-0.12% to 11.18%	7.17% to 11.14%	0.36% to 9.72%	-0.09% to 10.42%	0.15% to 7.79%	-0.95% to 3.70%	-1.23% to 4.05%	0.30% to 15.08%	11.00% to 19.03%	10.85% to 37.13%
4th year actual performance credit	0.00%	0.51% to 3.77%	0.00% to 11.18%	7.17% to 11.14%	0.36% to 9.72%	0.00% to 10.42%	0.15% to 7.79%	0.00% to 3.70%	0.00% to 4.05%	0.30% to 10.50%	11.00% to 12.00%	10.85% to 12.50%
4th anniversary renewal cap rate	12.50%	13.25%	11.75%	10.75%	10.75%	11.00%	12.00%	10.50%	12.50%	12.75%	13.25%	12.75%
5th year index return	19.23% to 27.32%	6.67% to 23.91%	-20.05% to 12.08%	-8.16% to -0.89%	-2.87% to 11.34%	3.27% to 13.79%	4.68% to 15.81%	15.28% to 21.47%	8.19% to 22.36%	7.54% to 19.15%	9.45% to 16.17%	14.00% to 18.84%
5th year actual performance credit	12.50%	6.67% to 13.25%	-10.05% to 11.75%	0.00%	0.00% to 10.75%	3.27% to 11.00%	4.68% to 12.00%	10.50%	8.19% to 12.50%	7.54% to 12.75%	9.45% to 13.25%	12.75%
5th anniversary renewal cap rate	12.75%	12.25%	11.75%	14.25%	15.50%	16.00%	18.00%	20.25%	17.50%	19.00%	17.50%	17.00%
6th year index return	13.61% to 18.68%	14.92% to 30.99%	20.39% to 74.78%	44.83% to 53.42%	37.51% to 47.51%	30.78% to 42.59%	32.06% to 38.63%	28.50% to 33.42%	26.70% to 37.44%	23.10% to 40.52%	26.59% to 38.34%	23.15% to 29.53%
6th year actual performance credit	12.75%	12.25%	11.75%	14.25%	15.50%	16.00%	18.00%	20.25%	17.50%	19.00%	17.50%	17.00%
6th anniversary renewal cap rate	17.00%	16.50%	16.75%	18.00%	16.50%	15.25%	15.50%	15.00%	15.75%	15.00%	15.00%	16.25%

Index PERFORMANCE Strategy (continued)

S&P 500® Index

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	12.50%	13.25%	15.50%	15.50%	13.75%	12.50%	13.25%	13.00%	11.25%	10.75%	11.00%	11.25%
1st year index return	12.51% to 22.44%	19.69% to 27.29%	13.80% to 21.11%	11.30% to 15.36%	15.09% to 17.38%	14.85% to 20.94%	13.49% to 16.47%	10.91% to 14.86%	12.76% to 17.46%	17.89% to 21.00%	17.53% to 24.26%	17.22% to 20.41%
1st year actual performance credit	12.50%	13.25%	13.80% to 15.50%	11.30% to 15.36%	13.75%	12.50%	13.25%	10.91% to 13.00%	11.25%	10.75%	11.00%	11.25%
1st anniversary renewal cap rate	10.25%	12.00%	12.00%	10.50%	10.25%	10.25%	10.00%	9.25%	9.75%	9.50%	9.50%	9.75%
2nd year index return	20.67% to 25.11%	12.48% to 21.10%	9.46% to 17.83%	10.23% to 15.65%	10.12% to 15.40%	11.29% to 14.51%	12.50% to 14.89%	14.11% to 18.57%	15.37% to 17.16%	2.33% to 14.34%	1.37% to 8.62%	-12.38% to 2.54%
2nd year actual performance credit	10.25%	12.00%	9.46% to 12.00%	10.23% to 10.50%	10.12% to 10.25%	10.25%	10.00%	9.25%	9.75%	2.33% to 9.50%	1.37% to 8.62%	-2.38% to 2.54%
2nd anniversary renewal cap rate	9.25%	12.00%	11.50%	13.75%	11.75%	10.75%	10.75%	10.50%	10.75%	10.50%	12.00%	12.50%
3rd year index return	-7.97% to -4.09%	-1.35% to 4.92%	-0.12% to 11.05%	7.25% to 11.18%	-0.09% to 12.01%	3.72% to 10.42%	4.98% to 9.27%	-0.63% to 3.71%	-0.51% to 4.18%	1.74% to 15.08%	9.64% to 19.03%	16.69% to 37.13%
3rd year actual performance credit	0.00%	0.00% to 4.92%	0.00% to 11.05%	7.25% to 11.18%	0.00% to 11.75%	3.72% to 10.42%	4.98% to 9.27%	0.00% to 3.71%	0.00% to 4.18%	1.74% to 10.50%	9.64% to 12.00%	12.50%
3rd anniversary renewal cap rate	13.25%	11.75%	10.75%	10.75%	11.00%	12.00%	10.50%	12.00%	12.50%	12.75%	13.25%	12.75%
4th year index return	20.04% to 27.32%	11.54% to 23.91%	-21.63% to 12.08%	-8.16% to -1.63%	-3.49% to 13.79%	3.56% to 12.50%	4.68% to 11.55%	12.37% to 22.36%	8.19% to 17.11%	7.62% to 20.29%	7.54% to 18.43%	13.59% to 18.06%
4th year actual performance credit	13.25%	11.54% to 11.75%	-11.63% to 10.75%	0.00%	0.00% to 11.00%	3.56% to 12.00%	4.68% to 10.50%	12.00%	8.19% to 12.50%	7.62% to 12.75%	7.54% to 13.25%	12.75%
4th anniversary renewal cap rate	12.25%	11.75%	14.25%	15.50%	16.00%	18.00%	20.25%	19.25%	17.50%	19.00%	17.50%	17.00%
5th year index return	13.47% to 18.86%	15.37% to 22.41%	20.39% to 76.12%	44.93% to 53.42%	30.76% to 47.51%	30.76% to 40.53%	30.96% to 38.96%	26.70% to 34.25%	26.16% to 37.44%	23.10% to 40.52%	23.22% to 39.89%	23.63% to 29.61%
5th year actual performance credit	12.25%	11.75%	14.25%	15.50%	16.00%	18.00%	20.25%	19.25%	17.50%	19.00%	17.50%	17.00%
5th anniversary renewal cap rate	16.50%	16.75%	18.00%	16.50%	15.25%	15.50%	15.00%	15.25%	15.75%	15.00%	15.00%	16.25%

Index PERFORMANCE Strategy (continued)

S&P 500® Index

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	10.75%	10.25%	9.75%	10.00%	11.75%	11.50%	11.50%	14.50%	14.50%	10.25%	11.25%	11.50%	11.50%
1st year index return	15.30% to 25.34%	11.76% to 17.41%	10.33% to 17.83%	10.48% to 15.65%	10.12% to 15.40%	11.29% to 14.71%	12.50% to 15.09%	13.28% to 14.89%	13.61% to 18.57%	15.54% to 17.16%	2.33% to 15.42%	1.37% to 8.62%	-12.38% to 2.68%
1st year actual performance credit	10.75%	10.25%	9.75%	10.00%	10.12% to 11.75%	11.29% to 11.50%	11.50%	13.28% to 14.50%	13.61% to 14.50%	10.25%	2.33% to 11.25%	1.37% to 8.62%	-2.38% to 2.68%
1st anniversary renewal cap rate	9.25%	12.00%	11.50%	15.50%	15.00%	14.00%	17.00%	17.00%	12.75%	13.00%	13.00%	13.50%	13.00%
2nd year index return	-9.77% to 2.87%	0.59% to 4.92%	-0.12% to 9.90%	7.17% to 11.18%	-0.09% to 12.01%	2.57% to 10.42%	6.89% to 9.27%	5.54% to 7.79%	-0.63% to 4.98%	-1.23% to 4.18%	-0.51% to 15.08%	9.64% to 19.03%	15.46% to 37.13%
2nd year actual performance credit	0.00% to 2.87%	0.59% to 4.92%	0.00% to 9.90%	7.17% to 11.18%	0.00% to 12.01%	2.57% to 10.42%	6.89% to 9.27%	5.54% to 7.79%	0.00% to 4.98%	0.00% to 4.18%	0.00% to 13.00%	9.64% to 13.5%	13.00%
2nd anniversary renewal cap rate	13.25%	11.75%	10.75%	12.50%	13.25%	14.75%	17.75%	16.25%	13.00%	13.50%	14.25%	14.25%	13.75%
3rd year index return	19.23% to 32.15%	6.10% to 23.79%	-21.63% to 3.55%	-8.16% to -0.89%	-3.49% to 13.01%	3.27% to 13.68%	4.68% to 6.85%	6.49% to 9.25%	11.55% to 21.47%	9.12% to 15.96%	7.54% to 20.29%	14.17% to 18.84%	13.59% to 18.43%
3rd year actual performance credit	13.25%	6.10% to 11.75%	-11.63% to 3.55%	0.00%	0.00% to 13.01%	3.27% to 13.68%	4.68% to 6.85%	6.49% to 9.25%	11.55% to 13.00%	9.12% to 13.50%	7.54% to 14.25%	14.17% to 14.25%	13.59% to 13.75%
3rd anniversary renewal cap rate	12.25%	11.75%	14.25%	16.50%	17.00%	19.75%	22.75%	25.50%	21.50%	21.75%	22.25%	20.50%	20.00%
4th year index return	13.17% to 18.86%	14.92% to 32.08%	35.27% to 76.12%	44.83% to 53.42%	32.33% to 47.49%	30.76% to 42.59%	36.60% to 38.96%	30.96% to 37.53%	28.28% to 34.25%	28.43% to 35.48%	23.10% to 39.89%	23.22% to 32.42%	23.15% to 29.61%
4th year actual performance credit	12.25%	11.75%	14.25%	16.50%	17.00%	19.75%	22.75%	25.50%	21.50%	21.75%	22.25%	20.50%	20.00%
4th anniversary renewal cap rate	16.50%	16.75%	18.00%	20.50%	18.25%	17.50%	20.50%	20.75%	18.25%	18.50%	18.00%	17.25%	18.25%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	11.50%	11.50%	13.75%	13.25%	15.50%	15.00%	14.00%	14.00%	15.25%	15.00%	15.25%	16.25%
1st year index return	-9.77% to 3.35%	0.51% to 4.92%	-0.12% to 11.05%	7.17% to 11.18%	0.36% to 12.01%	2.57% to 9.03%	0.15% to 10.42%	-0.95% to 3.70%	0.54% to 4.18%	-1.23% to 14.32%	9.64% to 19.03%	15.28% to 37.10%
1st year actual performance credit	0.00% to 3.35%	0.51% to 4.92%	0.00% to 11.05%	7.17% to 11.18%	0.36% to 12.01%	2.57% to 9.03%	0.15% to 10.42%	0.00% to 3.70%	0.54% to 4.18%	0.00% to 14.32%	9.64% to 15.25%	15.28% to 16.25%
1st anniversary renewal cap rate	14.25%	12.75%	12.50%	12.50%	13.25%	14.75%	13.25%	15.50%	15.75%	16.00%	15.50%	15.00%
2nd year index return	19.23% to 32.15%	6.10% to 23.79%	-21.63% to 7.25%	-13.39% to -0.89%	-3.49% to 11.34%	3.27% to 13.68%	4.48% to 16.22%	14.38% to 21.47%	9.12% to 15.15%	7.54% to 20.29%	14.06% to 18.54%	14.29% to 18.84%
2nd year actual performance credit	14.25%	6.10% to 12.75%	-11.63% to 7.25%	-3.39% to 0.00%	0.00% to 11.34%	3.27% to 13.68%	4.48% to 13.25%	14.38% to 15.50%	9.12% to 15.15%	7.54% to 16.00%	14.06% to 15.50%	14.29% to 15.00%
2nd anniversary renewal cap rate	13.25%	12.75%	15.25%	16.50%	17.00%	19.75%	22.50%	20.00%	21.50%	22.25%	20.00%	19.50%
3rd year index return	13.17% to 18.86%	14.92% to 32.08%	28.56% to 76.12%	44.83% to 63.86%	35.91% to 48.11%	30.76% to 42.59%	30.96% to 39.05%	29.10% to 32.82%	28.88% to 37.24%	23.10% to 39.89%	23.77% to 33.97%	23.15% to 28.46%
3rd year actual performance credit	13.17% to 13.25%	12.75%	15.25%	16.50%	17.00%	19.75%	22.50%	20.00%	21.50%	22.25%	20.00%	19.50%
3rd anniversary renewal cap rate	19.75%	21.50%	21.50%	20.50%	18.25%	17.50%	17.75%	16.50%	17.25%	18.25%	17.25%	18.25%

Index PERFORMANCE Strategy (continued)

S&P 500® Index

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	16.50%	17.25%	16.75%	15.25%	14.75%	15.00%	16.25%	14.25%	15.50%	15.75%	16.00%	15.50%
1st year index return	20.04% to 32.15%	6.10% to 23.91%	-21.63% to 8.40%	-13.39% to -0.89%	-0.10% to 13.79%	3.27% to 13.68%	4.48% to 16.98%	14.38% to 22.36%	8.19% to 16.65%	7.62% to 20.29%	14.06% to 17.83%	13.59% to 18.84%
1st year actual performance credit	16.50%	6.10% to 17.25%	-11.63% to 8.40%	-3.39% to 0.00%	0.00% to 13.79%	3.27% to 13.68%	4.48% to 16.25%	14.25%	8.19% to 15.50%	7.62% to 15.75%	14.06% to 16.00%	13.59% to 15.50%
1st anniversary renewal cap rate	14.25%	13.75%	15.50%	17.00%	17.50%	20.00%	22.00%	20.00%	21.50%	22.25%	20.00%	19.50%
2nd year index return	13.17% to 18.86%	14.92% to 32.08%	27.05% to 76.12%	44.83% to 63.86%	34.26% to 46.90%	30.76% to 42.59%	30.96% to 39.05%	26.70% to 32.82%	31.28% to 37.44%	23.40% to 40.52%	24.75% to 33.97%	23.15% to 29.61%
2nd year actual performance credit	13.17% to 14.25%	13.75%	15.50%	17.00%	17.50%	20.00%	22.00%	20.00%	21.50%	22.25%	20.00%	19.50%
2nd anniversary renewal cap rate	19.50%	20.50%	20.75%	19.75%	18.25%	17.25%	16.25%	16.50%	17.25%	18.25%	17.25%	18.25%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	15.00%	14.25%	13.75%	15.50%	17.00%	17.50%	20.00%	22.00%	20.00%	21.50%	22.25%	20.00%
1st year index return	13.17% to 17.57%	14.92% to 32.08%	20.39% to 70.96%	44.83% to 53.42%	37.51% to 47.51%	30.78% to 42.59%	32.06% to 38.63%	26.70% to 33.42%	27.49% to 37.44%	23.10% to 40.52%	23.22% to 38.34%	23.15% to 29.53%
1st year actual performance credit	13.17% to 15.00%	14.25%	13.75%	15.50%	17.00%	17.50%	20.00%	22.00%	20.00%	21.50%	22.25%	20.00%
1st anniversary renewal cap rate	19.50%	20.50%	20.75%	19.75%	18.25%	17.25%	16.25%	16.50%	17.25%	18.25%	17.25%	18.25%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	19.50%	19.50%	20.50%	20.75%	19.75%	18.25%	17.25%	16.25%	16.50%	17.25%	18.25%	17.25%

Index PERFORMANCE Strategy

Russell 2000® Index

2013 Index Effective Date	9/16 - 9/30/2013	10/1 - 11/4/2013	11/5 - 12/2/2013	12/3 - 1/6/2014
INITIAL CAP RATE	14.00%	16.00%	16.00%	14.00%
1st year index return	3.42% to 8.97%	-3.23% to 6.80%	2.79% to 8.73%	1.23% to 6.26%
1st year actual performance credit	3.42% to 8.97%	0.00% to 6.80%	2.79% to 8.73%	1.23% to 6.26%
1st anniversary renewal cap rate	15.00%	14.75%	15.75%	15.00%
2nd year index return	-2.57% to 2.81%	1.12% to 10.97%	-2.67% to 2.38%	-7.52% to 0.89%
2nd year actual performance credit	0.00% to 2.81%	1.12% to 10.97%	0.00% to 2.38%	0.00% to 0.89%
2nd anniversary renewal cap rate	13.75%	16.25%	17.50%	15.50%
3rd year index return	4.22% to 14.29%	-2.26% to 13.51%	-0.62% to 13.33%	13.05% to 24.94%
3rd year actual performance credit	4.22% to 13.75%	0.00% to 13.51%	0.00% to 13.33%	13.05% to 15.50%
3rd anniversary renewal cap rate	14.25%	13.75%	14.25%	14.50%
4th year index return	15.73% to 19.13%	20.21% to 28.75%	12.33% to 25.64%	9.49% to 14.55%
4th year actual performance credit	14.25%	13.75%	12.33% to 14.25%	9.49% to 14.50%
4th anniversary renewal cap rate	12.50%	12.50%	12.00%	12.25%
5th year index return	13.85% to 19.01%	-2.11% to 10.83%	-2.29% to 6.97%	-17.89% to 1.08%
5th year actual performance credit	12.50%	0.00% to 10.83%	0.00% to 6.97%	-7.89% to 1.08%
5th anniversary renewal cap rate	11.25%	11.00%	12.25%	13.00%
6th year index return	-10.07% to -6.98%	-11.07% to 6.41%	0.75% to 9.46%	3.47% to 32.45%
6th year actual performance credit	-0.07% to 0.00%	-1.07% to 6.41%	0.75% to 9.46%	3.47% to 13.00%
6th anniversary renewal cap rate	14.50%	14.75%	14.25%	14.75%
7th year index return	-6.85% to -0.67%	-1.82% to 11.02%	3.44% to 14.79%	15.35% to 23.73%
7th year actual performance credit	0.00%	0.00% to 11.02%	3.44% to 14.25%	14.75%
7th anniversary renewal cap rate	23.50%	22.25%	23.25%	19.00%
8th year index return	42.00% to 55.64%	34.66% to 50.33%	20.04% to 48.57%	7.21% to 16.80%
8th year actual performance credit	23.50%	22.25%	20.04% to 23.25%	7.21% to 16.80%
8th anniversary renewal cap rate	18.25%	20.50%	20.25%	18.25%

Index PERFORMANCE Strategy (continued)

Russell 2000® Index

2014 Index Effective Date	1/7 - 2/3/2014	2/4 - 3/3/2014	3/4 - 3/31/2014	4/1 - 5/5/2014	5/6 - 6/2/2014	6/3 - 6/30/2014	7/1 - 8/4/2014	8/5 - 9/1/2014	9/2 - 10/6/2014	10/7 - 11/3/2014	11/4 - 12/1/2014	12/2 - 1/5/2015
INITIAL CAP RATE	14.00%	13.50%	13.50%	13.50%	15.00%	15.00%	15.00%	15.00%	15.00%	14.75%	15.75%	15.00%
1st year index return	-1.42% to 9.36%	3.82% to 10.53%	0.66% to 9.20%	5.27% to 13.92%	8.78% to 14.56%	4.81% to 12.29%	3.21% to 11.78%	-5.25% to 9.82%	-2.90% to 3.57%	1.83% to 10.55%	-2.67% to 4.34%	-7.52% to 1.99%
1st year actual performance credit	0.00% to 9.36%	3.82% to 10.53%	0.66% to 9.20%	5.27% to 13.50%	8.78% to 14.56%	4.81% to 12.29%	3.21% to 11.78%	0.00% to 9.82%	0.00% to 3.57%	1.83% to 10.55%	0.00% to 4.34%	0.00% to 1.99%
1st anniversary renewal cap rate	14.00%	14.25%	14.25%	13.25%	13.25%	14.50%	14.25%	13.50%	13.75%	16.25%	17.50%	15.50%
2nd year index return	-16.94% to -9.47%	-20.63% to -12.85%	-14.56% to -10.13%	-13.53% to -7.10%	-12.81% to -6.49%	-15.09% to -5.48%	-7.93% to -0.39%	-0.04% to 12.31%	4.22% to 13.79%	-2.91% to 7.52%	-2.26% to 13.55%	10.29% to 23.55%
2nd year actual performance credit	-6.94% to 0.00%	-10.63% to -2.85%	-4.56% to -0.13%	-3.53% to 0.00%	-2.81% to 0.00%	-5.09% to 0.00%	0.00%	0.00% to 12.31%	4.22% to 13.75%	0.00% to 7.52%	0.00% to 13.55%	10.29% to 15.50%
2nd anniversary renewal cap rate	15.25%	15.50%	18.50%	18.50%	16.50%	15.50%	16.00%	16.50%	14.25%	13.75%	14.25%	14.50%
3rd year index return	27.52% to 37.28%	29.56% to 46.00%	22.57% to 28.32%	19.20% to 26.09%	20.06% to 26.44%	18.53% to 30.01%	16.36% to 23.33%	9.45% to 14.93%	11.21% to 21.37%	20.21% to 29.22%	12.33% to 28.75%	9.49% to 16.60%
3rd year actual performance credit	15.25%	15.50%	18.50%	18.50%	16.50%	15.50%	16.00%	9.45% to 14.93%	11.21% to 14.25%	13.75%	12.33% to 14.25%	9.49% to 14.50%
3rd anniversary renewal cap rate	14.00%	13.50%	15.75%	16.50%	14.25%	13.25%	14.25%	14.00%	12.50%	12.50%	12.00%	12.25%
4th year index return	8.22% to 19.50%	7.08% to 11.82%	10.66% to 17.29%	8.97% to 16.19%	13.46% to 19.75%	16.88% to 21.67%	15.66% to 21.02%	19.10% to 26.61%	7.90% to 23.43%	-2.11% to 8.38%	-2.29% to 6.97%	-17.89% to 1.08%
4th year actual performance credit	8.22% to 14.00%	7.08% to 11.82%	10.66% to 15.75%	8.97% to 16.19%	13.46% to 14.25%	16.88% to 13.25%	15.66% to 14.25%	19.10% to 14.00%	7.90% to 12.50%	0.00% to 8.38%	0.00% to 6.97%	-7.89% to 1.08%
4th anniversary renewal cap rate	12.75%	12.00%	14.25%	13.50%	14.50%	12.00%	11.50%	11.50%	11.25%	11.00%	12.25%	13.00%
5th year index return	-10.02% to 1.77%	-0.16% to 4.17%	-3.26% to 1.90%	-0.77% to 4.26%	-11.09% to 2.28%	-10.29% to -5.72%	-11.69% to -5.09%	-15.76% to -9.17%	-15.42% to -6.98%	-9.63% to 6.41%	0.75% to 9.46%	3.47% to 32.45%
5th year actual performance credit	-0.02% to 1.77%	0.00% to 4.17%	0.00% to 1.90%	0.00% to 4.26%	-1.09% to 2.28%	-0.29% to 0.00%	-1.69% to 0.00%	-5.76% to 0.00%	-5.42% to 0.00%	0.00% to 6.41%	0.75% to 9.46%	3.47% to 13.00%
5th anniversary renewal cap rate	13.00%	13.00%	12.50%	12.00%	12.00%	12.00%	13.00%	12.25%	14.50%	14.75%	14.25%	14.75%
6th year index return	7.56% to 18.00%	-6.29% to 10.64%	-36.62% to -2.81%	-32.60% to -18.64%	-21.79% to -3.52%	-10.72% to 2.22%	-10.47% to 2.00%	2.82% to 8.47%	-6.85% to 6.52%	-1.82% to 11.02%	1.11% to 14.79%	14.33% to 19.89%
6th year actual performance credit	7.56% to 13.00%	0.00% to 10.64%	-26.62% to 0.00%	-22.60% to -8.64%	-11.79% to 0.00%	-0.72% to 2.22%	-0.47% to 2.00%	2.82% to 8.47%	0.00% to 6.52%	0.00% to 11.02%	1.11% to 14.25%	14.33% to 14.75%
6th anniversary renewal cap rate	13.50%	12.25%	12.50%	14.50%	17.50%	18.00%	19.50%	24.00%	23.50%	22.25%	23.25%	19.00%
7th year index return	24.51% to 32.32%	31.77% to 54.11%	40.21% to 128.78%	76.00% to 115.28%	58.25% to 79.76%	50.90% to 72.23%	44.62% to 63.20%	35.64% to 45.55%	40.17% to 55.64%	34.66% to 48.94%	16.96% to 48.75%	8.61% to 20.04%
7th year actual performance credit	13.50%	12.25%	12.50%	14.50%	17.50%	18.00%	19.50%	24.00%	23.50%	22.25%	16.96% to 23.25%	8.61% to 19.00%
7th anniversary renewal cap rate	18.75%	19.50%	20.50%	19.50%	19.25%	17.50%	17.50%	17.50%	18.25%	20.50%	20.25%	18.25%

Index PERFORMANCE Strategy (continued)

Russell 2000® Index

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	14.00%	14.25%	14.25%	13.25%	13.25%	14.50%	14.25%	13.50%	13.75%	16.25%	17.50%	15.50%
1st year index return	-16.11% to -5.76%	-20.63% to -14.24%	-14.95% to -10.13%	-13.48% to -7.10%	-12.81% to -6.93%	-15.09% to -5.16%	-7.88% to 0.36%	-1.23% to 12.31%	4.22% to 15.14%	-1.99% to 9.93%	-2.91% to 13.70%	9.11% to 25.20%
1st year actual performance credit	-6.11% to 0.00%	-10.63% to -4.24%	-4.95% to -0.13%	-3.48% to 0.00%	-2.81% to 0.00%	-5.09% to 0.00%	0.00% to 0.36%	0.00% to 12.31%	4.22% to 13.75%	0.00% to 9.93%	0.00% to 13.70%	9.11% to 15.50%
1st anniversary renewal cap rate	15.25%	15.50%	18.50%	18.50%	16.50%	15.50%	16.00%	16.50%	13.75%	14.25%	14.50%	14.00%
2nd year index return	24.94% to 36.69%	30.97% to 46.00%	22.55% to 29.56%	19.06% to 24.92%	20.04% to 26.44%	18.66% to 30.01%	15.87% to 23.14%	9.45% to 16.36%	10.92% to 21.17%	20.21% to 28.73%	12.33% to 29.22%	9.49% to 16.99%
2nd year actual performance credit	15.25%	15.50%	18.50%	18.50%	16.50%	15.50%	15.87% to 16.00%	9.45% to 16.36%	10.92% to 13.75%	14.25%	12.33% to 14.50%	9.49% to 14.00%
2nd anniversary renewal cap rate	14.00%	13.50%	15.75%	16.50%	14.25%	13.25%	14.25%	14.00%	12.50%	12.00%	12.25%	12.75%
3rd year index return	13.99% to 19.50%	7.08% to 11.82%	8.97% to 17.43%	9.82% to 16.19%	13.02% to 19.75%	16.01% to 20.93%	15.66% to 21.02%	19.10% to 26.61%	7.94% to 23.15%	-2.06% to 8.38%	-2.29% to 5.05%	-17.89% to 1.08%
3rd year actual performance credit	13.99% to 14.00%	7.08% to 11.82%	8.97% to 15.75%	9.82% to 16.19%	13.02% to 14.25%	13.25%	14.25%	14.00%	7.94% to 12.50%	0.00% to 8.38%	0.00% to 5.05%	-7.89% to 1.08%
3rd anniversary renewal cap rate	12.75%	12.00%	14.25%	13.50%	14.50%	12.00%	11.50%	11.50%	11.00%	12.25%	13.00%	13.00%
4th year index return	-10.02% to -1.92%	0.72% to 3.38%	-3.26% to 4.34%	-0.77% to 4.26%	-10.80% to 2.28%	-11.09% to -5.16%	-11.11% to -5.09%	-15.76% to -9.83%	-15.42% to -6.98%	-9.63% to 6.41%	2.15% to 9.46%	3.47% to 32.45%
4th year actual performance credit	-0.02% to 0.00%	0.72% to 3.38%	0.00% to 4.34%	0.00% to 4.26%	-0.80% to 2.28%	-1.09% to 0.00%	-1.11% to 0.00%	-5.76% to 0.00%	-5.42% to 0.00%	0.00% to 6.41%	2.15% to 9.46%	3.47% to 13.00%
4th anniversary renewal cap rate	13.00%	13.00%	12.50%	12.00%	12.00%	12.00%	13.00%	12.25%	14.75%	14.25%	14.75%	13.50%
5th year index return	7.56% to 19.01%	-5.26% to 10.83%	-36.62% to -2.81%	-27.86% to -18.00%	-21.79% to -4.40%	-10.72% to 2.53%	-10.47% to 1.30%	2.00% to 7.52%	-6.85% to 6.52%	-1.82% to 10.68%	1.06% to 14.28%	14.21% to 19.96%
5th year actual performance credit	7.56% to 13.00%	0.00% to 10.83%	-26.62% to 0.00%	-17.86% to -8.00%	-11.79% to 0.00%	-0.72% to 2.53%	-0.47% to 1.30%	2.00% to 7.52%	0.00% to 6.52%	0.00% to 10.68%	1.06% to 14.28%	13.50%
5th anniversary renewal cap rate	13.50%	12.25%	12.50%	14.50%	17.50%	18.00%	19.50%	24.00%	22.25%	23.25%	19.00%	18.75%
6th year index return	23.73% to 31.81%	31.77% to 51.90%	40.21% to 128.78%	77.50% to 95.15%	58.25% to 79.76%	52.50% to 72.23%	44.62% to 62.98%	35.64% to 45.55%	40.86% to 55.64%	35.49% to 50.57%	20.84% to 48.94%	8.62% to 20.04%
6th year actual performance credit	13.50%	12.25%	12.50%	14.50%	17.50%	18.00%	19.50%	24.00%	22.25%	23.25%	19.00%	8.62% to 18.75%
6th anniversary renewal cap rate	18.75%	19.50%	20.50%	19.50%	19.25%	17.50%	17.50%	17.50%	20.50%	20.25%	18.25%	19.25%

Index PERFORMANCE Strategy (continued)

Russell 2000® Index

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	15.25%	15.50%	18.50%	18.50%	16.50%	15.50%	16.00%	16.50%	14.25%	13.75%	14.25%	14.50%
1st year index return	23.55% to 38.61%	34.55% to 46.00%	22.55% to 34.06%	19.06% to 25.82%	18.53% to 26.44%	18.36% to 28.81%	17.16% to 24.63%	9.70% to 17.51%	10.92% to 21.37%	20.57% to 26.75%	12.33% to 29.22%	9.49% to 14.21%
1st year actual performance credit	15.25%	15.50%	18.50%	18.50%	16.50%	15.50%	16.00%	9.70% to 16.50%	10.92% to 14.25%	13.75%	12.33% to 14.25%	9.49% to 14.21%
1st anniversary renewal cap rate	13.50%	15.75%	16.50%	14.25%	13.25%	14.25%	14.00%	12.50%	12.50%	12.00%	12.25%	12.75%
2nd year index return	13.71% to 19.09%	7.08% to 13.99%	6.63% to 17.43%	9.75% to 16.28%	11.19% to 20.15%	15.42% to 21.67%	15.66% to 21.02%	19.05% to 25.61%	10.54% to 22.73%	-2.11% to 9.23%	-2.37% to 6.97%	-17.89% to -2.09%
2nd year actual performance credit	13.50%	7.08% to 13.99%	6.63% to 16.50%	9.75% to 14.25%	11.19% to 13.25%	14.25%	14.00%	12.50%	10.54% to 12.50%	0.00% to 9.23%	0.00% to 6.97%	-7.89% to 0.00%
2nd anniversary renewal cap rate	12.00%	14.25%	13.50%	14.50%	12.00%	11.50%	11.50%	11.25%	11.00%	12.25%	13.00%	13.00%
3rd year index return	-10.02% to -4.93%	-1.92% to 3.93%	-3.26% to 5.46%	-1.12% to 4.34%	-11.09% to 4.36%	-9.63% to -4.77%	-9.05% to -5.09%	-15.00% to -8.82%	-12.21% to -6.98%	-8.88% to 6.41%	0.75% to 9.05%	10.59% to 32.14%
3rd year actual performance credit	-0.02% to 0.00%	0.00% to 3.93%	0.00% to 5.46%	0.00% to 4.34%	-1.09% to 4.36%	0.00%	0.00%	-5.00% to 0.00%	-2.21% to 0.00%	0.00% to 6.41%	0.75% to 9.05%	10.59% to 13.00%
3rd anniversary renewal cap rate	13.00%	12.50%	12.00%	12.00%	12.00%	13.00%	12.25%	14.50%	14.75%	14.25%	14.75%	13.50%
4th year index return	8.67% to 18.35%	-1.57% to 10.71%	-36.62% to -2.81%	-28.04% to -18.64%	-21.79% to 2.22%	-9.28% to 1.49%	-10.60% to -2.83%	-1.75% to 8.47%	-6.85% to 6.43%	-1.82% to 11.02%	-1.80% to 17.12%	15.76% to 19.96%
4th year actual performance credit	8.67% to 13.00%	0.00% to 10.71%	-26.62% to 0.00%	-18.04% to -8.64%	-11.79% to 2.22%	0.00% to 1.49%	-0.60% to 0.00%	0.00% to 8.47%	0.00% to 6.43%	0.00% to 11.02%	0.00% to 14.75%	13.50%
4th anniversary renewal cap rate	12.25%	12.50%	14.50%	17.50%	18.00%	19.50%	24.00%	23.50%	22.25%	23.25%	19.00%	18.75%
5th year index return	18.99% to 32.32%	31.81% to 41.75%	40.21% to 128.78%	77.50% to 98.89%	50.90% to 80.18%	50.90% to 67.92%	45.15% to 62.57%	35.64% to 49.29%	40.17% to 55.64%	34.66% to 48.90%	16.51% to 53.28%	8.61% to 19.17%
5th year actual performance credit	12.25%	12.50%	14.50%	17.50%	18.00%	19.50%	24.00%	23.50%	22.25%	23.25%	16.51% to 19.00%	8.61% to 18.75%
5th anniversary renewal cap rate	19.50%	20.50%	19.50%	19.25%	17.50%	17.50%	17.50%	18.25%	20.50%	20.25%	18.25%	19.25%

Index PERFORMANCE Strategy (continued)

Russell 2000® Index

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	14.00%	13.50%	13.50%	14.00%	15.75%	14.75%	15.50%	18.50%	18.50%	13.50%	14.50%	14.00%	14.50%
1st year index return	8.22% to 19.50%	6.63% to 12.86%	10.40% to 17.43%	9.75% to 16.28%	11.12% to 19.87%	15.42% to 21.67%	17.48% to 20.93%	15.66% to 18.51%	16.87% to 26.61%	9.71% to 22.73%	-2.11% to 10.54%	-3.37% to 6.97%	-17.89% to -2.09%
1st year actual performance credit	8.22% to 14.00%	6.63% to 12.86%	10.40% to 13.50%	9.75% to 14.00%	11.12% to 15.75%	14.75%	15.50%	15.66% to 18.50%	16.87% to 18.50%	9.71% to 13.50%	0.00% to 10.54%	0.00% to 6.97%	-7.89% to 0.00%
1st anniversary renewal cap rate	12.00%	14.25%	13.50%	16.75%	15.00%	14.25%	17.25%	17.25%	13.25%	13.00%	14.00%	14.50%	14.25%
2nd year index return	-14.28% to 1.77%	-1.62% to 5.46%	-3.26% to 3.22%	-1.12% to 4.34%	-11.09% to 4.36%	-10.29% to -4.77%	-8.40% to -6.18%	-9.05% to -5.09%	-15.00% to -7.10%	-12.21% to -6.98%	-11.07% to 6.41%	0.75% to 9.46%	9.05% to 32.14%
2nd year actual performance credit	-4.28% to 1.77%	0.00% to 5.46%	0.00% to 3.22%	0.00% to 4.34%	-1.09% to 4.36%	-0.29% to 0.00%	0.00%	0.00%	-5.00% to 0.00%	-2.21% to 0.00%	-1.07% to 6.41%	0.75% to 9.46%	9.05% to 14.25%
2nd anniversary renewal cap rate	13.00%	12.50%	12.00%	13.75%	14.00%	15.00%	18.00%	17.00%	15.50%	15.75%	15.00%	15.75%	14.50%
3rd year index return	7.56% to 24.80%	-6.29% to 10.71%	-35.84% to -12.78%	-28.04% to -18.64%	-21.74% to 0.02%	-9.28% to 2.22%	-10.60% to -7.59%	-7.14% to -3.71%	-2.83% to 8.47%	-4.98% to 4.03%	-1.80% to 11.02%	6.64% to 17.26%	15.76% to 19.96%
3rd year actual performance credit	7.56% to 13.00%	0.00% to 10.71%	-25.84% to -2.78%	-18.04% to -8.64%	-11.74% to 0.02%	0.00% to 2.22%	-0.60% to 0.00%	0.00%	0.00% to 8.47%	0.00% to 4.03%	0.00% to 11.02%	6.64% to 15.75%	14.50%
3rd anniversary renewal cap rate	12.25%	12.50%	14.50%	18.50%	19.25%	21.00%	24.00%	27.50%	25.25%	25.25%	25.50%	22.00%	20.75%
4th year index return	16.99% to 36.50%	32.72% to 54.11%	67.73% to 127.50%	77.50% to 98.89%	53.88% to 80.18%	50.90% to 68.43%	54.20% to 62.57%	44.62% to 51.38%	37.32% to 49.29%	42.00% to 54.65%	34.66% to 50.57%	16.44% to 43.27%	8.61% to 19.17%
4th year actual performance credit	12.25%	12.50%	14.50%	18.50%	19.25%	21.00%	24.00%	27.50%	25.25%	25.25%	25.50%	16.44% to 22.00%	8.61% to 19.17%
4th anniversary renewal cap rate	19.50%	20.50%	19.50%	21.75%	19.50%	18.25%	21.25%	22.75%	20.50%	22.75%	22.50%	21.25%	21.25%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	14.25%	14.25%	16.25%	15.50%	16.75%	15.00%	14.25%	14.25%	15.25%	14.75%	15.50%	16.00%
1st year index return	-14.28% to 1.95%	-0.16% to 5.46%	-3.23% to 4.07%	-1.12% to 4.34%	-10.80% to 4.36%	-10.29% to -4.77%	-11.11% to -5.32%	-15.76% to -9.17%	-12.55% to -7.35%	-11.07% to 5.94%	0.75% to 9.46%	8.99% to 32.45%
1st year actual performance credit	-4.28% to 1.95%	0.00% to 5.46%	0.00% to 4.07%	0.00% to 4.34%	-0.80% to 4.36%	-0.29% to 0.00%	-1.11% to 0.00%	-5.76% to 0.00%	-2.55% to 0.00%	-1.07% to 5.94%	0.75% to 9.46%	8.99% to 16.00%
1st anniversary renewal cap rate	14.75%	13.75%	13.50%	13.75%	14.00%	15.00%	14.00%	17.50%	17.75%	16.75%	17.00%	15.75%
2nd year index return	7.56% to 24.80%	-6.29% to 10.71%	-35.84% to -5.70%	-32.60% to -18.64%	-21.74% to -3.75%	-10.72% to 2.22%	-10.60% to 2.83%	2.82% to 8.47%	-5.33% to 2.53%	-1.80% to 11.02%	3.44% to 15.35%	15.76% to 19.96%
2nd year actual performance credit	7.56% to 14.75%	0.00% to 10.71%	-25.84% to 0.00%	-22.60% to -8.64%	-11.74% to 0.00%	-0.72% to 2.22%	-0.60% to 2.83%	2.82% to 8.47%	0.00% to 2.53%	0.00% to 11.02%	3.44% to 15.35%	15.75%
2nd anniversary renewal cap rate	13.25%	13.25%	15.50%	18.50%	19.25%	21.00%	24.50%	24.25%	25.75%	25.50%	21.50%	20.25%
3rd year index return	16.99% to 32.78%	32.72% to 54.11%	52.01% to 127.50%	79.17% to 115.28%	57.46% to 80.68%	50.90% to 72.23%	44.62% to 62.98%	37.32% to 49.29%	42.00% to 54.85%	34.66% to 50.57%	16.80% to 48.57%	8.61% to 19.17%
3rd year actual performance credit	13.25%	13.25%	15.50%	18.50%	19.25%	21.00%	24.50%	24.25%	25.75%	25.50%	16.80% to 21.50%	8.61% to 19.17%
3rd anniversary renewal cap rate	22.50%	23.25%	23.75%	21.75%	19.50%	18.25%	19.75%	17.75%	18.75%	19.50%	18.75%	20.25%

Index PERFORMANCE Strategy (continued)

Russell 2000® Index

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	16.50%	17.00%	16.50%	15.50%	15.50%	15.75%	16.50%	15.00%	17.50%	17.75%	16.75%	17.00%
1st year index return	8.67% to 24.80%	-6.29% to 10.71%	-36.62% to -5.70%	-32.60% to -18.64%	-19.80% to -1.22%	-10.72% to 2.22%	-10.60% to 3.95%	2.82% to 8.47%	-6.85% to 3.40%	-1.82% to 11.02%	3.44% to 14.79%	15.35% to 23.73%
1st year actual performance credit	8.67% to 16.50%	0.00% to 10.71%	-26.62% to 0.00%	-22.60% to -8.64%	-9.80% to 0.00%	-0.72% to 2.22%	-0.60% to 3.95%	2.82% to 8.47%	0.00% to 3.40%	0.00% to 11.02%	3.44% to 14.79%	15.35% to 17.00%
1st anniversary renewal cap rate	14.50%	14.00%	15.75%	18.50%	19.00%	21.00%	24.00%	24.25%	25.75%	25.50%	21.50%	20.25%
2nd year index return	16.75% to 32.93%	31.77% to 54.11%	48.24% to 128.78%	77.47% to 115.28%	56.96% to 79.76%	50.90% to 72.23%	44.61% to 62.98%	35.64% to 48.38%	42.00% to 55.64%	34.66% to 50.33%	20.04% to 48.57%	7.21% to 16.80%
2nd year actual performance credit	14.50%	14.00%	15.75%	18.50%	19.00%	21.00%	24.00%	24.25%	25.75%	25.50%	20.04% to 21.50%	7.21% to 16.80%
2nd anniversary renewal cap rate	22.00%	23.25%	23.50%	21.25%	19.50%	18.00%	17.25%	17.75%	18.75%	19.50%	18.75%	20.25%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	15.75%	14.50%	14.00%	15.75%	18.50%	19.00%	21.00%	24.00%	24.25%	25.75%	25.50%	21.50%
1st year index return	24.51% to 30.14%	31.77% to 54.11%	40.21% to 128.78%	77.50% to 95.15%	58.25% to 79.76%	52.50% to 72.23%	44.62% to 62.98%	35.64% to 49.29%	40.86% to 55.64%	35.49% to 50.57%	16.96% to 48.94%	8.62% to 20.04%
1st year actual performance credit	15.75%	14.50%	14.00%	15.75%	18.50%	19.00%	21.00%	24.00%	24.25%	25.75%	16.96% to 25.50%	8.62% to 20.04%
1st anniversary renewal cap rate	22.00%	23.25%	23.50%	21.25%	19.50%	18.00%	17.25%	17.75%	18.75%	19.50%	18.75%	20.25%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	20.25%	22.00%	23.25%	23.50%	21.25%	19.50%	18.00%	17.25%	17.75%	18.75%	19.50%	18.75%

Index PERFORMANCE Strategy

Nasdaq-100® Index

2013 Index Effective Date	9/16 - 9/30/2013	10/1 - 11/4/2013	11/5 - 12/2/2013	12/3 - 1/6/2014
INITIAL CAP RATE	11.00%	13.00%	13.00%	12.50%
1st year index return	24.91% to 28.36%	14.74% to 28.13%	22.56% to 25.98%	16.55% to 23.98%
1st year actual performance credit	11.00%	13.00%	13.00%	12.50%
1st anniversary renewal cap rate	12.25%	12.00%	13.00%	12.25%
2nd year index return	1.23% to 7.78%	5.23% to 17.88%	6.85% to 13.23%	5.79% to 14.06%
2nd year actual performance credit	1.23% to 7.78%	5.23% to 12.00%	6.85% to 13.00%	5.79% to 12.25%
2nd anniversary renewal cap rate	9.75%	13.75%	15.25%	12.75%
3rd year index return	9.38% to 18.60%	-1.21% to 16.07%	1.13% to 4.44%	1.32% to 12.67%
3rd year actual performance credit	9.38% to 9.75%	0.00% to 13.75%	1.13% to 4.44%	1.32% to 12.67%
3rd anniversary renewal cap rate	11.25%	11.00%	10.75%	11.00%
4th year index return	20.75% to 24.92%	22.92% to 35.47%	29.83% to 34.33%	29.56% to 33.89%
4th year actual performance credit	11.25%	11.00%	10.75%	11.00%
4th anniversary renewal cap rate	10.00%	10.25%	10.25%	10.25%
5th year index return	24.30% to 30.03%	7.81% to 27.81%	2.97% to 14.09%	-8.75% to 12.75%
5th year actual performance credit	10.00%	7.81% to 10.25%	2.97% to 10.25%	0.00% to 10.25%
5th anniversary renewal cap rate	11.75%	12.75%	13.25%	14.25%
6th year index return	0.68% to 6.11%	-1.02% to 20.80%	14.11% to 26.92%	16.89% to 47.47%
6th year actual performance credit	0.68% to 6.11%	0.00% to 12.75%	13.25%	14.25%
6th anniversary renewal cap rate	13.75%	14.00%	14.00%	14.25%
7th year index return	38.56% to 47.94%	35.82% to 56.17%	42.82% to 49.91%	42.66% to 51.61%
7th year actual performance credit	13.75%	14.00%	14.00%	14.25%
7th anniversary renewal cap rate	23.75%	23.50%	23.75%	19.00%
8th year index return	33.79% to 41.38%	21.72% to 43.49%	28.37% to 38.57%	22.68% to 31.69%
8th year actual performance credit	23.75%	21.72% to 23.50%	23.75%	19.00%
8th anniversary renewal cap rate	16.25%	17.25%	17.75%	16.25%

Index PERFORMANCE Strategy (continued)

Nasdaq-100® Index

2014 Index Effective Date	1/7 - 2/3/2014	2/4 - 3/3/2014	3/4 - 3/31/2014	4/1 - 5/5/2014	5/6 - 6/2/2014	6/3 - 6/30/2014	7/1 - 8/4/2014	8/5 - 9/1/2014	9/2 - 10/6/2014	10/7 - 11/3/2014	11/4 - 12/1/2014	12/2 - 1/5/2015
INITIAL CAP RATE	12.50%	12.25%	12.25%	12.25%	12.25%	12.25%	12.25%	11.75%	12.25%	12.00%	13.00%	12.25%
1st year index return	13.29% to 22.92%	18.37% to 23.19%	16.63% to 22.72%	17.73% to 28.08%	20.79% to 26.06%	13.93% to 21.17%	11.79% to 20.21%	-1.26% to 18.77%	1.23% to 8.20%	7.65% to 17.88%	6.85% to 13.51%	5.79% to 14.06%
1st year actual performance credit	12.50%	12.25%	12.25%	12.25%	12.25%	12.25%	11.79% to 12.25%	0.00% to 11.75%	1.23% to 8.20%	7.65% to 12.00%	6.85% to 13.00%	5.79% to 12.25%
1st anniversary renewal cap rate	11.25%	11.50%	11.50%	10.75%	10.75%	10.50%	10.00%	10.25%	9.75%	13.75%	15.25%	12.75%
2nd year index return	-1.91% to 3.50%	-8.32% to -1.27%	-3.34% to 1.92%	-3.35% to 5.12%	-4.18% to 0.50%	-6.93% to 2.08%	-1.28% to 4.66%	4.11% to 19.06%	9.38% to 17.39%	-0.85% to 12.50%	-1.21% to 5.71%	1.13% to 10.72%
2nd year actual performance credit	0.00% to 3.50%	0.00%	0.00% to 1.92%	0.00% to 5.12%	0.00% to 0.50%	0.00% to 2.08%	0.00% to 4.66%	4.11% to 10.25%	9.38% to 9.75%	0.00% to 12.50%	0.00% to 5.71%	1.13% to 10.72%
2nd anniversary renewal cap rate	12.00%	13.00%	15.00%	15.00%	13.25%	12.75%	12.75%	13.00%	11.25%	11.00%	10.75%	11.00%
3rd year index return	16.70% to 25.17%	24.00% to 32.67%	20.46% to 25.63%	17.54% to 31.02%	28.27% to 31.85%	27.24% to 37.53%	23.95% to 27.43%	20.34% to 25.17%	20.75% to 27.75%	23.58% to 34.55%	29.83% to 35.47%	30.23% to 34.01%
3rd year actual performance credit	12.00%	13.00%	15.00%	15.00%	13.25%	12.75%	12.75%	13.00%	11.25%	11.00%	10.75%	11.00%
3rd anniversary renewal cap rate	10.75%	10.50%	12.00%	11.75%	10.00%	9.50%	10.25%	11.00%	10.00%	10.25%	10.25%	10.25%
4th year index return	25.85% to 37.46%	24.10% to 30.80%	19.49% to 32.40%	17.41% to 26.25%	20.26% to 22.47%	21.28% to 27.63%	21.73% to 28.63%	24.49% to 29.83%	21.24% to 28.90%	7.81% to 21.67%	3.09% to 13.96%	-8.75% to 12.75%
4th year actual performance credit	10.75%	10.50%	12.00%	11.75%	10.00%	9.50%	10.25%	11.00%	10.00%	7.81% to 10.25%	3.09% to 10.25%	0.00% to 10.25%
4th anniversary renewal cap rate	11.25%	10.75%	13.50%	12.75%	15.50%	12.75%	11.75%	12.75%	11.75%	12.75%	13.25%	14.25%
5th year index return	-4.38% to 7.14%	1.81% to 8.12%	0.46% to 13.31%	12.68% to 20.15%	-2.32% to 14.25%	-2.32% to 9.86%	-0.31% to 12.02%	-0.31% to 4.72%	-1.02% to 6.11%	3.42% to 20.80%	14.11% to 26.92%	16.89% to 47.47%
5th year actual performance credit	0.00% to 7.14%	1.81% to 8.12%	0.46% to 13.31%	12.68% to 12.75%	0.00% to 14.25%	0.00% to 9.86%	0.00% to 11.75%	0.00% to 4.72%	0.00% to 6.11%	3.42% to 12.75%	13.25%	14.25%
5th anniversary renewal cap rate	14.50%	15.00%	13.00%	11.50%	12.50%	12.00%	13.50%	11.50%	13.75%	14.00%	14.00%	14.25%
6th year index return	31.12% to 38.67%	18.54% to 37.76%	-6.49% to 25.15%	-0.22% to 14.99%	15.28% to 38.40%	27.61% to 39.08%	30.87% to 49.64%	43.50% to 59.83%	38.56% to 61.49%	37.38% to 56.17%	41.04% to 49.90%	43.08% to 51.61%
6th year actual performance credit	14.50%	15.00%	0.00% to 13.00%	0.00% to 11.50%	12.50%	12.00%	13.50%	11.50%	13.75%	14.00%	14.00%	14.25%
6th anniversary renewal cap rate	13.25%	11.75%	12.00%	15.25%	16.00%	16.50%	18.75%	20.50%	23.75%	23.50%	23.75%	19.00%
7th year index return	39.57% to 47.50%	37.35% to 57.44%	39.27% to 87.10%	51.20% to 80.63%	41.61% to 51.52%	38.30% to 47.47%	32.84% to 44.29%	27.00% to 38.17%	25.63% to 41.38%	21.72% to 43.13%	27.48% to 38.80%	22.68% to 31.69%
7th year actual performance credit	13.25%	11.75%	12.00%	15.25%	16.00%	16.50%	18.75%	20.50%	23.75%	21.72% to 23.50%	23.75%	19.00%
7th anniversary renewal cap rate	19.75%	18.75%	18.25%	18.50%	17.00%	15.50%	16.25%	16.00%	16.25%	17.25%	17.75%	16.25%

Index PERFORMANCE Strategy (continued)

Nasdaq-100® Index

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	11.25%	11.50%	11.50%	10.75%	10.75%	10.50%	10.00%	10.25%	9.75%	13.75%	15.25%	12.75%
1st year index return	-1.91% to 8.10%	-8.32% to -1.27%	-3.34% to 5.12%	-3.81% to 5.00%	-4.18% to 0.34%	-6.93% to 2.01%	-0.90% to 4.66%	3.86% to 18.90%	9.38% to 18.81%	0.49% to 13.17%	-1.21% to 5.71%	0.38% to 9.77%
1st year actual performance credit	0.00% to 8.10%	0.00%	0.00% to 5.12%	0.00% to 5.00%	0.00% to 0.34%	0.00% to 2.01%	0.00% to 4.66%	3.86% to 10.25%	9.38% to 9.75%	0.49% to 13.17%	0.00% to 5.71%	0.38% to 9.77%
1st anniversary renewal cap rate	12.00%	13.00%	15.00%	15.00%	13.25%	12.75%	12.75%	13.00%	11.00%	10.75%	11.00%	10.75%
2nd year index return	12.67% to 25.17%	23.72% to 32.67%	19.30% to 25.63%	17.54% to 30.48%	28.27% to 31.85%	25.95% to 37.53%	24.44% to 27.43%	20.34% to 24.37%	20.75% to 27.75%	23.58% to 31.93%	29.83% to 35.47%	29.84% to 33.88%
2nd year actual performance credit	12.00%	13.00%	15.00%	15.00%	13.25%	12.75%	12.75%	13.00%	11.00%	10.75%	11.00%	10.75%
2nd anniversary renewal cap rate	10.75%	10.50%	12.00%	11.75%	10.00%	9.50%	10.25%	11.00%	10.25%	10.25%	10.25%	11.25%
3rd year index return	31.33% to 37.46%	23.03% to 30.80%	17.65% to 32.40%	18.17% to 26.25%	20.26% to 22.53%	21.28% to 28.75%	21.73% to 28.63%	25.27% to 29.83%	22.15% to 28.90%	7.81% to 21.67%	2.21% to 11.52%	-8.75% to 12.75%
3rd year actual performance credit	10.75%	10.50%	12.00%	11.75%	10.00%	9.50%	10.25%	11.00%	10.25%	7.81% to 10.25%	2.21% to 10.25%	0.00% to 11.25%
3rd anniversary renewal cap rate	11.25%	10.75%	13.50%	12.75%	15.50%	12.75%	11.75%	12.75%	12.75%	13.25%	14.25%	14.50%
4th year index return	-4.64% to 2.95%	1.81% to 8.12%	0.46% to 18.13%	12.68% to 19.59%	-1.50% to 14.25%	-2.32% to 12.02%	0.27% to 11.07%	-0.31% to 4.72%	-1.02% to 6.11%	3.42% to 20.80%	17.09% to 28.26%	16.89% to 47.47%
4th year actual performance credit	0.00% to 2.95%	1.81% to 8.12%	0.46% to 13.50%	12.68% to 12.75%	0.00% to 14.25%	0.00% to 12.02%	0.27% to 11.07%	0.00% to 4.72%	0.00% to 6.11%	3.42% to 13.25%	14.25%	14.50%
4th anniversary renewal cap rate	14.50%	15.00%	13.00%	11.50%	12.50%	12.00%	13.50%	11.50%	14.00%	14.00%	14.25%	13.25%
5th year index return	31.12% to 38.67%	18.54% to 37.76%	-5.24% to 25.15%	5.92% to 15.77%	14.58% to 37.56%	27.61% to 39.08%	30.87% to 49.08%	44.64% to 58.09%	38.56% to 61.49%	37.38% to 54.14%	37.38% to 47.53%	43.47% to 51.77%
5th year actual performance credit	14.50%	15.00%	0.00% to 13.00%	5.92% to 11.50%	12.50%	12.00%	13.50%	11.50%	14.00%	14.00%	14.25%	13.25%
5th anniversary renewal cap rate	13.25%	11.75%	12.00%	15.25%	16.00%	16.50%	18.75%	20.50%	23.50%	23.75%	19.00%	19.75%
6th year index return	40.32% to 50.69%	37.35% to 57.44%	39.27% to 87.34%	53.32% to 69.17%	41.64% to 51.52%	38.30% to 47.47%	34.48% to 44.29%	27.62% to 38.17%	25.63% to 41.38%	21.29% to 44.09%	31.87% to 43.13%	22.68% to 31.69%
6th year actual performance credit	13.25%	11.75%	12.00%	15.25%	16.00%	16.50%	18.75%	20.50%	23.50%	21.29% to 23.75%	19.00%	19.75%
6th anniversary renewal cap rate	19.75%	18.75%	18.25%	18.50%	17.00%	15.50%	16.25%	16.00%	17.25%	17.75%	16.25%	19.25%

Index PERFORMANCE Strategy (continued)

Nasdaq-100® Index

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	12.00%	13.00%	15.00%	15.00%	13.25%	12.75%	12.75%	13.00%	11.25%	11.00%	10.75%	11.00%
1st year index return	10.72% to 25.17%	22.77% to 32.67%	19.86% to 25.65%	17.54% to 28.82%	28.27% to 31.85%	26.13% to 35.00%	23.95% to 28.52%	20.40% to 25.32%	20.75% to 27.75%	23.45% to 29.59%	30.82% to 35.47%	29.56% to 33.88%
1st year actual performance credit	10.72% to 12.00%	13.00%	15.00%	15.00%	13.25%	12.75%	12.75%	13.00%	11.25%	11.00%	10.75%	11.00%
1st anniversary renewal cap rate	10.50%	12.00%	11.75%	10.00%	9.50%	10.25%	11.00%	10.00%	10.25%	10.25%	10.25%	11.25%
2nd year index return	32.84% to 36.40%	21.35% to 31.33%	17.65% to 32.40%	17.41% to 26.74%	18.10% to 23.67%	21.28% to 27.63%	21.73% to 28.75%	24.49% to 29.83%	24.16% to 28.66%	7.81% to 24.86%	2.21% to 13.96%	-8.75% to 8.67%
2nd year actual performance credit	10.50%	12.00%	11.75%	10.00%	9.50%	10.25%	11.00%	10.00%	10.25%	7.81% to 10.25%	2.21% to 10.25%	0.00% to 8.67%
2nd anniversary renewal cap rate	10.75%	13.50%	12.75%	15.50%	12.75%	11.75%	12.75%	11.75%	12.75%	13.25%	14.25%	14.50%
3rd year index return	-4.64% to -0.38%	1.81% to 9.63%	0.46% to 17.02%	12.53% to 20.00%	-2.32% to 18.10%	2.74% to 12.02%	5.61% to 11.07%	-0.31% to 4.72%	0.01% to 5.73%	3.53% to 20.80%	14.11% to 28.26%	22.79% to 47.41%
3rd year actual performance credit	0.00%	1.81% to 9.63%	0.46% to 12.75%	12.53% to 15.50%	0.00% to 12.75%	2.74% to 11.75%	5.61% to 11.07%	0.00% to 4.72%	0.01% to 5.73%	3.53% to 13.25%	14.11% to 14.25%	14.50%
3rd anniversary renewal cap rate	15.00%	13.00%	11.50%	12.50%	12.00%	13.50%	11.50%	13.75%	14.00%	14.00%	14.25%	13.25%
4th year index return	31.89% to 38.67%	24.17% to 37.76%	-6.49% to 25.15%	5.92% to 14.37%	12.60% to 39.08%	29.52% to 34.95%	31.84% to 41.71%	43.50% to 61.49%	38.56% to 50.67%	37.38% to 56.17%	35.00% to 51.61%	43.08% to 51.10%
4th year actual performance credit	15.00%	13.00%	0.00% to 11.50%	5.92% to 12.50%	12.00%	13.50%	11.50%	13.75%	14.00%	14.00%	14.25%	13.25%
4th anniversary renewal cap rate	11.75%	12.00%	15.25%	16.00%	16.50%	18.75%	20.50%	23.75%	23.50%	23.75%	19.00%	19.75%
5th year index return	39.68% to 47.47%	39.74% to 47.44%	39.27% to 87.34%	56.21% to 69.17%	39.40% to 56.21%	38.30% to 45.82%	32.84% to 42.59%	25.63% to 38.17%	25.75% to 41.38%	21.29% to 41.60%	25.80% to 44.09%	23.15% to 30.61%
5th year actual performance credit	11.75%	12.00%	15.25%	16.00%	16.50%	18.75%	20.50%	23.75%	23.50%	21.29% to 23.75%	19.00%	19.75%
5th anniversary renewal cap rate	18.75%	18.25%	18.50%	17.00%	15.50%	16.25%	16.00%	16.25%	17.25%	17.75%	16.25%	19.25%

Index PERFORMANCE Strategy (continued)

Nasdaq-100® Index

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	10.75%	10.50%	10.25%	10.00%	11.00%	10.25%	11.00%	14.00%	14.00%	10.75%	12.25%	11.75%	11.75%
1st year index return	25.85% to 37.46%	21.35% to 30.80%	18.90% to 32.40%	17.41% to 26.74%	17.72% to 23.67%	21.28% to 27.63%	25.71% to 28.75%	21.73% to 26.78%	23.37% to 29.83%	24.16% to 28.90%	8.05% to 27.40%	2.21% to 13.96%	-8.75% to 8.67%
1st year actual performance credit	10.75%	10.50%	10.25%	10.00%	11.00%	10.25%	11.00%	14.00%	14.00%	10.75%	8.05% to 12.25%	2.21% to 11.75%	0.00% to 8.67%
1st anniversary renewal cap rate	10.75%	13.50%	12.75%	16.25%	15.00%	13.50%	16.50%	17.75%	13.00%	14.00%	13.75%	15.00%	15.00%
2nd year index return	-6.52% to 7.14%	1.81% to 9.63%	0.46% to 16.82%	12.53% to 20.00%	-2.32% to 18.10%	0.91% to 12.02%	7.01% to 10.42%	5.61% to 11.07%	-0.31% to 7.26%	-1.02% to 5.73%	0.01% to 20.80%	14.11% to 28.26%	22.27% to 47.41%
2nd year actual performance credit	0.00% to 7.14%	1.81% to 9.63%	0.46% to 12.75%	12.53% to 16.25%	0.00% to 15.00%	0.91% to 12.02%	7.01% to 10.42%	5.61% to 11.07%	0.00% to 7.26%	0.00% to 5.73%	0.01% to 13.75%	14.11% to 15.00%	15.00%
2nd anniversary renewal cap rate	15.00%	13.00%	11.50%	13.25%	13.25%	14.75%	17.75%	16.25%	14.75%	15.00%	14.50%	15.25%	14.00%
3rd year index return	31.12% to 43.06%	18.54% to 37.74%	-6.49% to 16.87%	5.92% to 14.99%	12.60% to 38.40%	29.14% to 36.09%	33.08% to 37.11%	30.87% to 39.79%	41.71% to 59.83%	38.64% to 49.07%	35.00% to 56.17%	41.04% to 51.01%	43.08% to 51.61%
3rd year actual performance credit	15.00%	13.00%	0.00% to 11.50%	5.92% to 13.25%	12.60% to 13.25%	14.75%	17.75%	16.25%	14.75%	15.00%	14.50%	15.25%	14.00%
3rd anniversary renewal cap rate	11.75%	12.00%	15.25%	16.75%	17.25%	20.00%	23.00%	25.25%	26.50%	24.75%	25.75%	22.00%	22.00%
4th year index return	39.57% to 50.69%	37.35% to 57.44%	52.31% to 87.34%	57.46% to 69.17%	40.50% to 56.21%	38.60% to 47.47%	37.30% to 40.73%	32.84% to 44.29%	27.00% to 38.17%	28.58% to 41.13%	21.29% to 44.09%	26.48% to 38.09%	22.68% to 29.99%
4th year actual performance credit	11.75%	12.00%	15.25%	16.75%	17.25%	20.00%	23.00%	25.25%	26.50%	24.75%	21.29% to 25.75%	22.00%	22.00%
4th anniversary renewal cap rate	18.75%	18.25%	18.50%	18.75%	17.25%	16.50%	19.50%	20.75%	18.00%	19.00%	19.25%	19.00%	21.00%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	12.00%	12.25%	14.75%	14.00%	16.25%	15.00%	13.50%	14.75%	14.75%	14.75%	15.50%	17.00%
1st year index return	-6.52% to 8.12%	1.92% to 9.63%	0.71% to 17.35%	12.53% to 20.00%	-1.50% to 18.10%	0.76% to 9.89%	0.27% to 12.02%	-0.59% to 4.63%	0.51% to 6.11%	-1.02% to 18.36%	14.11% to 28.26%	22.09% to 47.47%
1st year actual performance credit	0.00% to 8.12%	1.92% to 9.63%	0.71% to 14.75%	12.53% to 14.00%	0.00% to 16.25%	0.76% to 9.89%	0.27% to 12.02%	0.00% to 4.63%	0.51% to 6.11%	0.00% to 14.75%	14.11% to 15.50%	17.00%
1st anniversary renewal cap rate	14.75%	13.75%	12.25%	13.25%	13.25%	14.75%	13.25%	16.25%	16.50%	15.75%	16.00%	15.25%
2nd year index return	31.12% to 43.06%	18.54% to 37.74%	-6.49% to 19.94%	-0.22% to 14.99%	12.47% to 37.56%	27.61% to 36.09%	30.87% to 49.80%	43.50% to 58.09%	38.64% to 50.74%	35.00% to 56.17%	42.21% to 51.03%	45.41% to 51.61%
2nd year actual performance credit	14.75%	13.75%	0.00% to 12.25%	0.00% to 13.25%	12.47% to 13.25%	14.75%	13.25%	16.25%	16.50%	15.75%	16.00%	15.25%
2nd anniversary renewal cap rate	12.50%	12.75%	16.00%	16.75%	17.25%	20.00%	22.25%	24.75%	26.25%	25.75%	21.75%	21.25%
3rd year index return	39.57% to 50.69%	37.35% to 57.44%	44.18% to 87.34%	57.46% to 80.63%	41.64% to 58.29%	39.40% to 47.47%	32.84% to 44.29%	29.40% to 36.52%	27.70% to 40.68%	21.29% to 44.09%	26.03% to 38.28%	22.68% to 31.69%
3rd year actual performance credit	12.50%	12.75%	16.00%	16.75%	17.25%	20.00%	22.25%	24.75%	26.25%	21.29% to 25.75%	21.75%	21.25%
3rd anniversary renewal cap rate	20.50%	22.00%	22.25%	18.75%	17.25%	16.50%	17.75%	15.50%	16.50%	17.50%	16.75%	18.50%

Index PERFORMANCE Strategy (continued)

Nasdaq-100® Index

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	17.75%	18.50%	16.50%	15.00%	14.75%	14.75%	16.75%	14.25%	16.25%	16.50%	15.75%	16.00%
1st year index return	31.89% to 43.06%	18.54% to 37.76%	-6.49% to 21.17%	-0.22% to 15.28%	19.13% to 39.08%	27.61% to 36.09%	30.87% to 50.03%	43.50% to 61.49%	38.56% to 50.56%	35.82% to 56.17%	42.82% to 49.91%	42.66% to 51.61%
1st year actual performance credit	17.75%	18.50%	0.00% to 16.50%	0.00% to 15.00%	14.75%	14.75%	16.75%	14.25%	16.25%	16.50%	15.75%	16.00%
1st anniversary renewal cap rate	14.50%	13.50%	16.25%	17.25%	17.75%	20.00%	22.00%	24.75%	26.25%	25.75%	21.75%	21.25%
2nd year index return	39.57% to 50.61%	37.35% to 57.44%	44.18% to 87.10%	51.52% to 80.63%	39.41% to 50.73%	38.30% to 47.47%	32.84% to 44.29%	25.63% to 36.52%	33.79% to 41.38%	21.72% to 43.49%	28.37% to 38.57%	22.68% to 31.69%
2nd year actual performance credit	14.50%	13.50%	16.25%	17.25%	17.75%	20.00%	22.00%	24.75%	26.25%	21.72% to 25.75%	21.75%	21.25%
2nd anniversary renewal cap rate	20.25%	21.25%	21.50%	18.50%	17.25%	16.00%	15.25%	15.50%	16.50%	17.50%	16.75%	18.50%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	15.25%	13.75%	13.50%	16.25%	17.25%	17.75%	20.00%	22.00%	24.75%	26.25%	25.75%	21.75%
1st year index return	39.57% to 47.50%	37.35% to 57.44%	39.27% to 87.10%	53.32% to 69.17%	41.64% to 51.52%	38.30% to 47.47%	34.48% to 44.29%	25.63% to 38.17%	27.50% to 41.38%	21.29% to 44.09%	27.48% to 43.13%	22.68% to 31.69%
1st year actual performance credit	15.25%	13.75%	13.50%	16.25%	17.25%	17.75%	20.00%	22.00%	24.75%	21.29% to 26.25%	25.75%	21.75%
1st anniversary renewal cap rate	20.25%	21.25%	21.50%	18.50%	17.25%	16.00%	15.25%	15.50%	16.50%	17.50%	16.75%	18.50%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	21.25%	20.25%	21.25%	21.50%	18.50%	17.25%	16.00%	15.25%	15.50%	16.50%	17.50%	16.75%

Index PERFORMANCE Strategy

EURO STOXX 50^{®1}

2015 Index Effective Date	8/24 - 8/28/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	13.50%	13.75%	16.25%	17.50%	15.50%
1st year index return	-8.77% to -2.11%	-9.73% to -0.79%	-13.23% to -5.21%	-14.09% to -9.55%	-13.08% to 4.83%
1st year actual performance credit	0.00%	0.00%	-3.23% to 0.00%	-4.09% to 0.00%	-3.08% to 4.83%
1st anniversary renewal cap rate	14.25%	13.75%	14.25%	14.50%	14.00%
2nd year index return	13.64% to 15.09%	11.39% to 20.15%	16.65% to 23.78%	16.62% to 24.63%	7.49% to 18.61%
2nd year actual performance credit	13.64% to 14.25%	11.39% to 13.75%	14.25%	14.50%	7.49% to 14.00%
2nd anniversary renewal cap rate	22.25%	23.00%	25.00%	25.00%	25.00%
3rd year index return	-0.50% to 1.02%	-7.42% to -1.03%	-13.85% to -8.00%	-12.90% to -9.78%	-16.31% to -8.86%
3rd year actual performance credit	0.00% to 1.02%	0.00%	-3.85% to 0.00%	-2.90% to 0.00%	-6.31% to 0.00%
3rd anniversary renewal cap rate	24.00%	24.00%	24.50%	25.00%	26.25%
4th year index return	-3.10% to -2.29%	0.72% to 6.20%	3.72% to 15.66%	13.92% to 18.22%	12.32% to 27.00%
4th year actual performance credit	0.00%	0.72% to 6.20%	3.72% to 15.66%	13.92% to 18.22%	12.32% to 26.25%
4th anniversary renewal cap rate	26.50%	26.00%	25.50%	25.00%	24.50%
5th year index return	-1.48% to 0.24%	-10.70% to -2.76%	-18.26% to -4.65%	-15.46% to -4.80%	-8.68% to -1.99%
5th year actual performance credit	0.00% to 0.24%	-0.70% to 0.00%	-8.26% to 0.00%	-5.46% to 0.00%	0.00%
5th anniversary renewal cap rate	26.50%	27.00%	29.25%	25.50%	25.75%
6th year index return	24.22% to 26.64%	23.14% to 32.78%	22.95% to 42.87%	16.48% to 39.08%	15.83% to 22.53%
6th year actual performance credit	24.22% to 26.50%	23.14% to 27.00%	22.95% to 29.25%	16.48% to 25.50%	15.83% to 22.53%
6th anniversary renewal cap rate	26.00%	27.00%	29.25%	25.00%	26.00%

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Index PERFORMANCE Strategy (continued)

EURO STOXX 50[®]

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	15.25%	15.50%	18.50%	18.50%	16.50%	15.50%	16.00%	16.50%	14.25%	13.75%	14.25%	14.50%
1st year index return	4.36% to 14.46%	10.22% to 23.31%	9.94% to 17.60%	9.16% to 21.74%	16.26% to 24.43%	16.65% to 31.17%	16.18% to 25.37%	11.15% to 19.61%	11.51% to 20.25%	16.33% to 21.16%	16.26% to 24.63%	5.49% to 14.86%
1st year actual performance credit	4.36% to 14.46%	10.22% to 15.50%	9.94% to 17.60%	9.16% to 18.50%	16.26% to 16.50%	15.50%	16.00%	11.15% to 16.50%	11.51% to 14.25%	13.75%	14.25%	5.49% to 14.50%
1st anniversary renewal cap rate	13.50%	15.75%	16.50%	14.25%	19.50%	16.75%	22.00%	22.25%	23.00%	25.00%	25.00%	25.00%
2nd year index return	8.65% to 11.98%	1.47% to 8.29%	-4.80% to 0.70%	-2.72% to 2.38%	-3.40% to 0.32%	-5.41% to -0.56%	-2.18% to 1.29%	-3.08% to 1.02%	-5.55% to -2.92%	-13.85% to -6.12%	-13.34% to -8.86%	-17.26% to -13.04%
2nd year actual performance credit	8.65% to 11.98%	1.47% to 8.29%	0.00% to 0.70%	0.00% to 2.38%	0.00% to 0.32%	0.00%	1.29%	1.02%	0.00%	0.00%	0.00%	-3.04%
2nd anniversary renewal cap rate	25.00%	27.00%	26.00%	27.00%	27.00%	28.00%	24.00%	24.00%	24.00%	24.50%	25.00%	26.25%
3rd year index return	-16.12% to -11.36%	-10.16% to -4.38%	-3.80% to 3.04%	-1.83% to 0.88%	-6.87% to -0.75%	-4.19% to 3.87%	-0.55% to 2.53%	-4.95% to 5.10%	0.35% to 6.49%	2.12% to 15.69%	12.80% to 18.18%	19.25% to 28.76%
3rd year actual performance credit	-6.12% to -1.36%	-0.16% to 0.00%	0.00% to 3.04%	0.00% to 0.88%	0.00%	0.00% to 3.87%	0.00% to 2.53%	0.00% to 5.10%	0.35% to 6.49%	2.12% to 15.69%	12.80% to 18.18%	19.25% to 26.25%
3rd anniversary renewal cap rate	25.50%	26.25%	26.50%	26.00%	26.00%	28.00%	26.00%	26.50%	26.00%	25.50%	25.00%	24.50%
4th year index return	15.46% to 23.92%	8.77% to 20.97%	-29.58% to 3.12%	-20.23% to -15.44%	-19.59% to 0.84%	-7.70% to -0.36%	-6.93% to -2.42%	-4.90% to 1.10%	-11.49% to -4.87%	-18.26% to -5.61%	-17.62% to -2.80%	-8.68% to -3.87%
4th year actual performance credit	15.46% to 23.92%	8.77% to 20.97%	-19.58% to 3.12%	-10.23% to -5.44%	-9.59% to 0.84%	0.00%	0.00%	0.00% to 1.10%	-1.49% to 0.00%	-8.26% to 0.00%	-7.62% to 0.00%	0.00%
4th anniversary renewal cap rate	23.50%	23.50%	24.00%	24.00%	24.50%	25.00%	27.00%	26.50%	27.00%	29.25%	25.50%	25.75%
5th year index return	-5.45% to -2.31%	-4.12% to 3.16%	8.31% to 60.83%	35.43% to 42.46%	21.73% to 42.03%	21.68% to 32.11%	15.94% to 26.73%	24.22% to 28.98%	24.10% to 31.43%	22.95% to 43.43%	16.66% to 42.28%	17.20% to 21.53%
5th year actual performance credit	0.00%	0.00% to 3.16%	8.31% to 24.00%	24.00%	21.73% to 24.50%	21.68% to 25.00%	15.94% to 26.73%	24.22% to 26.50%	24.10% to 27.00%	22.95% to 29.25%	16.66% to 25.50%	17.20% to 21.53%
5th anniversary renewal cap rate	25.50%	26.00%	28.00%	26.00%	22.25%	24.50%	24.00%	26.00%	27.00%	29.25%	25.00%	26.00%

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Index PERFORMANCE Strategy (continued)

EURO STOXX 50^{®1}

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	14.00%	13.50%	13.50%	14.00%	15.75%	25.00%	20.00%	23.00%	23.00%	25.00%	25.50%	25.00%	25.00%
1st year index return	4.84% to 12.20%	-1.77% to 6.76%	-4.80% to 0.70%	-4.06% to 2.38%	-3.43% to 0.32%	-5.42% to -0.56%	-2.18% to -0.10%	-1.67% to 1.29%	-3.08% to 0.92%	-5.93% to -2.92%	-13.81% to -5.55%	-12.50% to -8.86%	-17.26% to -11.77%
1st year actual performance credit	4.84% to 12.20%	0.00% to 6.76%	0.00% to 0.70%	0.00% to 2.38%	0.00% to 0.32%	0.00%	0.00%	0.00% to 1.29%	0.00% to 0.92%	0.00%	-3.81% to 0.00%	-2.50% to 0.00%	-7.26% to -1.77%
1st anniversary renewal cap rate	25.00%	27.00%	26.00%	28.00%	27.00%	28.00%	31.00%	27.00%	24.00%	25.00%	25.50%	26.00%	27.00%
2nd year index return	-16.12% to -5.37%	-8.79% to -0.23%	-3.80% to 2.65%	-0.98% to 3.04%	-6.87% to -0.75%	-4.19% to 3.94%	0.81% to 2.53%	-0.10% to 1.42%	-5.55% to 5.10%	0.72% to 6.49%	0.35% to 15.69%	12.80% to 18.22%	15.80% to 28.76%
2nd year actual performance credit	-6.12% to 0.00%	0.00%	0.00% to 2.65%	0.00% to 3.04%	0.00%	0.00% to 3.94%	0.81% to 2.53%	0.00% to 1.42%	0.00% to 5.10%	0.72% to 6.49%	0.35% to 15.69%	12.80% to 18.22%	15.80% to 27.00%
2nd anniversary renewal cap rate	25.50%	26.25%	26.50%	26.50%	26.50%	28.00%	31.00%	29.50%	27.00%	26.50%	26.00%	25.50%	25.00%
3rd year index return	15.46% to 27.71%	-2.79% to 20.97%	-27.67% to -9.88%	-20.23% to -15.53%	-19.59% to 1.33%	-7.49% to 0.84%	-5.86% to -4.20%	-6.29% to -2.42%	-6.93% to 0.70%	-11.49% to -5.18%	-17.62% to -5.46%	-8.06% to -2.80%	-8.68% to -3.24%
3rd year actual performance credit	15.46% to 25.50%	0.00% to 20.97%	-17.67% to 0.00%	-10.23% to -5.53%	-9.59% to 1.33%	0.00% to 0.84%	0.00%	0.00%	0.00% to 0.70%	-1.49% to 0.00%	-7.62% to 0.00%	0.00%	0.00%
3rd anniversary renewal cap rate	23.50%	23.50%	24.00%	25.50%	26.00%	26.50%	29.50%	31.50%	28.00%	27.50%	29.50%	28.00%	28.00%
4th year index return	-5.98% to -1.41%	-3.98% to 16.43%	27.18% to 57.16%	35.43% to 43.14%	21.08% to 44.61%	21.68% to 32.11%	20.97% to 24.18%	15.94% to 24.21%	25.35% to 30.23%	23.14% to 32.78%	22.95% to 42.28%	16.49% to 27.80%	15.83% to 21.53%
4th year actual performance credit	0.00%	0.00% to 16.43%	24.00%	25.50%	21.08% to 26.00%	21.68% to 26.50%	20.97% to 24.18%	15.94% to 24.21%	25.35% to 28.00%	23.14% to 27.50%	22.95% to 29.50%	16.49% to 27.80%	15.83% to 21.53%
4th anniversary renewal cap rate	25.50%	26.00%	28.00%	28.00%	26.50%	25.50%	28.50%	28.00%	27.50%	27.50%	29.50%	27.50%	28.50%

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Index PERFORMANCE Strategy (continued)

EURO STOXX 50[®]

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	25.00%	25.00%	27.00%	26.00%	28.00%	27.00%	28.00%	24.00%	26.00%	26.50%	27.00%	27.50%
1st year index return	-15.91% to -7.58%	-8.79% to -0.23%	-3.80% to 1.24%	-0.48% to 3.04%	-6.86% to -0.61%	-4.19% to 4.03%	-5.50% to 3.94%	-5.55% to 2.72%	2.73% to 6.49%	0.35% to 15.69%	12.32% to 18.22%	14.76% to 28.76%
1st year actual performance credit	-5.91% to 0.00%	0.00%	0.00% to 1.24%	0.00% to 3.04%	0.00%	0.00% to 4.03%	0.00% to 3.94%	0.00% to 2.72%	2.73% to 6.49%	0.35% to 15.69%	12.32% to 18.22%	14.76% to 27.50%
1st anniversary renewal cap rate	26.50%	26.25%	27.00%	26.50%	26.50%	28.00%	26.50%	28.00%	27.50%	27.00%	26.50%	26.00%
2nd year index return	15.46% to 27.71%	0.65% to 20.97%	-28.01% to -2.79%	-22.49% to -15.35%	-19.59% to -2.15%	-7.54% to 1.33%	-7.08% to -1.56%	-5.51% to 0.70%	-11.49% to -4.90%	-17.62% to -5.16%	-13.14% to -2.60%	-8.68% to -3.24%
2nd year actual performance credit	15.46% to 26.50%	0.65% to 20.97%	-18.01% to 0.00%	-12.49% to -5.35%	-9.59% to 0.00%	0.00% to 1.33%	0.00%	0.00% to 0.70%	-1.49% to 0.00%	-7.62% to 0.00%	-3.14% to 0.00%	0.00%
2nd anniversary renewal cap rate	24.00%	24.00%	25.50%	25.50%	26.00%	26.50%	28.50%	28.00%	29.50%	29.00%	27.50%	27.00%
3rd year index return	-5.98% to -1.93%	-4.12% to 11.33%	16.43% to 57.16%	35.43% to 48.18%	25.38% to 45.55%	21.08% to 32.11%	15.94% to 28.83%	25.35% to 30.23%	23.14% to 32.78%	22.95% to 42.28%	16.01% to 35.84%	15.83% to 21.14%
3rd year actual performance credit	0.00%	0.00% to 11.33%	16.43% to 25.50%	25.50%	25.38% to 26.00%	21.08% to 26.50%	15.94% to 28.50%	25.35% to 28.00%	23.14% to 29.50%	22.95% to 29.00%	16.01% to 27.50%	15.83% to 21.14%
3rd anniversary renewal cap rate	27.50%	28.50%	29.00%	28.00%	26.50%	25.50%	25.00%	26.25%	27.00%	28.00%	27.50%	28.00%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	28.50%	29.00%	28.50%	28.00%	27.50%	27.50%	29.00%	27.50%	28.00%	27.50%	27.00%	26.50%
1st year index return	15.46% to 27.71%	0.81% to 20.97%	-29.58% to 1.09%	-22.49% to -15.35%	-18.17% to -0.93%	-7.70% to 1.33%	-7.08% to -1.29%	-3.98% to 1.10%	-11.49% to -4.87%	-18.26% to -5.16%	-13.14% to -2.90%	-8.68% to -2.60%
1st year actual performance credit	15.46% to 27.71%	0.81% to 20.97%	-19.58% to 1.09%	-12.49% to -5.35%	-8.17% to 0.00%	0.00% to 1.33%	0.00%	0.00% to 1.10%	-1.49% to 0.00%	-8.26% to 0.00%	-3.14% to 0.00%	0.00%
1st anniversary renewal cap rate	25.00%	25.00%	25.50%	25.50%	26.00%	26.50%	28.50%	28.00%	29.50%	29.00%	27.50%	27.00%
2nd year index return	-6.03% to -2.42%	-4.12% to 11.33%	9.10% to 62.11%	36.62% to 48.18%	24.76% to 45.55%	21.08% to 31.76%	15.94% to 27.31%	24.22% to 28.83%	23.14% to 32.78%	23.48% to 42.87%	16.48% to 35.84%	15.83% to 21.53%
2nd year actual performance credit	0.00%	0.00% to 11.33%	9.10% to 25.50%	25.50%	24.76% to 26.00%	21.08% to 26.50%	15.94% to 27.31%	24.22% to 28.00%	23.14% to 29.50%	23.48% to 29.00%	16.48% to 27.50%	15.83% to 21.53%
2nd anniversary renewal cap rate	27.00%	28.00%	28.50%	27.00%	26.25%	26.00%	25.50%	26.25%	27.00%	28.00%	27.50%	28.00%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	26.00%	25.00%	25.00%	25.50%	25.50%	26.00%	26.50%	28.50%	28.00%	29.50%	29.00%	27.50%
1st year index return	-5.98% to -3.38%	-4.12% to 11.33%	8.31% to 62.11%	35.43% to 43.40%	31.54% to 45.55%	20.97% to 32.11%	16.73% to 26.77%	24.22% to 30.23%	23.14% to 32.78%	22.95% to 42.87%	16.48% to 39.08%	15.83% to 22.53%
1st year actual performance credit	0.00%	0.00% to 11.33%	8.31% to 25.00%	25.50%	25.50%	20.97% to 26.00%	16.73% to 26.50%	24.22% to 28.50%	23.14% to 28.00%	22.95% to 29.50%	16.48% to 29.00%	15.83% to 22.53%
1st anniversary renewal cap rate	27.00%	28.00%	28.50%	27.00%	26.25%	26.00%	25.50%	26.25%	27.00%	28.00%	27.50%	28.00%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	27.00%	27.00%	28.00%	28.50%	27.00%	26.25%	26.00%	25.50%	26.25%	27.00%	28.00%	27.50%

¹EURO STOXX 50[®] is not available to enforce contracts issued before August 24, 2015, or to enforce contracts issued in Missouri before April 25, 2016.

Index PERFORMANCE Strategy

iShares® MSCI EM ETF¹

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016	
4th anniversary renewal cap rate								15.50%	17.75%	18.00%	15.75%	15.25%	
5th year index return								10.25% to 15.49%	3.48% to 12.71%	3.73% to 12.84%	4.19% to 15.78%	11.57% to 19.28%	
5th year actual performance credit								10.25% to 15.49%	3.48% to 12.71%	3.73% to 12.84%	4.19% to 15.75%	11.57% to 15.25%	
5th anniversary renewal cap rate	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.												
6th year index return								12.08% to 19.29%	12.02% to 20.84%	9.15% to 15.56%	-2.30% to 12.36%	-6.96% to -0.28%	
6th year actual performance credit								12.08% to 19.29%	12.02% to 20.84%	9.15% to 15.56%	0.00% to 12.36%	0.00%	
6th anniversary renewal cap rate								20.00%	21.50%	22.00%	16.25%	18.00%	

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
3rd anniversary renewal cap rate				14.25%	14.50%	15.75%	15.50%	17.75%	17.75%	18.00%	15.75%	15.25%
4th year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.			-21.37% to -16.95%	-19.27% to 0.76%	-6.86% to -0.02%	-0.59% to 6.45%	7.50% to 15.49%	3.48% to 9.29%	4.24% to 12.56%	3.73% to 18.75%	11.54% to 18.58%
4th year actual performance credit				-11.37% to -6.95%	-9.27% to 0.76%	0.00%	0.00% to 6.45%	7.50% to 15.49%	3.48% to 9.29%	4.24% to 12.56%	3.73% to 15.75%	11.54% to 15.25%
4th anniversary renewal cap rate	15.00%	15.50%	25.00%	20.00%	23.50%	25.00%	26.00%	23.25%	22.00%	22.00%	17.50%	17.50%
5th year index return	16.57% to 30.63%	27.66% to 34.61%	27.24% to 76.15%	48.36% to 55.61%	35.32% to 51.24%	26.98% to 41.14%	15.20% to 26.98%	12.08% to 19.80%	11.24% to 20.84%	9.15% to 15.56%	-3.05% to 13.34%	-5.57% to -0.77%
5th year actual performance credit	15.00%	15.50%	25.00%	20.00%	23.50%	25.00%	15.20% to 26.00%	12.08% to 19.80%	11.24% to 20.84%	9.15% to 15.56%	0.00% to 13.34%	0.00%
5th anniversary renewal cap rate	18.25%	19.50%	24.00%	19.00%	18.75%	19.00%	20.00%	18.25%	21.50%	22.00%	16.25%	18.00%

¹iShares® MSCI EM ETF is not available to inforce contracts issued before August 24, 2015.

Index PERFORMANCE Strategy (continued)

iShares® MSCI EM ETF¹

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
2nd anniversary renewal cap rate				15.50%	15.50%	17.00%	20.00%	19.75%	19.50%	19.50%	19.75%	17.25%	17.25%
3rd year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.			-21.37% to -16.95%	-19.27% to 0.20%	-6.63% to 0.76%	-0.59% to 1.10%	-0.12% to 2.82%	6.45% to 15.49%	4.27% to 9.24%	3.73% to 12.74%	9.48% to 19.28%	11.54% to 18.75%
3rd year actual performance credit				-11.37% to -6.95%	-9.27% to 0.20%	0.00% to 0.76%	0.00% to 1.10%	0.00% to 2.82%	6.45% to 15.49%	4.27% to 9.24%	3.73% to 12.74%	9.48% to 17.25%	11.54% to 17.25%
3rd anniversary renewal cap rate	15.00%	15.50%	25.00%	21.50%	24.00%	25.00%	28.00%	29.00%	25.75%	25.25%	24.25%	20.75%	20.25%
4th year index return	15.74% to 30.91%	28.25% to 36.15%	35.63% to 76.15%	49.34% to 55.61%	36.14% to 51.20%	26.98% to 41.14%	23.96% to 26.98%	15.20% to 23.19%	12.24% to 19.80%	12.29% to 20.84%	7.22% to 15.56%	-3.05% to 7.24%	-6.96% to -1.16%
4th year actual performance credit	15.00%	15.50%	25.00%	21.50%	24.00%	25.00%	23.96% to 26.98%	15.20% to 23.19%	12.24% to 19.80%	12.29% to 20.84%	7.22% to 15.56%	0.00% to 7.24%	0.00%
4th anniversary renewal cap rate	18.25%	19.50%	24.00%	21.50%	21.25%	21.25%	24.25%	27.50%	22.75%	25.25%	24.25%	20.00%	20.75%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
1st anniversary renewal cap rate				15.50%	15.50%	17.00%	16.75%	23.00%	23.00%	22.75%	20.50%	20.00%
2nd year index return range	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.			-24.34% to -16.95%	-19.27% to -3.16%	-7.22% to 0.76%	-4.33% to 13.08%	9.18% to 15.49%	4.10% to 9.66%	3.73% to 12.84%	9.48% to 18.96%	11.54% to 19.28%
2nd year performance credit				-14.34% to -6.95%	-9.27% to 0.00%	0.00% to 0.76%	0.00% to 13.08%	9.18% to 15.49%	4.10% to 9.66%	3.73% to 12.84%	9.48% to 18.96%	11.54% to 19.28%
2nd anniversary renewal cap rate	16.50%	17.00%	25.00%	21.50%	24.00%	25.00%	26.00%	24.25%	25.75%	24.25%	20.25%	20.00%
3rd year index return	15.74% to 30.63%	28.13% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	40.43% to 52.83%	32.45% to 41.62%	15.20% to 32.45%	12.24% to 19.86%	12.29% to 20.64%	6.73% to 15.56%	-2.80% to 9.11%	-6.96% to -1.51%
3rd year actual performance credit	15.74% to 16.50%	17.00%	25.00%	21.50%	24.00%	25.00%	15.20% to 26.00%	12.24% to 19.86%	12.29% to 20.64%	6.73% to 15.56%	0.00% to 9.11%	0.00%
3rd anniversary renewal cap rate	21.00%	23.00%	27.50%	21.50%	21.25%	21.25%	24.50%	18.50%	19.00%	20.00%	19.50%	20.50%

¹iShares® MSCI EM ETF is not available to inforce contracts issued before August 24, 2015.

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE				19.25%	19.25%	19.00%	21.75%	21.25%	23.00%	23.00%	22.75%	20.50%
1st year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.			-24.34% to -16.95%	-15.03% to -1.56%	-7.22% to 0.76%	-4.50% to 14.34%	9.19% to 15.49%	3.48% to 9.18%	4.24% to 12.84%	8.68% to 17.00%	11.54% to 19.28%
1st year actual performance credit				-14.34% to -6.95%	-5.03% to 0.00%	0.00% to 0.76%	0.00% to 14.34%	9.19% to 15.49%	3.48% to 9.18%	4.24% to 12.84%	8.68% to 17.00%	11.54% to 19.28%
1st anniversary renewal cap rate	17.75%	17.50%	20.00%	22.00%	25.00%	25.00%	26.00%	24.25%	25.75%	24.25%	20.25%	20.00%
2nd year index return	13.59% to 30.63%	27.24% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	37.22% to 51.58%	34.69% to 41.62%	17.31% to 32.45%	12.08% to 19.86%	12.29% to 20.64%	8.68% to 15.41%	-2.30% to 9.11%	-8.24% to -0.77%
2nd year actual performance credit	13.59% to 17.75%	17.50%	20.00%	22.00%	25.00%	25.00%	17.31% to 26.00%	12.08% to 19.86%	12.29% to 20.64%	8.68% to 15.41%	0.00% to 9.11%	0.00%
2nd anniversary renewal cap rate	20.75%	21.75%	22.50%	20.25%	19.50%	18.50%	18.25%	18.50%	19.00%	20.00%	19.50%	20.50%

Index PERFORMANCE Strategy (continued)

iShares® MSCI EM ETF¹

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	20.00%	17.75%	17.50%	20.00%	22.00%	25.00%	25.00%	26.00%	24.25%	25.75%	24.25%	20.25%
1st year index return	17.56% to 30.91%	27.66% to 36.15%	27.24% to 73.72%	48.36% to 55.24%	42.84% to 51.58%	24.76% to 41.93%	15.20% to 26.73%	12.08% to 20.50%	12.02% to 20.84%	9.15% to 15.56%	-2.30% to 12.36%	-6.96% to -0.28%
1st year actual performance credit	17.56% to 20.00%	17.75%	17.50%	20.00%	22.00%	24.76% to 25.00%	15.20% to 25.00%	12.08% to 20.50%	12.02% to 20.84%	9.15% to 15.56%	0.00% to 12.36%	0.00%
1st anniversary renewal cap rate	20.75%	21.75%	22.50%	20.25%	19.50%	18.50%	18.25%	18.50%	19.00%	20.00%	19.50%	20.50%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	20.00%	20.75%	21.75%	22.50%	20.25%	19.50%	18.50%	18.25%	18.50%	19.00%	20.00%	19.50%

¹iShares® MSCI EM ETF is not available to enforce contracts issued before August 24, 2015.

Index PRECISION Strategy

S&P 500® Index

The initial Precision Rate for new contracts is set on the Index Effective Date, which is the first Term Start Date and the first date your money has the opportunity to be allocated to an index option. Once the contract is issued, the Precision Rates are subject to change annually on the Term Start Date, and will never be less than 1.50%.

Precision Rates can be different between newly issued contracts and inforce contracts, and they can be different between inforce contracts issued on different days and in different years. Precision Rates can also be different for each index.

The historical examples show the lowest and highest actual annual index returns for each time period over the range of possible Term Start Dates, and the corresponding performance credit owners received for these index returns.

The Index Precision Strategy is available to inforce contracts for allocation on the first Term Start Date that occurs on or after January 15, 2018.

2017 Index Effective Date	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	7.00%	7.25%
1st year index return	1.37% to 8.62%	-12.38% to 2.68%
1st year actual performance credit	7.00%	-2.38% to 7.25%
1st anniversary renewal cap rate	8.20%	9.20%
2nd year index return	9.64% to 19.03%	15.46% to 37.13%
2nd year actual performance credit	8.20%	9.20%
2nd anniversary renewal cap rate	9.70%	9.00%
3rd year index return	14.17% to 18.84%	13.59% to 18.43%
3rd year actual performance credit	9.70%	9.00%
3rd anniversary renewal cap rate	13.60%	11.10%
4th year index return	23.22% to 32.42%	23.15% to 29.61%
4th year actual performance credit	13.60%	11.10%
4th anniversary renewal cap rate	10.80%	9.70%

Index PRECISION Strategy (continued)

S&P 500® Index

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	7.25%	7.05%	8.70%	8.35%	9.95%	8.60%	8.00%	8.00%	8.20%	8.50%	8.90%	10.20%
1st year index return	-9.77% to 3.35%	0.51% to 4.92%	-0.12% to 11.05%	7.17% to 11.18%	0.36% to 12.01%	2.57% to 9.03%	0.15% to 10.42%	-0.95% to 3.70%	0.54% to 4.18%	-1.23% to 14.32%	9.64% to 19.03%	15.28% to 37.10%
1st year actual performance credit	0.00% to 7.25%	7.05%	0.00% to 8.70%	8.35%	9.95%	8.60%	8.00%	0.00% to 8.00%	8.20%	0.00% to 8.50%	8.90%	10.20%
1st anniversary renewal cap rate	9.30%	9.00%	8.80%	8.20%	8.00%	8.40%	9.10%	7.80%	9.80%	10.40%	10.10%	9.40%
2nd year index return	19.23% to 32.15%	6.10% to 23.79%	-21.63% to 7.25%	-13.39% to -0.89%	-3.49% to 11.34%	3.27% to 13.68%	4.48% to 16.22%	14.38% to 21.47%	9.12% to 15.15%	7.54% to 20.29%	14.06% to 18.54%	14.29% to 18.84%
2nd year actual performance credit	9.30%	9.00%	-11.63% to 8.80%	-3.39% to 0.00%	0.00% to 8.00%	8.40%	9.10%	7.80%	9.80%	10.40%	10.10%	9.40%
2nd anniversary renewal cap rate	9.20%	8.40%	8.50%	11.20%	13.00%	13.00%	12.90%	13.70%	12.70%	13.20%	13.40%	11.10%
3rd year index return	13.17% to 18.86%	14.92% to 32.08%	28.56% to 76.12%	44.83% to 63.86%	35.91% to 48.11%	30.76% to 42.59%	30.96% to 39.05%	29.10% to 32.82%	28.88% to 37.24%	23.10% to 39.89%	23.77% to 33.97%	23.15% to 28.46%
3rd year actual performance credit	9.20%	8.40%	8.50%	11.20%	13.00%	13.00%	12.90%	13.70%	12.70%	13.20%	13.40%	11.10%
3rd anniversary renewal cap rate	10.80%	10.60%	10.80%	11.80%	10.00%	9.40%	9.70%	9.40%	8.80%	9.00%	9.40%	8.80%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	10.70%	11.30%	10.00%	9.30%	9.00%	9.30%	10.00%	8.70%	9.80%	10.40%	10.10%	9.40%
1st year index return	20.04% to 32.15%	6.10% to 23.91%	-21.63% to 8.40%	-13.39% to -0.89%	-0.10% to 13.79%	3.27% to 13.68%	4.48% to 16.98%	14.38% to 22.36%	8.19% to 16.65%	7.62% to 20.29%	14.06% to 17.83%	13.59% to 18.84%
1st year actual performance credit	10.70%	11.30%	-11.63% to 10.00%	-3.39% to 0.00%	0.00% to 9.00%	9.30%	10.00%	8.70%	9.80%	10.40%	10.10%	9.40%
1st anniversary renewal cap rate	9.40%	8.70%	8.60%	12.25%	13.25%	13.50%	13.00%	13.80%	12.70%	13.20%	13.40%	11.10%
2nd year index return	13.17% to 18.86%	14.92% to 32.08%	27.05% to 76.12%	44.83% to 63.86%	34.26% to 46.90%	30.76% to 42.59%	30.96% to 39.05%	26.70% to 32.82%	31.28% to 37.44%	23.40% to 40.52%	24.75% to 33.97%	23.15% to 29.61%
2nd year actual performance credit	9.40%	8.70%	8.60%	12.25%	13.25%	13.50%	13.00%	13.80%	12.70%	13.20%	13.40%	11.10%
2nd anniversary renewal cap rate	10.70%	10.50%	10.70%	10.80%	10.10%	9.30%	9.30%	8.70%	8.80%	9.00%	9.40%	8.80%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	9.40%	8.70%	8.60%	12.25%	13.25%	13.50%	13.00%	13.80%	12.70%	13.20%	13.40%	11.10%
1st year index return	13.17% to 17.57%	14.92% to 32.08%	20.39% to 70.96%	44.83% to 53.42%	37.51% to 47.51%	30.78% to 42.59%	32.06% to 38.63%	26.70% to 33.42%	27.49% to 37.44%	23.10% to 40.52%	23.22% to 38.34%	23.15% to 29.53%
1st year actual performance credit	9.40%	8.70%	8.60%	12.25%	13.25%	13.50%	13.00%	13.80%	12.70%	13.20%	13.40%	11.10%
1st anniversary renewal cap rate	10.70%	10.50%	10.70%	10.80%	10.10%	9.30%	9.30%	8.70%	8.80%	9.00%	9.40%	8.80%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	10.70%	10.50%	10.70%	10.80%	10.10%	9.30%	9.30%	8.70%	8.80%	9.00%	9.40%	8.80%

Index PRECISION Strategy

Russell 2000® Index

2017 Index Effective Date	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	8.75%	9.00%
1st year index return	-3.37% to 6.97%	-17.89% to -2.09%
1st year actual performance credit	0.00% to 8.75%	-7.89% to 0.00%
1st anniversary renewal cap rate	9.30%	10.00%
2nd year index return	0.75% to 9.46%	9.05% to 32.14%
2nd year actual performance credit	9.30%	10.00%
2nd anniversary renewal cap rate	10.80%	9.80%
3rd year index return	6.64% to 17.26%	15.76% to 19.96%
3rd year actual performance credit	10.80%	9.80%
3rd anniversary renewal cap rate	15.00%	12.30%
4th year index return	16.44% to 43.27%	8.61% to 19.17%
4th year actual performance credit	15.00%	12.30%
4th anniversary renewal cap rate	13.00%	12.10%

Index PRECISION Strategy (continued)

Russell 2000® Index

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	9.00%	8.85%	10.25%	9.75%	10.45%	8.70%	8.30%	8.60%	9.00%	8.80%	10.10%	11.00%
1st year index return	-14.28% to 1.95%	-0.16% to 5.46%	-3.23% to 4.07%	-1.12% to 4.34%	-10.80% to 4.36%	-10.29% to -4.77%	-11.11% to -5.32%	-15.76% to -9.17%	-12.55% to -7.35%	-11.07% to 5.94%	0.75% to 9.46%	8.99% to 32.45%
1st year actual performance credit	-4.28% to 9.00%	0.00% to 8.85%	0.00% to 10.25%	0.00% to 9.75%	-0.80% to 10.45%	-0.29% to 0.00%	-1.11% to 0.00%	-5.76% to 0.00%	-2.55% to 0.00%	-1.07% to 8.80%	10.10%	11.00%
1st anniversary renewal cap rate	9.90%	9.20%	9.40%	9.10%	9.10%	9.30%	9.90%	9.10%	11.10%	11.50%	11.30%	10.20%
2nd year index return	7.56% to 24.80%	-6.29% to 10.71%	-35.84% to -5.70%	-32.60% to -18.64%	-21.74% to -3.75%	-10.72% to 2.22%	-10.60% to 2.83%	2.82% to 8.47%	-5.33% to 2.53%	-1.80% to 11.02%	3.44% to 15.35%	15.76% to 19.96%
2nd year actual performance credit	9.90%	0.00% to 9.20%	-25.84% to 0.00%	-22.60% to -8.64%	-11.74% to 0.00%	-0.72% to 9.30%	-0.60% to 9.90%	9.10%	0.00% to 11.10%	0.00% to 11.50%	11.30%	10.20%
2nd anniversary renewal cap rate	9.90%	9.20%	9.20%	11.50%	13.30%	13.50%	13.80%	15.90%	15.40%	15.90%	15.10%	12.30%
3rd year index return	16.99% to 32.78%	32.72% to 54.11%	52.01% to 127.50%	79.17% to 115.28%	57.46% to 80.68%	50.90% to 72.23%	44.62% to 62.98%	37.32% to 49.29%	42.00% to 54.85%	34.66% to 50.57%	16.80% to 48.57%	8.61% to 19.17%
3rd year actual performance credit	9.90%	9.20%	9.20%	11.50%	13.30%	13.50%	13.80%	15.90%	15.40%	15.90%	15.10%	12.30%
3rd anniversary renewal cap rate	12.30%	12.90%	13.10%	13.70%	12.70%	11.70%	11.30%	11.30%	10.80%	11.00%	11.50%	11.20%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	11.40%	11.60%	10.70%	10.20%	10.10%	10.30%	10.80%	9.90%	11.10%	11.50%	11.30%	10.20%
1st year index return	8.67% to 24.80%	-6.29% to 10.71%	-36.62% to -5.70%	-32.60% to -18.64%	-19.80% to -1.22%	-10.72% to 2.22%	-10.60% to 3.95%	2.82% to 8.47%	-6.85% to 3.40%	-1.82% to 11.02%	3.44% to 14.79%	15.35% to 23.73%
1st year actual performance credit	11.40%	0.00% to 11.60%	-26.62% to 0.00%	-22.60% to -8.64%	-9.80% to 0.00%	-0.72% to 10.30%	-0.60% to 10.80%	9.90%	0.00% to 11.10%	0.00% to 11.50%	11.30%	10.20%
1st anniversary renewal cap rate	10.20%	9.50%	9.30%	12.50%	13.50%	14.00%	14.00%	16.00%	15.40%	15.90%	15.10%	12.30%
2nd year index return	16.75% to 32.93%	31.77% to 54.11%	48.24% to 128.78%	77.47% to 115.28%	56.96% to 79.76%	50.90% to 72.23%	44.61% to 62.98%	35.64% to 48.38%	42.00% to 55.64%	34.66% to 50.33%	20.04% to 48.57%	7.21% to 16.80%
2nd year actual performance credit	10.20%	9.50%	9.30%	12.50%	13.50%	14.00%	14.00%	16.00%	15.40%	15.90%	15.10%	12.30%
2nd anniversary renewal cap rate	12.10%	12.80%	13.00%	13.20%	12.30%	11.60%	11.00%	10.50%	10.80%	11.00%	11.50%	11.20%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	10.20%	9.50%	9.30%	12.50%	13.50%	14.00%	14.00%	16.00%	15.40%	15.90%	15.10%	12.30%
1st year index return	24.51% to 30.14%	31.77% to 54.11%	40.21% to 128.78%	77.50% to 95.15%	58.25% to 79.76%	52.50% to 72.23%	44.62% to 62.98%	35.64% to 49.29%	40.86% to 55.64%	35.49% to 50.57%	16.96% to 48.94%	8.62% to 20.04%
1st year actual performance credit	10.20%	9.50%	9.30%	12.50%	13.50%	14.00%	14.00%	16.00%	15.40%	15.90%	15.10%	12.30%
1st anniversary renewal cap rate	12.10%	12.80%	13.00%	13.20%	12.30%	11.60%	11.00%	10.50%	10.80%	11.00%	11.50%	11.20%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	12.10%	12.80%	13.00%	13.20%	12.30%	11.60%	11.00%	10.50%	10.80%	11.00%	11.50%	11.20%

Index PRECISION Strategy

Nasdaq-100® Index

2017 Index Effective Date	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	8.25%	8.25%
1st year index return	2.21% to 13.96%	-8.75% to 8.67%
1st year actual performance credit	8.25%	0.00% to 8.25%
1st anniversary renewal cap rate	10.20%	11.10%
2nd year index return	14.11% to 28.26%	22.27% to 47.41%
2nd year actual performance credit	10.20%	11.10%
2nd anniversary renewal cap rate	10.80%	10.00%
3rd year index return	41.04% to 51.01%	43.08% to 51.61%
3rd year actual performance credit	10.80%	10.00%
3rd anniversary renewal cap rate	17.40%	12.70%
4th year index return	26.48% to 38.09%	22.68% to 29.99%
4th year actual performance credit	17.40%	12.70%
4th anniversary renewal cap rate	12.30%	11.50%

Index PRECISION Strategy (continued)

Nasdaq-100® Index

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	8.50%	8.35%	10.15%	9.65%	11.50%	9.60%	8.80%	9.70%	9.50%	10.00%	11.00%	12.10%
1st year index return	-6.52% to 8.12%	1.92% to 9.63%	0.71% to 17.35%	12.53% to 20.00%	-1.50% to 18.10%	0.76% to 9.89%	0.27% to 12.02%	-0.59% to 4.63%	0.51% to 6.11%	-1.02% to 18.36%	14.11% to 28.26%	22.09% to 47.47%
1st year actual performance credit	0.00% to 8.50%	8.35%	10.15%	9.65%	0.00% to 11.50%	9.60%	8.80%	0.00% to 9.70%	9.50%	0.00% to 10.00%	11.00%	12.10%
1st anniversary renewal cap rate	11.20%	11.00%	10.10%	9.10%	9.20%	9.30%	10.60%	8.90%	11.00%	11.30%	11.30%	10.40%
2nd year index return	31.12% to 43.06%	18.54% to 37.74%	-6.49% to 19.94%	-0.22% to 14.99%	12.47% to 37.56%	27.61% to 36.09%	30.87% to 49.80%	43.50% to 58.09%	38.64% to 50.74%	35.00% to 56.17%	42.21% to 51.03%	45.41% to 51.61%
2nd year actual performance credit	11.20%	11.00%	0.00% to 10.10%	0.00% to 9.10%	9.20%	9.30%	10.60%	8.90%	11.00%	11.30%	11.30%	10.40%
2nd anniversary renewal cap rate	10.10%	9.30%	9.40%	12.00%	13.80%	13.50%	13.60%	14.20%	14.90%	15.40%	15.30%	12.70%
3rd year index return	39.57% to 50.69%	37.35% to 57.44%	44.18% to 87.34%	57.46% to 80.63%	41.64% to 58.29%	39.40% to 47.47%	32.84% to 44.29%	29.40% to 36.52%	27.70% to 40.68%	21.29% to 44.09%	26.03% to 38.28%	22.68% to 31.69%
3rd year actual performance credit	10.10%	9.30%	9.40%	12.00%	13.80%	13.50%	13.60%	14.20%	14.90%	15.40%	15.30%	12.70%
3rd anniversary renewal cap rate	12.60%	12.10%	12.30%	13.20%	12.20%	10.90%	11.30%	11.10%	10.00%	10.20%	10.80%	10.60%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	12.60%	13.40%	11.30%	10.20%	10.20%	10.30%	11.50%	9.70%	11.00%	11.30%	11.30%	10.40%
1st year index return	31.89% to 43.06%	18.54% to 37.76%	-6.49% to 21.17%	-0.22% to 15.28%	19.13% to 39.08%	27.61% to 36.09%	30.87% to 50.03%	43.50% to 61.49%	38.56% to 50.56%	35.82% to 56.17%	42.82% to 49.91%	42.66% to 51.61%
1st year actual performance credit	12.60%	13.40%	0.00% to 11.30%	0.00% to 10.20%	10.20%	10.30%	11.50%	9.70%	11.00%	11.30%	11.30%	10.40%
1st anniversary renewal cap rate	10.40%	9.50%	9.50%	13.00%	14.00%	14.00%	13.70%	14.30%	14.90%	15.40%	15.30%	12.70%
2nd year index return	39.57% to 50.61%	37.35% to 57.44%	44.18% to 87.10%	51.52% to 80.63%	39.41% to 50.73%	38.30% to 47.47%	32.84% to 44.29%	25.63% to 36.52%	33.79% to 41.38%	21.72% to 43.49%	28.37% to 38.57%	22.68% to 31.69%
2nd year actual performance credit	10.40%	9.50%	9.50%	13.00%	14.00%	14.00%	13.70%	14.30%	14.90%	15.40%	15.30%	12.70%
2nd anniversary renewal cap rate	12.40%	12.00%	12.20%	12.30%	11.20%	10.70%	10.00%	9.70%	10.00%	10.20%	10.80%	10.60%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	10.40%	9.50%	9.50%	13.00%	14.00%	14.00%	13.70%	14.30%	14.90%	15.40%	15.30%	12.70%
1st year index return	39.57% to 47.50%	37.35% to 57.44%	39.27% to 87.10%	53.32% to 69.17%	41.64% to 51.52%	38.30% to 47.47%	34.48% to 44.29%	25.63% to 38.17%	27.50% to 41.38%	21.29% to 44.09%	27.48% to 43.13%	22.68% to 31.69%
1st year actual performance credit	10.40%	9.50%	9.50%	13.00%	14.00%	14.00%	13.70%	14.30%	14.90%	15.40%	15.30%	12.70%
1st anniversary renewal cap rate	12.40%	12.00%	12.20%	12.30%	11.20%	10.70%	10.00%	9.70%	10.00%	10.20%	10.80%	10.60%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	12.40%	12.00%	12.20%	12.30%	11.20%	10.70%	10.00%	9.70%	10.00%	10.20%	10.80%	10.60%

Index PRECISION Strategy

EURO STOXX 50[®]

2017 Index Effective Date	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	10.75%	10.75%
1st year index return	-12.50% to -8.86%	-17.26% to -11.77%
1st year actual performance credit	-2.50% to 0.00%	-7.26% to -1.77%
1st anniversary renewal cap rate	12.00%	12.50%
2nd year index return	12.80% to 18.22%	15.80% to 28.76%
2nd year actual performance credit	12.00%	12.50%
2nd anniversary renewal cap rate	12.20%	11.20%
3rd year index return	-8.06% to -2.80%	-8.68% to -3.24%
3rd year actual performance credit	0.00%	0.00%
3rd anniversary renewal cap rate	12.80%	11.10%
4th year index return	16.49% to 27.80%	15.83% to 21.53%
4th year actual performance credit	12.80%	11.10%
4th anniversary renewal cap rate	11.40%	10.10%

¹EURO STOXX 50[®] is not available to enforce contracts issued before August 24, 2015, or to enforce contracts issued in Missouri before April 25, 2016.

Index PRECISION Strategy (continued)

EURO STOXX 50®

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	10.75%	11.10%	12.10%	11.85%	12.60%	11.00%	11.70%	11.70%	12.20%	12.50%	13.00%	13.80%
1st year index return	-15.91% to -7.58%	-8.79% to -0.23%	-3.80% to 1.24%	-0.48% to 3.04%	-6.86% to -0.61%	-4.19% to 4.03%	-5.50% to 3.94%	-5.55% to 2.72%	2.73% to 6.49%	0.35% to 15.69%	12.32% to 18.22%	14.76% to 28.76%
1st year actual performance credit	-5.91% to 0.00%	0.00%	0.00% to 12.10%	0.00% to 11.85%	0.00%	0.00% to 11.00%	0.00% to 11.70%	0.00% to 11.70%	12.20%	12.50%	13.00%	13.80%
1st anniversary renewal cap rate	12.40%	11.30%	12.10%	11.90%	11.50%	11.50%	12.40%	11.40%	13.10%	13.00%	12.70%	11.70%
2nd year index return	15.46% to 27.71%	0.65% to 20.97%	-28.01% to -2.79%	-22.49% to -15.35%	-19.59% to -2.15%	-7.54% to 1.33%	-7.08% to -1.56%	-5.51% to 0.70%	-11.49% to -4.90%	-17.62% to -5.16%	-13.14% to -2.60%	-8.68% to -3.24%
2nd year actual performance credit	12.40%	11.30%	-18.01% to 0.00%	-12.49% to -5.35%	-9.59% to 0.00%	0.00% to 11.50%	0.00%	0.00% to 11.40%	-1.49% to 0.00%	-7.62% to 0.00%	-3.14% to 0.00%	0.00%
2nd anniversary renewal cap rate	11.30%	10.80%	10.70%	12.10%	13.80%	13.50%	13.50%	14.10%	12.90%	13.40%	13.00%	11.10%
3rd year index return	-5.98% to -1.93%	-4.12% to 11.33%	16.43% to 57.16%	35.43% to 48.18%	25.38% to 45.55%	21.08% to 32.11%	15.94% to 28.83%	25.35% to 30.23%	23.14% to 32.78%	22.95% to 42.28%	16.01% to 35.84%	15.83% to 21.14%
3rd year actual performance credit	0.00%	0.00% to 10.80%	10.70%	12.10%	13.80%	13.50%	13.50%	14.10%	12.90%	13.40%	13.00%	11.10%
3rd anniversary renewal cap rate	10.70%	10.80%	10.80%	11.70%	10.30%	10.00%	10.30%	10.40%	9.10%	9.40%	9.90%	9.20%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	14.20%	14.20%	13.80%	13.40%	12.90%	12.80%	13.50%	12.50%	13.10%	13.00%	12.70%	11.70%
1st year index return	15.46% to 27.71%	0.81% to 20.97%	-29.58% to 1.09%	-22.49% to -15.35%	-18.17% to -0.93%	-7.70% to 1.33%	-7.08% to -1.29%	-3.98% to 1.10%	-11.49% to -4.87%	-18.26% to -5.16%	-13.14% to -2.90%	-8.68% to -2.60%
1st year actual performance credit	14.20%	14.20%	-19.58% to 13.80%	-12.49% to -5.35%	-8.17% to 0.00%	0.00% to 12.80%	0.00%	0.00% to 12.50%	-1.49% to 0.00%	-8.26% to 0.00%	-3.14% to 0.00%	0.00%
1st anniversary renewal cap rate	11.70%	11.10%	10.80%	13.00%	14.00%	14.00%	13.70%	14.20%	12.90%	13.40%	13.00%	11.10%
2nd year index return	-6.03% to -2.42%	-4.12% to 11.33%	9.10% to 62.11%	36.62% to 48.18%	24.76% to 45.55%	21.08% to 31.76%	15.94% to 27.31%	24.22% to 28.83%	23.14% to 32.78%	23.48% to 42.87%	16.48% to 35.84%	15.83% to 21.53%
2nd year actual performance credit	0.00%	0.00% to 11.10%	10.80%	13.00%	14.00%	14.00%	13.70%	14.20%	12.90%	13.40%	13.00%	11.10%
2nd anniversary renewal cap rate	10.50%	10.60%	10.70%	10.80%	10.20%	9.80%	9.10%	8.70%	9.10%	9.40%	9.90%	9.20%

¹EURO STOXX 50® is not available to enforce contracts issued before August 24, 2015, or to enforce contracts issued in Missouri before April 25, 2016.

Index PRECISION Strategy (continued)

EURO STOXX 50®

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	11.70%	11.10%	10.80%	13.00%	14.00%	14.00%	13.70%	14.20%	12.90%	13.40%	13.00%	11.10%
1st year index return	-5.98% to -3.38%	-4.12% to 11.33%	8.31% to 62.11%	35.43% to 43.40%	31.54% to 45.55%	20.97% to 32.11%	16.73% to 26.77%	24.22% to 30.23%	23.14% to 32.78%	22.95% to 42.87%	16.48% to 39.08%	15.83% to 22.53%
1st year actual performance credit	0.00%	0.00% to 11.10%	10.80%	13.00%	14.00%	14.00%	13.70%	14.20%	12.90%	13.40%	13.00%	11.10%
1st anniversary renewal cap rate	10.50%	10.60%	10.70%	10.80%	10.20%	9.80%	9.10%	8.70%	9.10%	9.40%	9.90%	9.20%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	10.50%	10.60%	10.70%	10.80%	10.20%	9.80%	9.10%	8.70%	9.10%	9.40%	9.90%	9.20%

¹EURO STOXX 50® is not available to enforce contracts issued before August 24, 2015, or to enforce contracts issued in Missouri before April 25, 2016.

Index PRECISION Strategy

iShares® MSCI EM ETF¹

2017 Index Effective Date	11/7 - 12/4/2017	12/5 - 1/2/2018
2nd anniversary renewal cap rate	11.60%	10.50%
3rd year index return	9.48% to 19.28%	11.54% to 18.75%
3rd year actual performance credit	11.60%	10.50%
3rd anniversary renewal cap rate	14.20%	11.40%
4th year index return	-3.05% to 7.24%	-6.96% to -1.16%
4th year actual performance credit	0.00% to 14.20%	0.00%
4th anniversary renewal cap rate	12.10%	10.90%

¹iShares® MSCI EM ETF is not available to enforce contracts issued before August 24, 2015.

Index PRECISION Strategy (continued)

iShares® MSCI EM ETF¹

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
1st anniversary renewal cap rate					10.50%	10.60%	10.80%	10.40%	12.10%	12.30%	12.00%	10.90%
2nd year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.				-19.27% to -3.16%	-7.22% to 0.76%	-4.33% to 13.08%	9.18% to 15.49%	4.10% to 9.66%	3.73% to 12.84%	9.48% to 18.96%	11.54% to 19.28%
2nd year actual performance credit					-9.27% to 0.00%	0.00% to 10.60%	0.00% to 10.80%	10.40%	12.10%	12.30%	12.00%	10.90%
2nd anniversary renewal cap rate	10.50%	10.00%	10.30%	11.00%	12.80%	13.00%	13.40%	14.40%	13.70%	14.20%	14.10%	11.40%
3rd year index return	15.74% to 30.63%	28.13% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	40.43% to 52.83%	32.45% to 41.62%	15.20% to 32.45%	12.24% to 19.86%	12.29% to 20.64%	6.73% to 15.56%	-2.80% to 9.11%	-6.96% to -1.51%
3rd year actual performance credit	10.50%	10.00%	10.30%	11.00%	12.80%	13.00%	13.40%	14.40%	13.70%	14.20%	0.00% to 14.10%	0.00%
3rd anniversary renewal cap rate	11.40%	11.60%	11.80%	12.50%	12.00%	11.60%	10.00%	10.10%	9.60%	10.00%	10.60%	10.10%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE				11.50%	11.50%	11.60%	11.70%	11.40%	12.10%	12.30%	12.00%	10.90%
1st year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.			-24.34% to -16.95%	-15.03% to -1.56%	-7.22% to 0.76%	-4.50% to 14.34%	9.19% to 15.49%	3.48% to 9.18%	4.24% to 12.84%	8.68% to 17.00%	11.54% to 19.28%
1st year actual performance credit				-14.34% to -6.95%	-5.03% to 0.00%	0.00% to 11.60%	0.00% to 11.70%	11.40%	12.10%	12.30%	12.00%	10.90%
1st anniversary renewal cap rate	10.80%	10.20%	10.40%	12.00%	13.00%	13.50%	13.50%	14.50%	13.70%	14.20%	14.10%	11.40%
2nd year index return	13.59% to 30.63%	27.24% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	37.22% to 51.58%	34.69% to 41.62%	17.31% to 32.45%	12.08% to 19.86%	12.29% to 20.64%	8.68% to 15.41%	-2.30% to 9.11%	-8.24% to -0.77%
2nd year actual performance credit	10.80%	10.20%	10.40%	12.00%	13.00%	13.50%	13.50%	14.50%	13.70%	14.20%	0.00% to 14.10%	0.00%
2nd anniversary renewal cap rate	11.30%	11.50%	11.70%	11.90%	11.90%	11.50%	9.80%	9.40%	9.60%	10.00%	10.60%	10.10%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	10.80%	10.20%	10.40%	12.00%	13.00%	13.50%	13.50%	14.50%	13.70%	14.20%	14.10%	11.40%
1st year index return	17.56% to 30.91%	27.66% to 36.15%	27.24% to 73.72%	48.36% to 55.24%	42.84% to 51.58%	24.76% to 41.93%	15.20% to 26.73%	12.08% to 20.50%	12.02% to 20.84%	9.15% to 15.56%	-2.30% to 12.36%	-6.96% to -0.28%
1st year actual performance credit	10.80%	10.20%	10.40%	12.00%	13.00%	13.50%	13.50%	14.50%	13.70%	14.20%	0.00% to 14.10%	0.00%
1st anniversary renewal cap rate	11.30%	11.50%	11.70%	11.90%	11.90%	11.50%	9.80%	9.40%	9.60%	10.00%	10.60%	10.10%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	11.30%	11.50%	11.70%	11.90%	11.90%	11.50%	9.80%	9.40%	9.60%	10.00%	10.60%	10.10%

¹iShares® MSCI EM ETF is not available to inforce contracts issued before August 24, 2015.

Index GUARD Strategy

S&P 500® Index

The initial cap rates for new contracts are set on the Index Effective Date, which is the first Term Start Date and the first date your money has the opportunity to be allocated to an index option. Once the contract is issued, the caps are subject to significant change annually on the Term Start Date, but caps will never be less than 1.50%.

Caps and floors can be different between newly issued contracts and inforce contracts, and they can be different between inforce contracts issued on different days and in different years. Caps and floors can also be different for each index. The floors are declared on the issue date and do not change after a contract is issued. The current floors are -10% for all available indexes.

The historical examples show the lowest and highest actual annual index returns for each time period over the range of possible Term Start Dates, and the corresponding performance credits owners received for these index returns.

The Index Guard Strategy is not available to inforce contracts issued before August 24, 2015 or to inforce contracts issued before April 25, 2016 in Missouri.

2015 Index Effective Date	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	10.25%	10.25%	10.00%	9.50%	10.00%
1st year index return	3.39% to 16.32%	7.21% to 15.39%	-0.29% to 9.13%	-1.00% to 6.98%	4.21% to 12.82%
1st year actual performance credit	3.39% to 10.25%	7.21% to 10.25%	-0.29% to 9.13%	-1.00% to 6.98%	4.21% to 10.00%
1st anniversary renewal cap rate	9.25%	9.25%	9.00%	9.00%	9.00%
2nd year index return	10.91% to 14.44%	12.76% to 18.17%	17.61% to 22.97%	17.47% to 24.26%	17.65% to 20.59%
2nd year actual performance credit	9.25%	9.25%	9.00%	9.00%	9.00%
2nd anniversary renewal cap rate	10.50%	10.75%	10.00%	10.00%	9.75%
3rd year index return	14.44% to 18.57%	13.07% to 17.16%	2.33% to 13.35%	1.37% to 7.60%	-12.38% to 5.72%
3rd year actual performance credit	10.50%	10.75%	2.33% to 10.00%	1.37% to 7.60%	-10.00% to 5.72%
3rd anniversary renewal cap rate	9.75%	9.75%	9.50%	9.25%	10.25%
4th year index return	-0.95% to 3.70%	-1.23% to 4.05%	0.30% to 15.08%	11.00% to 19.03%	10.85% to 37.13%
4th year actual performance credit	-0.95% to 3.70%	-1.23% to 4.05%	0.30% to 9.50%	9.25%	10.25%
4th anniversary renewal cap rate	10.50%	11.25%	11.50%	11.25%	11.00%
5th year index return	15.28% to 21.47%	8.19% to 22.36%	7.54% to 19.15%	9.45% to 16.17%	14.00% to 18.84%
5th year actual performance credit	10.50%	8.19% to 11.25%	7.54% to 11.50%	9.45% to 11.25%	11.00%
5th anniversary renewal cap rate	10.50%	9.75%	9.50%	10.25%	10.00%
6th year index return	28.50% to 33.42%	26.70% to 37.44%	23.10% to 40.52%	26.59% to 38.34%	23.15% to 29.53%
6th year actual performance credit	10.50%	9.75%	9.50%	10.25%	10.00%
6th anniversary renewal cap rate	9.50%	9.25%	8.75%	9.25%	9.00%

Index GUARD Strategy (continued)

S&P 500® Index

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	9.50%	9.25%	9.25%	9.00%	9.00%	9.00%
1st year index return	12.51% to 22.44%	19.69% to 27.29%	13.80% to 21.11%	11.30% to 15.36%	15.09% to 17.38%	14.85% to 20.94%	13.49% to 16.47%	10.91% to 14.86%	12.76% to 17.46%	17.89% to 21.00%	17.53% to 24.26%	17.22% to 20.41%
1st year actual performance credit	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%	9.50%	9.25%	9.25%	9.00%	9.00%	9.00%
1st anniversary renewal cap rate	9.00%	9.25%	9.00%	9.75%	10.50%	10.75%	10.75%	10.50%	10.75%	10.00%	10.00%	9.75%
2nd year index return	20.67% to 25.11%	12.48% to 21.10%	9.46% to 17.83%	10.23% to 15.65%	10.12% to 15.40%	11.29% to 14.51%	12.50% to 14.89%	14.11% to 18.57%	15.37% to 17.16%	2.33% to 14.34%	1.37% to 8.62%	-12.38% to 2.54%
2nd year actual performance credit	9.00%	9.25%	9.00%	9.75%	10.12% to 10.50%	10.75%	10.75%	10.50%	10.75%	2.33% to 10.00%	1.37% to 8.62%	-10.00% to 2.54%
2nd anniversary renewal cap rate	9.50%	9.25%	9.50%	9.25%	10.25%	10.25%	9.75%	9.75%	9.75%	9.50%	9.25%	10.25%
3rd year index return	-7.97% to -4.09%	-1.35% to 4.92%	-0.12% to 11.05%	7.25% to 11.18%	-0.09% to 12.01%	3.72% to 10.42%	4.98% to 9.27%	-0.63% to 3.71%	-0.51% to 4.18%	1.74% to 15.08%	9.64% to 19.03%	16.69% to 37.13%
3rd year actual performance credit	-7.97% to -4.09%	-1.35% to 4.92%	-0.12% to 9.50%	7.25% to 9.25%	-0.09% to 10.25%	3.72% to 10.25%	4.98% to 9.27%	-0.63% to 3.71%	-0.51% to 4.18%	1.74% to 9.50%	9.25%	10.25%
3rd anniversary renewal cap rate	10.50%	10.25%	11.00%	10.50%	10.25%	10.00%	11.50%	10.50%	11.25%	11.50%	11.25%	11.00%
4th year index return	20.04% to 27.32%	11.54% to 23.91%	-21.63% to 12.08%	-8.16% to -1.63%	-3.49% to 13.79%	3.56% to 12.50%	4.68% to 11.55%	12.37% to 22.36%	8.19% to 17.11%	7.62% to 20.29%	7.54% to 18.43%	13.59% to 18.06%
4th year actual performance credit	10.50%	10.25%	-10.00% to 11.00%	-8.16% to -1.63%	-3.49% to 10.25%	3.56% to 10.00%	4.68% to 11.50%	10.50%	8.19% to 11.25%	7.62% to 11.50%	7.54% to 11.25%	11.00%
4th anniversary renewal cap rate	11.00%	10.25%	12.00%	11.50%	11.25%	10.75%	10.50%	10.50%	9.75%	9.50%	10.25%	10.00%
5th year index return	13.47% to 18.86%	15.37% to 22.41%	20.39% to 76.12%	44.93% to 53.42%	30.76% to 47.51%	30.76% to 40.53%	30.96% to 38.96%	26.70% to 34.25%	26.16% to 37.44%	23.10% to 40.52%	23.22% to 39.89%	23.63% to 29.61%
5th year actual performance credit	11.00%	10.25%	12.00%	11.50%	11.25%	10.75%	10.50%	10.50%	9.75%	9.50%	10.25%	10.00%
5th anniversary renewal cap rate	9.75%	9.25%	9.50%	9.75%	10.25%	9.75%	9.50%	9.50%	9.25%	8.75%	9.25%	9.00%

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	9.00%	9.25%	9.00%	9.75%	11.50%	12.00%	12.00%	15.00%	15.00%	12.25%	10.75%	11.00%	10.50%
1st year index return	15.30% to 25.34%	11.76% to 17.41%	10.33% to 17.83%	10.48% to 15.65%	10.12% to 15.40%	11.29% to 14.71%	12.50% to 15.09%	13.28% to 14.89%	13.61% to 18.57%	15.54% to 17.16%	2.33% to 15.42%	1.37% to 8.62%	-12.38% to 2.68%
1st year actual performance credit	9.00%	9.25%	9.00%	9.75%	10.12% to 11.50%	11.29% to 12.00%	12.00%	13.28% to 14.89%	13.61% to 15.00%	12.25%	2.33% to 10.75%	1.37% to 8.62%	-10.00% to 2.68%
1st anniversary renewal cap rate	9.50%	9.25%	9.50%	9.25%	10.75%	10.75%	10.50%	13.50%	13.25%	10.25%	10.00%	9.75%	10.50%
2nd year index return	-9.77% to 2.87%	0.59% to 4.92%	-0.12% to 9.90%	7.17% to 11.18%	-0.09% to 12.01%	2.57% to 10.42%	6.89% to 9.27%	5.54% to 7.79%	-0.63% to 4.98%	-1.23% to 4.18%	-0.51% to 15.08%	9.64% to 19.03%	15.46% to 37.13%
2nd year actual performance credit	-9.77% to 2.87%	0.59% to 4.92%	-0.12% to 9.50%	7.17% to 9.25%	-0.09% to 10.75%	2.57% to 10.42%	6.89% to 9.27%	5.54% to 7.79%	-0.63% to 4.98%	-1.23% to 4.18%	-0.51% to 10.00%	9.64% to 9.75%	10.50%
2nd anniversary renewal cap rate	10.50%	10.25%	11.00%	10.50%	11.00%	10.50%	12.00%	15.00%	14.25%	11.75%	12.00%	11.75%	11.75%
3rd year index return	19.23% to 32.15%	6.10% to 23.79%	-21.63% to 3.55%	-8.16% to -0.89%	-3.49% to 13.01%	3.27% to 13.68%	4.68% to 6.85%	6.49% to 9.25%	11.55% to 21.47%	9.12% to 15.96%	7.54% to 20.29%	14.17% to 18.84%	13.59% to 18.43%
3rd year actual performance credit	10.50%	6.10% to 10.25%	-10.00% to 3.55%	-8.16% to -0.89%	-3.49% to 11.00%	3.27% to 10.50%	4.68% to 6.85%	6.49% to 9.25%	11.55% to 14.25%	9.12% to 11.75%	7.54% to 12.00%	11.75%	11.75%
3rd anniversary renewal cap rate	11.00%	10.25%	12.00%	11.50%	11.50%	11.00%	10.75%	13.75%	14.00%	10.25%	10.00%	10.50%	10.50%
4th year index return	13.17% to 18.86%	14.92% to 32.08%	35.27% to 76.12%	44.83% to 53.42%	32.33% to 47.49%	30.76% to 42.59%	36.60% to 38.96%	30.96% to 37.53%	28.28% to 34.25%	28.43% to 35.48%	23.10% to 39.89%	23.22% to 32.42%	23.15% to 29.61%
4th year actual performance credit	11.00%	10.25%	12.00%	11.50%	11.50%	11.00%	10.75%	13.75%	14.00%	10.25%	10.00%	10.50%	10.50%
4th anniversary renewal cap rate	9.75%	9.25%	9.50%	9.75%	10.75%	10.25%	10.00%	13.00%	13.00%	9.50%	9.25%	9.50%	9.50%

Index GUARD Strategy (continued)

S&P 500® Index

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	10.25%	10.50%	10.00%	9.75%	10.75%	10.75%	10.50%	10.25%	12.00%	11.50%	11.50%	12.50%
1st year index return	-9.77% to 3.35%	0.51% to 4.92%	-0.12% to 11.05%	7.17% to 11.18%	0.36% to 12.01%	2.57% to 9.03%	0.15% to 10.42%	-0.95% to 3.70%	0.54% to 4.18%	-1.23% to 14.32%	9.64% to 19.03%	15.28% to 37.10%
1st year actual performance credit	-9.77% to 3.35%	0.51% to 4.92%	-0.12% to 10.00%	7.17% to 9.75%	0.36% to 10.75%	2.57% to 9.03%	0.15% to 10.42%	-0.95% to 3.70%	0.54% to 4.18%	-1.23% to 11.50%	9.64% to 11.50%	12.50%
1st anniversary renewal cap rate	10.75%	11.00%	11.50%	11.00%	11.00%	10.50%	12.00%	11.25%	13.75%	13.50%	12.75%	13.00%
2nd year index return	19.23% to 32.15%	6.10% to 23.79%	-21.63% to 7.25%	-13.39% to -0.89%	-3.49% to 11.34%	3.27% to 13.68%	4.48% to 16.22%	14.38% to 21.47%	9.12% to 15.15%	7.54% to 20.29%	14.06% to 18.54%	14.29% to 18.84%
2nd year actual performance credit	10.75%	6.10% to 11.00%	-10.00% to 7.25%	-10.00% to -0.89%	-3.49% to 11.00%	3.27% to 10.50%	4.48% to 12.00%	11.25%	9.12% to 13.75%	7.54% to 13.50%	12.75%	13.00%
2nd anniversary renewal cap rate	11.50%	11.00%	12.50%	11.75%	11.50%	11.00%	10.75%	11.00%	9.75%	9.25%	9.75%	9.50%
3rd year index return	13.17% to 18.86%	14.92% to 32.08%	28.56% to 76.12%	44.83% to 63.86%	35.91% to 48.11%	30.76% to 42.59%	30.96% to 39.05%	29.10% to 32.82%	28.88% to 37.24%	23.10% to 39.89%	23.77% to 33.97%	23.15% to 28.46%
3rd year actual performance credit	11.50%	11.00%	12.50%	11.75%	11.50%	11.00%	10.75%	11.00%	9.75%	9.25%	9.75%	9.50%
3rd anniversary renewal cap rate	10.25%	9.75%	10.00%	10.25%	10.75%	10.25%	10.00%	10.00%	8.25%	8.25%	8.75%	8.50%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	13.50%	14.25%	15.25%	14.50%	14.50%	13.25%	14.50%	14.50%	13.75%	13.50%	12.75%	13.00%
1st year index return	20.04% to 32.15%	6.10% to 23.91%	-21.63% to 8.40%	-13.39% to -0.89%	-0.10% to 13.79%	3.27% to 13.68%	4.48% to 16.98%	14.38% to 22.36%	8.19% to 16.65%	7.62% to 20.29%	14.06% to 17.83%	13.59% to 18.84%
1st year actual performance credit	13.50%	6.10% to 14.25%	-10.00% to 8.40%	-10.00% to -0.89%	-0.10% to 13.79%	3.27% to 13.25%	4.48% to 14.50%	14.38% to 14.50%	8.19% to 13.75%	7.62% to 13.50%	12.75%	13.00%
1st anniversary renewal cap rate	12.25%	12.75%	13.00%	11.75%	11.50%	11.25%	10.75%	10.50%	9.75%	9.25%	9.75%	9.50%
2nd year index return	13.17% to 18.86%	14.92% to 32.08%	27.05% to 76.12%	44.83% to 63.86%	34.26% to 46.90%	30.76% to 42.59%	30.96% to 39.05%	26.70% to 32.82%	31.28% to 37.44%	23.40% to 40.52%	24.75% to 33.97%	23.15% to 29.61%
2nd year actual performance credit	12.25%	12.75%	13.00%	11.75%	11.50%	11.25%	10.75%	10.50%	9.75%	9.25%	9.75%	9.50%
2nd anniversary renewal cap rate	9.00%	8.75%	9.00%	9.25%	9.75%	9.25%	8.75%	8.50%	8.25%	8.25%	8.75%	8.50%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	12.25%	12.75%	13.00%	11.75%	11.50%	11.25%	10.75%	10.50%	9.75%	9.25%	9.75%	9.50%
1st year index return	13.17% to 17.57%	14.92% to 32.08%	20.39% to 70.96%	44.83% to 53.42%	37.51% to 47.51%	30.78% to 42.59%	32.06% to 38.63%	26.70% to 33.42%	27.49% to 37.44%	23.10% to 40.52%	23.22% to 38.34%	23.15% to 29.53%
1st year actual performance credit	12.25%	12.75%	13.00%	11.75%	11.50%	11.25%	10.75%	10.50%	9.75%	9.25%	9.75%	9.50%
1st anniversary renewal cap rate	9.00%	8.75%	9.00%	9.25%	9.75%	9.25%	8.75%	8.50%	8.25%	8.25%	8.75%	8.50%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	9.00%	8.75%	9.00%	9.25%	9.75%	9.25%	8.75%	8.50%	8.25%	8.25%	8.75%	8.50%

Index GUARD Strategy

Russell 2000® Index

2015 Index Effective Date	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	10.00%	9.75%	9.75%	9.75%	9.75%
1st year index return	-1.23% to 12.31%	4.22% to 15.14%	-1.99% to 9.93%	-2.91% to 13.70%	9.11% to 25.20%
1st year actual performance credit	-1.23% to 10.00%	4.22% to 9.75%	-1.99% to 9.75%	-2.91% to 9.75%	9.11% to 9.75%
1st anniversary renewal cap rate	10.00%	10.00%	9.75%	9.75%	9.75%
2nd year index return	9.45% to 16.36%	10.92% to 21.17%	20.21% to 28.73%	12.33% to 29.22%	9.49% to 16.99%
2nd year actual performance credit	9.45% to 10.00%	10.00%	9.75%	9.75%	9.49% to 9.75%
2nd anniversary renewal cap rate	11.50%	11.75%	11.25%	11.00%	11.00%
3rd year index return	19.10% to 26.61%	7.94% to 23.15%	-2.06% to 8.38%	-2.29% to 5.05%	-17.89% to 1.08%
3rd year actual performance credit	11.50%	7.94% to 11.75%	-2.06% to 8.38%	-2.29% to 5.05%	-10.00% to 1.08%
3rd anniversary renewal cap rate	10.00%	10.25%	10.00%	10.00%	10.50%
4th year index return	-15.76% to -9.83%	-15.42% to -6.98%	-9.63% to 6.41%	2.15% to 9.46%	3.47% to 32.45%
4th year actual performance credit	-10.00% to -9.83%	-10.00% to -6.98%	-9.63% to 6.41%	2.15% to 9.46%	3.47% to 10.50%
4th anniversary renewal cap rate	11.25%	12.00%	12.00%	11.50%	11.50%
5th year index return	2.00% to 7.52%	-6.85% to 6.52%	-1.82% to 10.68%	1.06% to 14.28%	14.21% to 19.96%
5th year actual performance credit	2.00% to 7.52%	-6.85% to 6.52%	-1.82% to 10.68%	1.06% to 11.50%	11.50%
5th anniversary renewal cap rate	10.50%	11.00%	11.25%	11.75%	11.50%
6th year index return	35.64% to 45.55%	40.86% to 55.64%	35.49% to 50.57%	20.84% to 48.94%	8.62% to 20.04%
6th year actual performance credit	10.50%	11.00%	11.25%	11.75%	8.62% to 11.50%
6th anniversary renewal cap rate	12.50%	12.00%	12.25%	12.00%	12.25%

Index GUARD Strategy (continued)

Russell 2000® Index

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	10.25%	10.00%	10.75%	11.00%	10.75%	10.25%	10.00%	10.00%	10.00%	9.75%	9.75%	9.75%
1st year index return	23.55% to 38.61%	34.55% to 46.00%	22.55% to 34.06%	19.06% to 25.82%	18.53% to 26.44%	18.36% to 28.81%	17.16% to 24.63%	9.70% to 17.51%	10.92% to 21.37%	20.57% to 26.75%	12.33% to 29.22%	9.49% to 14.21%
1st year actual performance credit	10.25%	10.00%	10.75%	11.00%	10.75%	10.25%	10.00%	9.70% to 10.00%	10.00%	9.75%	9.75%	9.49% to 9.75%
1st anniversary renewal cap rate	9.75%	9.75%	9.75%	10.50%	11.50%	12.00%	12.00%	11.50%	11.75%	11.25%	11.00%	11.00%
2nd year index return	13.71% to 19.09%	7.08% to 13.99%	6.63% to 17.43%	9.75% to 16.28%	11.19% to 20.15%	15.42% to 21.67%	15.66% to 21.02%	19.05% to 25.61%	10.54% to 22.73%	-2.11% to 9.23%	-2.37% to 6.97%	-17.89% to -2.09%
2nd year actual performance credit	9.75%	7.08% to 9.75%	6.63% to 9.75%	9.75% to 10.50%	11.19% to 11.50%	12.00%	12.00%	11.50%	10.54% to 11.75%	-2.11% to 9.23%	-2.37% to 6.97%	-10.00% to -2.09%
2nd anniversary renewal cap rate	10.50%	10.50%	11.25%	10.75%	10.75%	10.50%	10.50%	10.00%	10.25%	10.00%	10.00%	10.50%
3rd year index return	-10.02% to -4.93%	-1.92% to 3.93%	-3.26% to 5.46%	-1.12% to 4.34%	-11.09% to 4.36%	-9.63% to -4.77%	-9.05% to -5.09%	-15.00% to -8.82%	-12.21% to -6.98%	-8.88% to 6.41%	0.75% to 9.05%	10.59% to 32.14%
3rd year actual performance credit	-10.00% to -4.93%	-1.92% to 3.93%	-3.26% to 5.46%	-1.12% to 4.34%	-10.00% to 4.36%	-9.63% to -4.77%	-9.05% to -5.09%	-10.00% to -8.82%	-10.00% to -6.98%	-8.88% to 6.41%	0.75% to 9.05%	10.50%
3rd anniversary renewal cap rate	10.75%	10.75%	11.00%	10.75%	10.75%	10.75%	11.75%	11.25%	12.00%	12.00%	11.50%	11.50%
4th year index return	8.67% to 18.35%	-1.57% to 10.71%	-36.62% to -2.81%	-28.04% to -18.64%	-21.79% to 2.22%	-9.28% to 1.49%	-10.60% to -2.83%	-1.75% to 8.47%	-6.85% to 6.43%	-1.82% to 11.02%	-1.80% to 17.12%	15.76% to 19.96%
4th year actual performance credit	8.67% to 10.75%	-1.57% to 10.71%	-10.00% to -2.81%	-10.00%	-10.00% to 2.22%	-9.28% to 1.49%	-10.00% to -2.83%	-1.75% to 8.47%	-6.85% to 6.43%	-1.82% to 11.02%	-1.80% to 11.50%	11.50%
4th anniversary renewal cap rate	11.25%	10.75%	11.50%	11.25%	10.75%	11.00%	10.50%	10.50%	11.00%	11.25%	11.75%	11.50%
5th year index return	18.99% to 32.32%	31.81% to 41.75%	40.21% to 128.78%	77.50% to 98.89%	50.90% to 80.18%	50.90% to 67.92%	45.15% to 62.57%	35.64% to 49.29%	40.17% to 55.64%	34.66% to 48.90%	16.51% to 53.28%	8.61% to 19.17%
5th year actual performance credit	11.25%	10.75%	11.50%	11.25%	10.75%	11.00%	10.50%	10.50%	11.00%	11.25%	11.75%	8.61% to 11.50%
5th anniversary renewal cap rate	11.75%	12.00%	12.75%	12.00%	12.00%	12.25%	12.25%	12.50%	12.00%	12.25%	12.00%	12.25%

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	9.75%	9.75%	9.75%	10.50%	12.25%	12.75%	13.00%	16.00%	16.00%	12.50%	12.00%	11.75%	11.75%
1st year index return	8.22% to 19.50%	6.63% to 12.86%	10.40% to 17.43%	9.75% to 16.28%	11.12% to 19.87%	15.42% to 21.67%	17.48% to 20.93%	15.66% to 18.51%	16.87% to 26.61%	9.71% to 22.73%	-2.11% to 10.54%	-3.37% to 6.97%	-17.89% to -2.09%
1st year actual performance credit	8.22% to 9.75%	6.63% to 9.75%	9.75%	9.75% to 10.50%	11.12% to 12.25%	12.75%	13.00%	15.66% to 16.00%	16.00%	9.71% to 12.50%	-2.11% to 10.54%	-3.37% to 6.97%	-10.00% to -2.09%
1st anniversary renewal cap rate	10.50%	10.50%	11.25%	10.75%	11.25%	11.25%	11.00%	14.00%	13.50%	10.75%	10.50%	10.50%	11.00%
2nd year index return	-14.28% to 1.77%	-1.62% to 5.46%	-3.26% to 3.22%	-1.12% to 4.34%	-11.09% to 4.36%	-10.29% to -4.77%	-8.40% to -6.18%	-9.05% to -5.09%	-15.00% to -7.10%	-12.21% to -6.98%	-11.07% to 6.41%	0.75% to 9.46%	9.05% to 32.14%
2nd year actual performance credit	-10.00% to 1.77%	-1.62% to 5.46%	-3.26% to 3.22%	-1.12% to 4.34%	-10.00% to 4.36%	-10.00% to -4.77%	-8.40% to -6.18%	-9.05% to -5.09%	-10.00% to -7.10%	-10.00% to -6.98%	-10.00% to 6.41%	0.75% to 9.46%	9.05% to 11.00%
2nd anniversary renewal cap rate	10.75%	10.75%	11.00%	10.75%	11.25%	11.25%	12.50%	15.50%	15.00%	12.50%	12.50%	12.00%	12.00%
3rd year index return	7.56% to 24.80%	-6.29% to 10.71%	-35.84% to -12.78%	-28.04% to -18.64%	-21.74% to 0.02%	-9.28% to 2.22%	-10.60% to -7.59%	-7.14% to -3.71%	-2.83% to 8.47%	-4.98% to 4.03%	-1.80% to 11.02%	6.64% to 17.26%	15.76% to 19.96%
3rd year actual performance credit	7.56% to 10.75%	-6.29% to 10.71%	-10.00%	-10.00%	-10.00% to 0.02%	-9.28% to 2.22%	-10.00% to -7.59%	-7.14% to -3.71%	-2.83% to 8.47%	-4.98% to 4.03%	-1.80% to 11.02%	6.64% to 12.00%	12.00%
3rd anniversary renewal cap rate	11.25%	10.75%	11.50%	11.25%	11.25%	11.25%	10.75%	13.75%	14.00%	11.50%	11.75%	12.00%	12.00%
4th year index return	16.99% to 36.50%	32.72% to 54.11%	67.73% to 127.50%	77.50% to 98.89%	53.88% to 80.18%	50.90% to 68.43%	54.20% to 62.57%	44.62% to 51.38%	37.32% to 49.29%	42.00% to 54.65%	34.66% to 50.57%	16.44% to 43.27%	8.61% to 19.17%
4th year actual performance credit	11.25%	10.75%	11.50%	11.25%	11.25%	11.25%	10.75%	13.75%	14.00%	11.50%	11.75%	12.00%	8.61% to 12.00%
4th anniversary renewal cap rate	11.75%	12.00%	12.75%	12.00%	12.75%	12.75%	13.00%	16.00%	16.00%	12.75%	12.75%	12.50%	12.75%

Index GUARD Strategy (continued)

Russell 2000® Index

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	11.25%	11.50%	11.75%	11.25%	11.25%	11.25%	11.00%	10.50%	12.00%	12.00%	12.25%	12.75%
1st year index return	-14.28% to 1.95%	-0.16% to 5.46%	-3.23% to 4.07%	-1.12% to 4.34%	-10.80% to 4.36%	-10.29% to -4.77%	-11.11% to -5.32%	-15.76% to -9.17%	-12.55% to -7.35%	-11.07% to 5.94%	0.75% to 9.46%	8.99% to 32.45%
1st year actual performance credit	-10.00% to 1.95%	-0.16% to 5.46%	-3.23% to 4.07%	-1.12% to 4.34%	-10.00% to 4.36%	-10.00% to -4.77%	-10.00% to -5.32%	-10.00% to -9.17%	-10.00% to -7.35%	-10.00% to 5.94%	0.75% to 9.46%	8.99% to 12.75%
1st anniversary renewal cap rate	11.25%	12.00%	11.50%	11.25%	11.25%	11.25%	12.50%	12.00%	14.00%	13.75%	12.75%	13.00%
2nd year index return	7.56% to 24.80%	-6.29% to 10.71%	-35.84% to -5.70%	-32.60% to -18.64%	-21.74% to -3.75%	-10.72% to 2.22%	-10.60% to 2.83%	2.82% to 8.47%	-5.33% to 2.53%	-1.80% to 11.02%	3.44% to 15.35%	15.76% to 19.96%
2nd year actual performance credit	7.56% to 11.25%	-6.29% to 10.71%	-10.00% to -5.70%	-10.00%	-10.00% to -3.75%	-10.00% to 2.22%	-10.00% to 2.83%	2.82% to 8.47%	-5.33% to 2.53%	-1.80% to 11.02%	3.44% to 12.75%	13.00%
2nd anniversary renewal cap rate	11.75%	11.75%	12.00%	11.75%	11.25%	11.25%	10.75%	11.00%	11.00%	11.25%	11.25%	11.00%
3rd year index return	16.99% to 32.78%	32.72% to 54.11%	52.01% to 127.50%	79.17% to 115.28%	57.46% to 80.68%	50.90% to 72.23%	44.62% to 62.98%	37.32% to 49.29%	42.00% to 54.85%	34.66% to 50.57%	16.80% to 48.57%	8.61% to 19.17%
3rd year actual performance credit	11.75%	11.75%	12.00%	11.75%	11.25%	11.25%	10.75%	11.00%	11.00%	11.25%	11.25%	8.61% to 11.00%
3rd anniversary renewal cap rate	12.25%	12.50%	13.25%	12.50%	12.75%	12.75%	13.00%	13.00%	11.25%	11.25%	11.25%	11.50%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	13.25%	14.00%	14.25%	13.75%	14.00%	13.50%	14.50%	14.00%	14.00%	13.75%	12.75%	13.00%
1st year index return	8.67% to 24.80%	-6.29% to 10.71%	-36.62% to -5.70%	-32.60% to -18.64%	-19.80% to -1.22%	-10.72% to 2.22%	-10.60% to 3.95%	2.82% to 8.47%	-6.85% to 3.40%	-1.82% to 11.02%	3.44% to 14.79%	15.35% to 23.73%
1st year actual performance credit	8.67% to 13.25%	-6.29% to 10.71%	-10.00% to -5.70%	-10.00%	-10.00% to -1.22%	-10.00% to 2.22%	-10.00% to 3.95%	2.82% to 8.47%	-6.85% to 3.40%	-1.82% to 11.02%	3.44% to 12.75%	13.00%
1st anniversary renewal cap rate	12.50%	12.25%	12.25%	11.50%	11.25%	11.50%	10.50%	10.50%	11.00%	11.25%	11.25%	11.00%
2nd year index return	16.75% to 32.93%	31.77% to 54.11%	48.24% to 128.78%	77.47% to 115.28%	56.96% to 79.76%	50.90% to 72.23%	44.61% to 62.98%	35.64% to 48.38%	42.00% to 55.64%	34.66% to 50.33%	20.04% to 48.57%	7.21% to 16.80%
2nd year actual performance credit	12.50%	12.25%	12.25%	11.50%	11.25%	11.50%	10.50%	10.50%	11.00%	11.25%	11.25%	7.21% to 11.00%
2nd anniversary renewal cap rate	11.00%	11.25%	12.00%	11.50%	11.50%	11.50%	11.50%	11.00%	11.25%	11.25%	11.25%	11.50%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	12.50%	12.25%	12.25%	11.50%	11.25%	11.50%	10.50%	10.50%	11.00%	11.25%	11.25%	11.00%
1st year index return	24.51% to 30.14%	31.77% to 54.11%	40.21% to 128.78%	77.50% to 95.15%	58.25% to 79.76%	52.50% to 72.23%	44.62% to 62.98%	35.64% to 49.29%	40.86% to 55.64%	35.49% to 50.57%	16.96% to 48.94%	8.62% to 20.04%
1st year actual performance credit	12.50%	12.25%	12.25%	11.50%	11.25%	11.50%	10.50%	10.50%	11.00%	11.25%	11.25%	8.62% to 11.00%
1st anniversary renewal cap rate	11.00%	11.25%	12.00%	11.50%	11.50%	11.50%	11.50%	11.00%	11.25%	11.25%	11.25%	11.50%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	11.00%	11.25%	12.00%	11.50%	11.50%	11.50%	11.50%	11.00%	11.25%	11.25%	11.25%	11.50%

Index GUARD Strategy

Nasdaq-100® Index

2015 Index Effective Date	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	9.00%	9.25%	9.25%	9.50%	9.25%
1st year index return	3.86% to 18.90%	9.38% to 18.81%	0.49% to 13.17%	-1.21% to 5.71%	0.38% to 9.77%
1st year actual performance credit	3.86% to 9.00%	9.25%	0.49% to 9.25%	-1.21% to 5.71%	0.38% to 9.25%
1st anniversary renewal cap rate	9.00%	8.75%	8.50%	8.25%	8.50%
2nd year index return	20.34% to 24.37%	20.75% to 27.75%	23.58% to 31.93%	29.83% to 35.47%	29.84% to 33.88%
2nd year actual performance credit	9.00%	8.75%	8.50%	8.25%	8.50%
2nd anniversary renewal cap rate	10.00%	9.50%	9.50%	9.75%	9.75%
3rd year index return	25.27% to 29.83%	22.15% to 28.90%	7.81% to 21.67%	2.21% to 11.52%	-8.75% to 12.75%
3rd year actual performance credit	10.00%	9.50%	7.81% to 9.50%	2.21% to 9.75%	-8.75% to 9.75%
3rd anniversary renewal cap rate	9.75%	10.00%	10.00%	10.00%	10.50%
4th year index return	-0.31% to 4.72%	-1.02% to 6.11%	3.42% to 20.80%	17.09% to 28.26%	16.89% to 47.47%
4th year actual performance credit	-0.31% to 4.72%	-1.02% to 6.11%	3.42% to 10.00%	10.00%	10.50%
4th anniversary renewal cap rate	10.25%	10.75%	10.25%	10.25%	10.50%
5th year index return	44.64% to 58.09%	38.56% to 61.49%	37.38% to 54.14%	37.38% to 47.53%	43.47% to 51.77%
5th year actual performance credit	10.25%	10.75%	10.25%	10.25%	10.50%
5th anniversary renewal cap rate	10.25%	10.75%	11.75%	12.25%	12.00%
6th year index return	27.62% to 38.17%	25.63% to 41.38%	21.29% to 44.09%	31.87% to 43.13%	22.68% to 31.69%
6th year actual performance credit	10.25%	10.75%	11.75%	12.25%	12.00%
6th anniversary renewal cap rate	11.50%	10.75%	10.75%	10.75%	11.00%

Index GUARD Strategy (continued)

Nasdaq-100® Index

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	9.00%	9.00%	9.50%	9.75%	9.75%	9.50%	9.00%	9.00%	8.75%	8.50%	8.25%	8.50%
1st year index return	10.72% to 25.17%	22.77% to 32.67%	19.86% to 25.65%	17.54% to 28.82%	28.27% to 31.85%	26.13% to 35.00%	23.95% to 28.52%	20.40% to 25.32%	20.75% to 27.75%	23.45% to 29.59%	30.82% to 35.47%	29.56% to 33.88%
1st year actual performance credit	9.00%	9.00%	9.50%	9.75%	9.75%	9.50%	9.00%	9.00%	8.75%	8.50%	8.25%	8.50%
1st anniversary renewal cap rate	8.50%	9.00%	8.75%	9.50%	10.00%	9.75%	9.75%	10.00%	9.50%	9.50%	9.75%	9.75%
2nd year index return	32.84% to 36.40%	21.35% to 31.33%	17.65% to 32.40%	17.41% to 26.74%	18.10% to 23.67%	21.28% to 27.63%	21.73% to 28.75%	24.49% to 29.83%	24.16% to 28.66%	7.81% to 24.86%	2.21% to 13.96%	-8.75% to 8.67%
2nd year actual performance credit	8.50%	9.00%	8.75%	9.50%	10.00%	9.75%	9.75%	10.00%	9.50%	7.81% to 9.50%	2.21% to 9.75%	-8.75% to 8.67%
2nd anniversary renewal cap rate	9.50%	9.75%	10.50%	9.75%	10.50%	10.00%	9.50%	9.75%	10.00%	10.00%	10.00%	10.50%
3rd year index return	-4.64% to -0.38%	1.81% to 9.63%	0.46% to 17.02%	12.53% to 20.00%	-2.32% to 18.10%	2.74% to 12.02%	5.61% to 11.07%	-0.31% to 4.72%	0.01% to 5.73%	3.53% to 20.80%	14.11% to 28.26%	22.79% to 47.41%
3rd year actual performance credit	-4.64% to -0.38%	1.81% to 9.63%	0.46% to 10.50%	9.75%	-2.32% to 10.50%	2.74% to 10.00%	5.61% to 9.50%	-0.31% to 4.72%	0.01% to 5.73%	3.53% to 10.00%	10.00%	10.50%
3rd anniversary renewal cap rate	10.50%	10.25%	10.75%	10.25%	10.50%	10.25%	11.25%	10.25%	10.75%	10.25%	10.25%	10.50%
4th year index return	31.89% to 38.67%	24.17% to 37.76%	-6.49% to 25.15%	5.92% to 14.37%	12.60% to 39.08%	29.52% to 34.95%	31.84% to 41.71%	43.50% to 61.49%	38.56% to 50.67%	37.38% to 56.17%	35.00% to 51.61%	43.08% to 51.10%
4th year actual performance credit	10.50%	10.25%	-6.49% to 10.75%	5.92% to 10.25%	10.50%	10.25%	11.25%	10.25%	10.75%	10.25%	10.25%	10.50%
4th anniversary renewal cap rate	10.25%	10.00%	10.25%	11.50%	10.75%	10.75%	10.25%	10.25%	10.75%	11.75%	12.25%	12.00%
5th year index return	39.68% to 47.47%	39.74% to 47.44%	39.27% to 87.34%	56.21% to 69.17%	39.40% to 56.21%	38.30% to 45.82%	32.84% to 42.59%	25.63% to 38.17%	25.75% to 41.38%	21.29% to 41.60%	25.80% to 44.09%	23.15% to 30.61%
5th year actual performance credit	10.25%	10.00%	10.25%	11.50%	10.75%	10.75%	10.25%	10.25%	10.75%	11.75%	12.25%	12.00%
5th anniversary renewal cap rate	12.00%	11.25%	11.25%	11.50%	11.50%	11.50%	11.50%	11.50%	10.75%	10.75%	10.75%	11.00%

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	8.50%	9.00%	8.75%	9.50%	10.75%	10.75%	10.50%	13.50%	13.50%	10.50%	10.00%	10.25%	10.25%
1st year index return	25.85% to 37.46%	21.35% to 30.80%	18.90% to 32.40%	17.41% to 26.74%	17.72% to 23.67%	21.28% to 27.63%	25.71% to 28.75%	21.73% to 26.78%	23.37% to 29.83%	24.16% to 28.90%	8.05% to 27.40%	2.21% to 13.96%	-8.75% to 8.67%
1st year actual performance credit	8.50%	9.00%	8.75%	9.50%	10.75%	10.75%	10.50%	13.50%	13.50%	10.50%	8.05% to 10.00%	2.21% to 10.25%	-8.75% to 8.67%
1st anniversary renewal cap rate	9.50%	9.75%	10.50%	9.75%	11.00%	10.50%	10.00%	13.00%	13.25%	10.50%	10.25%	10.50%	11.00%
2nd year index return	-6.52% to 7.14%	1.81% to 9.63%	0.46% to 16.82%	12.53% to 20.00%	-2.32% to 18.10%	0.91% to 12.02%	7.01% to 10.42%	5.61% to 11.07%	-0.31% to 7.26%	-1.02% to 5.73%	0.01% to 20.80%	14.11% to 28.26%	22.27% to 47.41%
2nd year actual performance credit	-6.52% to 7.14%	1.81% to 9.63%	0.46% to 10.50%	9.75%	-2.32% to 11.00%	0.91% to 10.50%	7.01% to 10.00%	5.61% to 11.07%	-0.31% to 7.26%	-1.02% to 5.73%	0.01% to 10.25%	10.50%	11.00%
2nd anniversary renewal cap rate	10.50%	10.25%	10.75%	10.25%	10.75%	10.75%	11.50%	14.50%	13.75%	11.25%	10.75%	10.75%	10.75%
3rd year index return	31.12% to 43.06%	18.54% to 37.74%	-6.49% to 16.87%	5.92% to 14.99%	12.60% to 38.40%	29.14% to 36.09%	33.08% to 37.11%	30.87% to 39.79%	41.71% to 59.83%	38.64% to 49.07%	35.00% to 56.17%	41.04% to 51.01%	43.08% to 51.61%
3rd year actual performance credit	10.50%	10.25%	-6.49% to 10.75%	5.92% to 10.25%	10.75%	10.75%	11.50%	14.50%	13.75%	11.25%	10.75%	10.75%	10.75%
3rd anniversary renewal cap rate	10.25%	10.00%	10.25%	11.50%	11.25%	11.25%	10.50%	13.50%	13.75%	11.25%	12.00%	12.75%	12.50%
4th year index return	39.57% to 50.69%	37.35% to 57.44%	52.31% to 87.34%	57.46% to 69.17%	40.50% to 56.21%	38.60% to 47.47%	37.30% to 40.73%	32.84% to 44.29%	27.00% to 38.17%	28.58% to 41.13%	21.29% to 44.09%	26.48% to 38.09%	22.68% to 29.99%
4th year actual performance credit	10.25%	10.00%	10.25%	11.50%	11.25%	11.25%	10.50%	13.50%	13.75%	11.25%	12.00%	12.75%	12.50%
4th anniversary renewal cap rate	12.00%	11.25%	11.25%	11.50%	12.00%	12.00%	11.75%	14.75%	15.00%	11.25%	11.25%	11.00%	11.50%

Index GUARD Strategy (continued)

Nasdaq-100® Index

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	10.00%	10.50%	10.75%	10.50%	11.00%	10.50%	10.00%	10.25%	11.75%	11.50%	12.00%	12.50%
1st year index return	-6.52% to 8.12%	1.92% to 9.63%	0.71% to 17.35%	12.53% to 20.00%	-1.50% to 18.10%	0.76% to 9.89%	0.27% to 12.02%	-0.59% to 4.63%	0.51% to 6.11%	-1.02% to 18.36%	14.11% to 28.26%	22.09% to 47.47%
1st year actual performance credit	-6.52% to 8.12%	1.92% to 9.63%	0.71% to 10.75%	10.50%	-1.50% to 11.00%	0.76% to 9.89%	0.27% to 10.00%	-0.59% to 4.63%	0.51% to 6.11%	-1.02% to 11.50%	12.00%	12.50%
1st anniversary renewal cap rate	10.75%	11.00%	11.00%	10.75%	10.75%	10.75%	11.50%	10.75%	12.75%	11.75%	11.25%	11.50%
2nd year index return	31.12% to 43.06%	18.54% to 37.74%	-6.49% to 19.94%	-0.22% to 14.99%	12.47% to 37.56%	27.61% to 36.09%	30.87% to 49.80%	43.50% to 58.09%	38.64% to 50.74%	35.00% to 56.17%	42.21% to 51.03%	45.41% to 51.61%
2nd year actual performance credit	10.75%	11.00%	-6.49% to 11.00%	-0.22% to 10.75%	10.75%	10.75%	11.50%	10.75%	12.75%	11.75%	11.25%	11.50%
2nd anniversary renewal cap rate	10.75%	10.50%	10.75%	12.00%	11.25%	11.25%	10.50%	10.75%	10.50%	11.50%	12.00%	11.50%
3rd year index return	39.57% to 50.69%	37.35% to 57.44%	44.18% to 87.34%	57.46% to 80.63%	41.64% to 58.29%	39.40% to 47.47%	32.84% to 44.29%	29.40% to 36.52%	27.70% to 40.68%	21.29% to 44.09%	26.03% to 38.28%	22.68% to 31.69%
3rd year actual performance credit	10.75%	10.50%	10.75%	12.00%	11.25%	11.25%	10.50%	10.75%	10.50%	11.50%	12.00%	11.50%
3rd anniversary renewal cap rate	12.50%	11.75%	11.75%	11.75%	12.00%	12.00%	11.75%	12.00%	10.00%	10.00%	10.00%	10.50%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	12.75%	13.50%	13.50%	13.00%	13.25%	12.75%	13.25%	12.75%	12.75%	11.75%	11.25%	11.50%
1st year index return	31.89% to 43.06%	18.54% to 37.76%	-6.49% to 21.17%	-0.22% to 15.28%	19.13% to 39.08%	27.61% to 36.09%	30.87% to 50.03%	43.50% to 61.49%	38.56% to 50.56%	35.82% to 56.17%	42.82% to 49.91%	42.66% to 51.61%
1st year actual performance credit	12.75%	13.50%	-6.49% to 13.50%	-0.22% to 13.00%	13.25%	12.75%	13.25%	12.75%	12.75%	11.75%	11.25%	11.50%
1st anniversary renewal cap rate	11.25%	11.00%	11.00%	11.00%	11.00%	11.25%	10.25%	10.25%	10.50%	11.50%	12.00%	11.50%
2nd year index return	39.57% to 50.61%	37.35% to 57.44%	44.18% to 87.10%	51.52% to 80.63%	39.41% to 50.73%	38.30% to 47.47%	32.84% to 44.29%	25.63% to 36.52%	33.79% to 41.38%	21.72% to 43.49%	28.37% to 38.57%	22.68% to 31.69%
2nd year actual performance credit	11.25%	11.00%	11.00%	11.00%	11.00%	11.25%	10.25%	10.25%	10.50%	11.50%	12.00%	11.50%
2nd anniversary renewal cap rate	11.25%	10.50%	10.50%	11.00%	11.00%	10.75%	10.75%	10.25%	10.00%	10.00%	10.00%	10.50%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	11.25%	11.00%	11.00%	11.00%	11.00%	11.25%	10.25%	10.25%	10.50%	11.50%	12.00%	11.50%
1st year index return	39.57% to 47.50%	37.35% to 57.44%	39.27% to 87.10%	53.32% to 69.17%	41.64% to 51.52%	38.30% to 47.47%	34.48% to 44.29%	25.63% to 38.17%	27.50% to 41.38%	21.29% to 44.09%	27.48% to 43.13%	22.68% to 31.69%
1st year actual performance credit	11.25%	11.00%	11.00%	11.00%	11.00%	11.25%	10.25%	10.25%	10.50%	11.50%	12.00%	11.50%
1st anniversary renewal cap rate	11.25%	10.50%	10.50%	11.00%	11.00%	10.75%	10.75%	10.25%	10.00%	10.00%	10.00%	10.50%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	11.25%	10.50%	10.50%	11.00%	11.00%	10.75%	10.75%	10.25%	10.00%	10.00%	10.00%	10.50%

Index GUARD Strategy

EURO STOXX 50^{®1}

2015 Index Effective Date	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	10.25%	10.25%	10.00%	9.75%	10.00%
1st year index return	-19.12% to -2.11%	-9.73% to -0.79%	-13.23% to -5.21%	-14.09% to -9.55%	-13.08% to 4.83%
1st year actual performance credit	-10.00% to -2.11%	-9.73% to -0.79%	-10.00% to -5.21%	-10.00% to -9.55%	-10.00% to 4.83%
1st anniversary renewal cap rate	10.00%	10.00%	9.75%	9.75%	9.75%
2nd year index return	11.72% to 19.61%	11.39% to 20.15%	16.65% to 23.78%	16.62% to 24.63%	7.49% to 18.61%
2nd year actual performance credit	10.00%	10.00%	9.75%	9.75%	7.49% to 9.75%
2nd anniversary renewal cap rate	19.25%	25.00%	25.00%	25.00%	25.00%
3rd year index return	-2.57% to 1.02%	-7.42% to -1.03%	-13.85% to -8.00%	-12.90% to -9.78%	-16.31% to -8.86%
3rd year actual performance credit	-2.57% to 1.02%	-7.42% to -1.03%	-10.00% to -8.00%	-10.00% to -9.78%	-10.00% to -8.86%
3rd anniversary renewal cap rate	22.00%	23.00%	23.00%	23.00%	23.50%
4th year index return	-5.55% to -0.11%	0.72% to 6.20%	3.72% to 15.66%	13.92% to 18.22%	12.32% to 27.00%
4th year actual performance credit	-5.55% to -0.11%	0.72% to 6.20%	3.72% to 15.66%	13.92% to 18.22%	12.32% to 23.50%
4th anniversary renewal cap rate	25.50%	24.50%	24.00%	23.00%	24.00%
5th year index return	-3.98% to 1.10%	-10.70% to -2.76%	-18.26% to -4.65%	-15.46% to -4.80%	-8.68% to -1.99%
5th year actual performance credit	-3.98% to 1.10%	-10.00% to -2.76%	-10.00% to -4.65%	-10.00% to -4.80%	-8.68% to -1.99%
5th anniversary renewal cap rate	19.50%	18.75%	17.25%	17.00%	18.00%
6th year index return	24.22% to 28.83%	23.14% to 32.78%	22.95% to 42.87%	16.48% to 39.08%	15.83% to 22.53%
6th year actual performance credit	19.50%	18.75%	17.25%	16.48% to 17.00%	15.83% to 18.00%
6th anniversary renewal cap rate	25.00%	25.00%	20.75%	16.25%	15.75%

¹EURO STOXX 50[®] is not available to enforce contracts issued before August 24, 2015, or to enforce contracts issued in Missouri before April 25, 2016.

Index GUARD Strategy (continued)

EURO STOXX 50^{®1}

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	10.25%	10.00%	10.75%	11.00%	10.75%	10.75%	10.00%	10.00%	10.00%	9.75%	9.75%	9.75%
1st year index return	4.36% to 14.46%	10.22% to 23.31%	9.94% to 17.60%	9.16% to 21.74%	16.26% to 24.43%	16.65% to 31.17%	16.18% to 25.37%	11.15% to 19.61%	11.51% to 20.25%	16.33% to 21.16%	16.26% to 24.63%	5.49% to 14.86%
1st year actual performance credit	4.36% to 10.25%	10.00%	9.94% to 10.75%	9.16% to 11.00%	10.75%	10.75%	10.00%	10.00%	10.00%	9.75%	9.75%	5.49% to 9.75%
1st anniversary renewal cap rate	9.75%	9.75%	9.75%	10.50%	11.50%	18.50%	16.75%	19.25%	25.00%	25.00%	25.00%	25.00%
2nd year index return	8.65% to 11.98%	1.47% to 8.29%	-4.80% to 0.70%	-2.72% to 2.38%	-3.40% to 0.32%	-5.41% to -0.56%	-2.18% to 1.29%	-3.08% to 1.02%	-5.55% to -2.92%	-13.85% to -6.12%	-13.34% to -8.86%	-17.26% to -13.04%
2nd year actual performance credit	8.65% to 9.75%	1.47% to 8.29%	-4.80% to 0.70%	-2.72% to 2.38%	-3.40% to 0.32%	-5.41% to -0.56%	-2.18% to 1.29%	-3.08% to 1.02%	-5.55% to -2.92%	-10.00% to -6.12%	-10.00% to -8.86%	-10.00%
2nd anniversary renewal cap rate	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	26.00%	22.00%	23.00%	23.00%	23.00%	23.50%
3rd year index return	-16.12% to -11.36%	-10.16% to -4.38%	-3.80% to 3.04%	-1.83% to 0.88%	-6.87% to -0.75%	-4.19% to 3.87%	-0.55% to 2.53%	-4.95% to 5.10%	0.35% to 6.49%	2.12% to 15.69%	12.80% to 18.18%	19.25% to 28.76%
3rd year actual performance credit	-10.00%	-10.00% to -4.38%	-3.80% to 3.04%	-1.83% to 0.88%	-6.87% to -0.75%	-4.19% to 3.87%	-0.55% to 2.53%	-4.95% to 5.10%	0.35% to 6.49%	2.12% to 15.69%	12.80% to 18.18%	19.25% to 23.50%
3rd anniversary renewal cap rate	25.00%	25.00%	26.00%	26.00%	25.50%	25.00%	25.00%	25.50%	24.50%	24.00%	23.00%	24.00%
4th year index return	15.46% to 23.92%	8.77% to 20.97%	-29.58% to 3.12%	-20.23% to -15.44%	-19.59% to 0.84%	-7.70% to -0.36%	-6.93% to -2.42%	-4.90% to 1.10%	-11.49% to -4.87%	-18.26% to -5.61%	-17.62% to -2.80%	-8.68% to -3.87%
4th year actual performance credit	15.46% to 23.92%	8.77% to 20.97%	-10.00% to 3.12%	-10.00%	-10.00% to 0.84%	-7.70% to -0.36%	-6.93% to -2.42%	-4.90% to 1.10%	-10.00% to -4.87%	-10.00% to -5.61%	-10.00% to -2.80%	-8.68% to -3.87%
4th anniversary renewal cap rate	23.50%	24.00%	24.50%	22.25%	20.50%	19.50%	18.00%	19.50%	18.75%	17.25%	17.00%	18.00%
5th year index return	-5.45% to -2.31%	-4.12% to 3.16%	8.31% to 60.83%	35.43% to 42.46%	21.73% to 42.03%	21.68% to 32.11%	15.94% to 26.73%	24.22% to 28.98%	24.10% to 31.43%	22.95% to 43.43%	16.66% to 42.28%	17.20% to 21.53%
5th year actual performance credit	-5.45% to -2.31%	-4.12% to 3.16%	8.31% to 24.50%	22.25%	20.50%	19.50%	15.94% to 18.00%	19.50%	18.75%	17.25%	16.66% to 17.00%	17.20% to 18.00%
5th anniversary renewal cap rate	20.00%	19.25%	18.50%	18.75%	20.50%	16.75%	22.00%	25.00%	25.00%	20.75%	16.25%	15.75%

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Index GUARD Strategy (continued)

EURO STOXX 50^{®1}

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	9.75%	9.75%	9.75%	10.50%	12.25%	22.00%	19.75%	22.75%	22.75%	25.00%	24.50%	25.00%	25.00%
1st year index return	4.84% to 12.20%	-1.77% to 6.76%	-4.80% to 0.70%	-4.06% to 2.38%	-3.43% to 0.32%	-5.42% to -0.56%	-2.18% to -0.10%	-1.67% to 1.29%	-3.08% to 0.92%	-5.93% to -2.92%	-13.81% to -5.55%	-12.50% to -8.86%	-17.26% to -11.77%
1st year actual performance credit	4.84% to 9.75%	-1.77% to 6.76%	-4.80% to 0.70%	-4.06% to 2.38%	-3.43% to 0.32%	-5.42% to -0.56%	-2.18% to -0.10%	-1.67% to 1.29%	-3.08% to 0.92%	-5.93% to -2.92%	-10.00% to -5.55%	-10.00% to -8.86%	-10.00%
1st anniversary renewal cap rate	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	26.00%	29.00%	25.00%	23.00%	24.00%	24.00%	24.50%
2nd year index return	-16.12% to -5.37%	-8.79% to -0.23%	-3.80% to 2.65%	-0.98% to 3.04%	-6.87% to -0.75%	-4.19% to 3.94%	0.81% to 2.53%	-0.10% to 1.42%	-5.55% to 5.10%	0.72% to 6.49%	0.35% to 15.69%	12.80% to 18.22%	15.80% to 28.76%
2nd year actual performance credit	-10.00% to -5.37%	-8.79% to -0.23%	-3.80% to 2.65%	-0.98% to 3.04%	-6.87% to -0.75%	-4.19% to 3.94%	0.81% to 2.53%	-0.10% to 1.42%	-5.55% to 5.10%	0.72% to 6.49%	0.35% to 15.69%	12.80% to 18.22%	15.80% to 24.50%
2nd anniversary renewal cap rate	25.00%	25.00%	26.00%	26.00%	26.00%	25.50%	25.50%	28.50%	29.00%	25.00%	24.50%	23.50%	24.50%
3rd year index return	15.46% to 27.71%	-2.79% to 20.97%	-27.67% to -9.88%	-20.23% to -15.53%	-19.59% to 1.33%	-7.49% to 0.84%	-5.86% to -4.20%	-6.29% to -2.42%	-6.93% to 0.70%	-11.49% to -5.18%	-17.62% to -5.46%	-8.06% to -2.80%	-8.68% to -3.24%
3rd year actual performance credit	15.46% to 25.00%	-2.79% to 20.97%	-10.00% to -9.88%	-10.00%	-10.00% to 1.33%	-7.49% to 0.84%	-5.86% to -4.20%	-6.29% to -2.42%	-6.93% to 0.70%	-10.00% to -5.18%	-10.00% to -5.46%	-8.06% to -2.80%	-8.68% to -3.24%
3rd anniversary renewal cap rate	23.50%	24.00%	24.50%	22.25%	21.00%	20.00%	19.00%	22.00%	23.00%	19.25%	17.25%	17.50%	19.25%
4th year index return	-5.98% to -1.41%	-3.98% to 16.43%	27.18% to 57.16%	35.43% to 43.14%	21.08% to 44.61%	21.68% to 32.11%	20.97% to 24.18%	15.94% to 24.21%	25.35% to 30.23%	23.14% to 32.78%	22.95% to 42.28%	16.49% to 27.80%	15.83% to 21.53%
4th year actual performance credit	-5.98% to -1.41%	-3.98% to 16.43%	24.50%	22.25%	21.00%	20.00%	19.00%	15.94% to 22.00%	23.00%	19.25%	17.25%	16.49% to 17.50%	15.83% to 19.25%
4th anniversary renewal cap rate	20.00%	19.25%	18.50%	18.75%	20.25%	18.50%	21.00%	24.00%	25.00%	25.00%	21.50%	17.75%	17.00%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	26.00%	22.00%	24.00%	25.00%	25.00%	25.50%
1st year index return	-15.91% to -7.58%	-8.79% to -0.23%	-3.80% to 1.24%	-0.48% to 3.04%	-6.86% to -0.61%	-4.19% to 4.03%	-5.50% to 3.94%	-5.55% to 2.72%	2.73% to 6.49%	0.35% to 15.69%	12.32% to 18.22%	14.76% to 28.76%
1st year actual performance credit	-10.00% to -7.58%	-8.79% to -0.23%	-3.80% to 1.24%	-0.48% to 3.04%	-6.86% to -0.61%	-4.19% to 4.03%	-5.50% to 3.94%	-5.55% to 2.72%	2.73% to 6.49%	0.35% to 15.69%	12.32% to 18.22%	14.76% to 25.50%
1st anniversary renewal cap rate	26.00%	25.50%	26.00%	26.50%	26.00%	25.50%	25.50%	26.00%	26.00%	25.50%	24.50%	25.50%
2nd year index return	15.46% to 27.71%	0.65% to 20.97%	-28.01% to -2.79%	-22.49% to -15.35%	-19.59% to -2.15%	-7.54% to 1.33%	-7.08% to -1.56%	-5.51% to 0.70%	-11.49% to -4.90%	-17.62% to -5.16%	-13.14% to -2.60%	-8.68% to -3.24%
2nd year actual performance credit	15.46% to 26.00%	0.65% to 20.97%	-10.00% to -2.79%	-10.00%	-10.00% to -2.15%	-7.54% to 1.33%	-7.08% to -1.56%	-5.51% to 0.70%	-10.00% to -4.90%	-10.00% to -5.16%	-10.00% to -2.60%	-8.68% to -3.24%
2nd anniversary renewal cap rate	24.00%	24.50%	25.00%	23.00%	21.00%	20.00%	19.00%	20.00%	18.50%	18.75%	18.00%	19.00%
3rd year index return	-5.98% to -1.93%	-4.12% to 11.33%	16.43% to 57.16%	35.43% to 48.18%	25.38% to 45.55%	21.08% to 32.11%	15.94% to 28.83%	25.35% to 30.23%	23.14% to 32.78%	22.95% to 42.28%	16.01% to 35.84%	15.83% to 21.14%
3rd year actual performance credit	-5.98% to -1.93%	-4.12% to 11.33%	16.43% to 25.00%	23.00%	21.00%	20.00%	15.94% to 19.00%	20.00%	18.50%	18.75%	16.01% to 18.00%	15.83% to 19.00%
3rd anniversary renewal cap rate	21.25%	20.50%	19.50%	20.00%	20.25%	18.50%	21.00%	22.00%	16.00%	16.50%	14.50%	15.25%

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Index GUARD Strategy (continued)

EURO STOXX 50^{®1}

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	27.00%	27.50%	28.00%	27.50%	27.00%	26.50%	26.00%	27.00%	26.00%	25.50%	24.50%	25.50%
1st year index return	15.46% to 27.71%	0.81% to 20.97%	-29.58% to 1.09%	-22.49% to -15.35%	-18.17% to -0.93%	-7.70% to 1.33%	-7.08% to -1.29%	-3.98% to 1.10%	-11.49% to -4.87%	-18.26% to -5.16%	-13.14% to -2.90%	-8.68% to -2.60%
1st year actual performance credit	15.46% to 27.00%	0.81% to 20.97%	-10.00% to 1.09%	-10.00%	-10.00% to -0.93%	-7.70% to 1.33%	-7.08% to -1.29%	-3.98% to 1.10%	-10.00% to -4.87%	-10.00% to -5.16%	-10.00% to -2.90%	-8.68% to -2.60%
1st anniversary renewal cap rate	25.00%	25.50%	26.00%	23.00%	22.00%	20.50%	20.00%	21.00%	18.50%	18.75%	18.00%	19.00%
2nd year index return	-6.03% to -2.42%	-4.12% to 11.33%	9.10% to 62.11%	36.62% to 48.18%	24.76% to 45.55%	21.08% to 31.76%	15.94% to 27.31%	24.22% to 28.83%	23.14% to 32.78%	23.48% to 42.87%	16.48% to 35.84%	15.83% to 21.53%
2nd year actual performance credit	-6.03% to -2.42%	-4.12% to 11.33%	9.10% to 26.00%	23.00%	22.00%	20.50%	15.94% to 20.00%	21.00%	18.50%	18.75%	16.48% to 18.00%	15.83% to 19.00%
2nd anniversary renewal cap rate	19.50%	20.00%	19.50%	18.75%	18.00%	15.00%	16.00%	16.00%	16.00%	16.50%	14.50%	15.25%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	25.00%	25.50%	26.00%	23.00%	18.25%	15.00%	15.50%	13.75%	12.50%	12.75%	13.00%	13.00%
1st year index return	-5.98% to -3.38%	-4.12% to 11.33%	8.31% to 62.11%	35.43% to 43.40%	31.54% to 45.55%	20.97% to 32.11%	16.73% to 26.77%	24.22% to 30.23%	23.14% to 32.78%	22.95% to 42.87%	16.48% to 39.08%	15.83% to 22.53%
1st year actual performance credit	-5.98% to -3.38%	-4.12% to 11.33%	8.31% to 26.00%	23.00%	18.25%	15.00%	15.50%	13.75%	12.50%	12.75%	13.00%	13.00%
1st anniversary renewal cap rate	19.50%	20.00%	19.50%	18.75%	15.00%	15.00%	16.00%	16.00%	16.00%	16.50%	14.50%	15.25%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	14.50%	14.00%	12.50%	14.25%	15.00%	15.00%	16.00%	16.00%	16.00%	16.50%	14.50%	15.25%

¹EURO STOXX 50[®] is not available to enforce contracts issued before August 24, 2015, or to enforce contracts issued in Missouri before April 25, 2016.

Index GUARD Strategy

iShares® MSCI EM ETF¹

2015 Index Effective Date	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
4th anniversary renewal cap rate	13.25%	13.00%	13.00%	13.00%	12.50%
5th year index return	10.25% to 15.49%	3.48% to 12.71%	3.73% to 12.84%	4.19% to 15.78%	11.57% to 19.28%
5th year actual performance credit	10.25% to 13.25%	3.48% to 12.71%	3.73% to 12.84%	4.19% to 13.00%	11.57% to 12.50%
5th anniversary renewal cap rate	11.75%	12.00%	11.50%	11.75%	11.50%
6th year index return	12.08% to 19.29%	12.02% to 20.84%	9.15% to 15.56%	-2.30% to 12.36%	-6.96% to -0.28%
6th year actual performance credit	11.75%	12.00%	9.15% to 11.50%	-2.30% to 11.75%	-6.96% to -0.28%
6th anniversary renewal cap rate	14.00%	12.50%	13.00%	13.00%	13.50%

¹iShares® MSCI EM ETF is not available to enforce contracts issued before August 24, 2015.

Index GUARD Strategy (continued)

iShares® MSCI EM ETF

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
3rd anniversary renewal cap rate						12.00%	12.50%	13.25%	13.00%	13.00%	13.00%	12.50%
4th year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.					-6.86% to -0.02%	-0.59% to 6.45%	7.50% to 15.49%	3.48% to 9.29%	4.24% to 12.56%	3.73% to 18.75%	11.54% to 18.58%
4th year actual performance credit						-6.86% to -0.02%	-0.59% to 6.45%	7.50% to 13.25%	3.48% to 9.29%	4.24% to 12.56%	3.73% to 13.00%	11.54% to 12.50%
4th anniversary renewal cap rate	12.25%	12.75%	12.75%	12.50%	11.50%	11.50%	13.00%	11.75%	12.00%	11.50%	11.75%	11.50%
5th year index return	16.57% to 30.63%	27.66% to 34.61%	27.24% to 76.15%	48.36% to 55.61%	35.32% to 51.24%	26.98% to 41.14%	15.20% to 26.98%	12.08% to 19.80%	11.24% to 20.84%	9.15% to 15.56%	-3.05% to 13.34%	-5.57% to -0.77%
5th year actual performance credit	12.25%	12.75%	12.75%	12.50%	11.50%	11.50%	13.00%	11.75%	11.24% to 12.00%	9.15% to 11.50%	-3.05% to 11.75%	-5.57% to -0.77%
5th anniversary renewal cap rate	11.25%	11.75%	11.75%	11.75%	12.50%	13.00%	13.75%	14.00%	12.50%	13.00%	13.00%	13.50%

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018	
2nd anniversary renewal cap rate						12.75%	12.75%	13.00%	16.00%	16.75%	13.75%	13.75%	13.25%	
3rd year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.					-19.27% to 0.20%	-6.63% to 0.76%	-0.59% to 1.10%	-0.12% to 2.82%	6.45% to 15.49%	4.27% to 9.24%	3.73% to 12.74%	9.48% to 19.28%	11.54% to 18.75%
3rd year actual performance credit						-10.00% to 0.20%	-6.63% to 0.76%	-0.59% to 1.10%	-0.12% to 2.82%	6.45% to 15.49%	4.27% to 9.24%	3.73% to 12.74%	9.48% to 13.75%	11.54% to 13.25%
3rd anniversary renewal cap rate	12.25%	12.75%	12.75%	12.50%	12.00%	12.00%	13.50%	16.50%	15.25%	12.50%	12.00%	12.25%	12.25%	
4th year index return	15.74% to 30.91%	28.25% to 36.15%	35.63% to 76.15%	49.34% to 55.61%	36.14% to 51.20%	26.98% to 41.14%	23.96% to 26.98%	15.20% to 23.19%	12.24% to 19.80%	12.29% to 20.84%	7.22% to 15.56%	-3.05% to 7.24%	-6.96% to -1.16%	
4th year actual performance credit	12.25%	12.75%	12.75%	12.50%	12.00%	12.00%	13.50%	15.20% to 16.50%	12.24% to 15.25%	12.29% to 12.50%	7.22% to 12.00%	-3.05% to 7.24%	-6.96% to -1.16%	
4th anniversary renewal cap rate	11.25%	11.75%	11.75%	11.75%	13.00%	13.75%	14.50%	17.50%	17.75%	13.25%	13.50%	13.50%	14.00%	

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019	
1st anniversary renewal cap rate						12.75%	12.75%	13.00%	13.75%	16.00%	15.50%	14.75%	14.50%
2nd year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.					-19.27% to -3.16%	-7.22% to 0.76%	-4.33% to 13.08%	9.18% to 15.49%	4.10% to 9.66%	3.73% to 12.84%	9.48% to 18.96%	11.54% to 19.28%
2nd year actual performance credit						-10.00% to -3.16%	-7.22% to 0.76%	-4.33% to 13.00%	9.18% to 13.75%	4.10% to 9.66%	3.73% to 12.84%	9.48% to 14.75%	11.54% to 14.50%
2nd anniversary renewal cap rate	12.75%	13.50%	13.50%	13.00%	12.00%	12.00%	13.50%	12.25%	11.75%	11.25%	11.25%	11.00%	
3rd year index return	15.74% to 30.63%	28.13% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	40.43% to 52.83%	32.45% to 41.62%	15.20% to 32.45%	12.24% to 19.86%	12.29% to 20.64%	6.73% to 15.56%	-2.80% to 9.11%	-6.96% to -1.51%	
3rd year actual performance credit	12.75%	13.50%	13.50%	13.00%	12.00%	12.00%	13.50%	12.24% to 12.25%	11.75%	6.73% to 11.25%	-2.80% to 9.11%	-6.96% to -1.51%	
3rd anniversary renewal cap rate	11.75%	12.25%	12.50%	12.25%	13.00%	13.75%	14.50%	14.75%	11.50%	12.00%	12.25%	12.50%	

Index GUARD Strategy (continued)

iShares® MSCI EM ETF

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1/2019 - 11/4/2019	11/5/2019 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE				15.75%	15.75%	15.25%	15.50%	16.75%	16.00%	15.50%	14.75%	14.50%
1st year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.			-24.34% to -16.95%	-15.03% to -1.56%	-7.22% to 0.76%	-4.50% to 14.34%	9.19% to 15.49%	3.48% to 9.18%	4.24% to 12.84%	8.68% to 17.00%	11.54% to 19.28%
1st year actual performance credit				-10.00%	-10.00% to -1.56%	-7.22% to 0.76%	-4.50% to 14.34%	9.19% to 15.49%	3.48% to 9.18%	4.24% to 12.84%	8.68% to 14.75%	11.54% to 14.50%
1st anniversary renewal cap rate	13.75%	14.50%	14.00%	13.00%	12.00%	12.00%	13.25%	11.75%	11.75%	11.25%	11.25%	11.00%
2nd year index return	13.59% to 30.63%	27.24% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	37.22% to 51.58%	34.69% to 41.62%	17.31% to 32.45%	12.08% to 19.86%	12.29% to 20.64%	8.68% to 15.41%	-2.30% to 9.11%	-8.24% to -0.77%
2nd year actual performance credit	13.59% to 13.75%	14.50%	14.00%	13.00%	12.00%	12.00%	13.25%	11.75%	11.75%	8.68% to 11.25%	-2.30% to 9.11%	-8.24% to -0.77%
2nd anniversary renewal cap rate	10.50%	11.00%	11.00%	11.25%	12.00%	12.25%	12.75%	12.50%	11.50%	12.00%	12.25%	12.50%

iShares® MSCI EM ETF is not available to inforce contracts issued before August 24, 2015.

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	13.75%	14.50%	14.00%	13.00%	12.00%	12.00%	13.25%	11.75%	11.75%	11.25%	11.25%	11.00%
1st year index return	17.56% to 30.91%	27.66% to 36.15%	27.24% to 73.72%	48.36% to 55.24%	42.84% to 51.58%	24.76% to 41.93%	15.20% to 26.73%	12.08% to 20.50%	12.02% to 20.84%	9.15% to 15.56%	-2.30% to 12.36%	-6.96% to -0.28%
1st year actual performance credit	13.75%	14.50%	14.00%	13.00%	12.00%	12.00%	13.25%	11.75%	11.75%	9.15% to 11.25%	-2.30% to 11.25%	-6.96% to -0.28%
1st anniversary renewal cap rate	10.50%	11.00%	11.00%	11.25%	12.00%	12.25%	12.75%	12.50%	11.50%	12.00%	12.25%	12.50%

iShares® MSCI EM ETF is not available to inforce contracts issued before August 24, 2015.

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	10.50%	11.00%	11.00%	11.25%	12.00%	12.25%	12.75%	12.50%	11.50%	12.00%	12.25%	12.50%

Index PROTECTION Strategy

S&P 500® Index

The initial DPSC rate for new contracts is set on the Index Effective Date, which is the first Term Start Date and the first date your money has the opportunity to be allocated to an index option. Once the contract is issued, the DPSCs are subject to change annually on the Term Start Date, and will never be less than 1.50%.

DPSCs can be different between newly issued contracts and inforce contracts, and they can be different between inforce contracts issued on different days and in different years. DPSCs can also be different for each index.

The historical examples show the lowest and highest actual annual index returns for each time period over the range of possible Term Start Dates, and the corresponding DPSC owners received for these index returns.

The Index Protection Strategy is not available to inforce contracts issued before August 24, 2015 in Delaware, between April 25, 2016 through November 15, 2019 in Missouri, and before November 15, 2019 in Washington.

2013 Index Effective Date	9/16 - 9/30/2013	10/1 - 11/4/2013	11/5 - 12/2/2013	12/3 - 1/6/2014
INITIAL CAP RATE	4.00%	4.50%	4.50%	4.00%
1st year index return	16.14% to 17.75%	8.20% to 18.93%	13.52% to 16.30%	9.63% to 16.27%
1st year actual performance credit	4.00%	4.50%	4.50%	4.00%
1st anniversary renewal cap rate	4.00%	3.75%	3.75%	3.75%
2nd year index return	-5.10% to -0.18%	-1.15% to 9.15%	-0.80% to 3.77%	-2.76% to 5.09%
2nd year actual performance credit	0.00%	0.00% to 3.75%	0.00% to 3.75%	0.00% to 3.75%
2nd anniversary renewal cap rate	3.75%	3.75%	3.75%	3.50%
3rd year index return	7.21% to 14.78%	-0.81% to 12.34%	1.50% to 6.98%	5.40% to 14.41%
3rd year actual performance credit	3.75%	0.00% to 3.75%	3.75%	3.50%
3rd anniversary renewal cap rate	3.25%	3.00%	3.00%	3.00%
4th year index return	15.34% to 17.22%	17.02% to 24.26%	17.47% to 21.56%	17.22% to 20.67%
4th year actual performance credit	3.25%	3.00%	3.00%	3.00%
4th anniversary renewal cap rate	3.75%	3.75%	3.75%	3.75%
5th year index return	15.37% to 16.93%	2.66% to 15.64%	1.96% to 8.62%	-12.38% to 5.72%
5th year actual performance credit	3.75%	3.75%	3.75%	0.00% to 3.75%
5th anniversary renewal cap rate	4.00%	3.90%	3.90%	4.00%
6th year index return	1.62% to 4.05%	-1.23% to 15.08%	9.64% to 17.66%	10.85% to 37.13%
6th year actual performance credit	4.00%	0.00% to 3.90%	3.90%	4.00%
6th anniversary renewal cap rate	4.20%	3.90%	4.20%	4.20%
7th year index return	8.19% to 13.16%	7.62% to 20.29%	14.06% to 17.83%	13.59% to 18.84%
7th year actual performance credit	4.20%	3.90%	4.20%	4.20%
7th anniversary renewal cap rate	4.00%	4.10%	4.20%	4.10%
8th year index return	31.28% to 37.44%	23.40% to 40.52%	24.75% to 33.97%	23.15% to 29.61%
8th year actual performance credit	4.00%	4.10%	4.20%	4.10%
8th anniversary renewal cap rate	3.90%	3.90%	3.90%	3.90%

Index PROTECTION Strategy (continued)

S&P 500® Index

2014 Index Effective Date	1/7 - 2/3/2014	2/4 - 3/3/2014	3/4 - 3/31/2014	4/1 - 5/5/2014	5/6 - 6/2/2014	6/3 - 6/30/2014	7/1 - 8/4/2014	8/5 - 9/1/2014	9/2 - 10/6/2014	10/7 - 11/3/2014	11/4 - 12/1/2014	12/2 - 1/5/2015
INITIAL CAP RATE	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%	3.75%	3.75%
1st year index return	7.81% to 17.69%	13.49% to 17.75%	8.90% to 13.04%	9.24% to 15.24%	9.59% to 13.51%	4.93% to 9.87%	3.98% to 8.98%	-6.52% to 9.35%	-5.10% to 0.97%	2.26% to 9.15%	-0.80% to 4.48%	-2.70% to 5.09%
1st year actual performance credit	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	0.00% to 4.00%	0.00% to 4.00%	3.75%	0.00% to 3.75%	0.00% to 3.75%
1st anniversary renewal cap rate	3.75%	3.75%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.75%	3.75%	3.75%	3.50%
2nd year index return	-8.75% to -4.09%	-11.58% to -5.43%	-4.73% to -0.88%	-2.86% to 0.64%	-4.13% to -0.21%	-4.84% to 1.70%	0.80% to 4.88%	3.65% to 16.32%	7.21% to 14.05%	-1.00% to 7.91%	-0.81% to 6.98%	5.40% to 12.81%
2nd year actual performance credit	0.00%	0.00%	0.00%	0.00% to 3.50%	0.00%	0.00% to 3.50%	3.50%	3.50%	3.75%	0.00% to 3.75%	0.00% to 3.75%	3.50%
2nd anniversary renewal cap rate	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%	3.25%	3.25%	3.00%	3.00%	3.00%
3rd year index return	16.77% to 22.16%	19.55% to 27.29%	14.25% to 19.25%	11.82% to 17.00%	15.09% to 17.38%	14.95% to 21.92%	13.49% to 15.60%	10.91% to 14.08%	12.75% to 17.98%	17.61% to 23.90%	17.47% to 24.26%	17.72% to 20.90%
3rd year actual performance credit	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%	3.25%	3.25%	3.00%	3.00%	3.00%
3rd anniversary renewal cap rate	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
4th year index return	15.30% to 25.34%	14.08% to 17.56%	10.45% to 17.30%	9.46% to 15.21%	11.36% to 14.75%	11.40% to 14.71%	11.70% to 15.09%	14.35% to 18.57%	13.14% to 17.53%	2.33% to 13.35%	1.96% to 8.62%	-12.38% to 5.72%
4th year actual performance credit	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00% to 3.75%
4th anniversary renewal cap rate	3.75%	3.65%	3.85%	3.80%	4.05%	4.00%	4.00%	4.00%	4.00%	3.90%	3.90%	4.00%
5th year index return	-7.35% to 2.87%	0.51% to 3.38%	0.01% to 8.08%	7.17% to 11.14%	-0.09% to 9.72%	-0.09% to 8.40%	-0.20% to 10.42%	-0.95% to 3.70%	-1.23% to 4.18%	0.30% to 15.08%	9.64% to 17.66%	10.85% to 37.13%
5th year actual performance credit	0.00% to 3.75%	3.65%	3.85%	3.80%	0.00% to 4.05%	0.00% to 4.00%	0.00% to 4.00%	0.00% to 4.00%	0.00% to 4.00%	3.90%	3.90%	4.00%
5th anniversary renewal cap rate	4.00%	4.00%	4.10%	4.00%	4.00%	4.00%	4.20%	4.00%	4.20%	3.90%	4.20%	4.20%
6th year index return	19.23% to 27.32%	6.10% to 23.91%	-21.63% to 12.08%	-13.84% to -0.89%	-2.87% to 12.26%	3.27% to 13.79%	4.48% to 16.23%	14.38% to 21.47%	8.19% to 22.36%	7.62% to 20.29%	11.86% to 17.62%	13.59% to 18.84%
6th year actual performance credit	4.00%	4.00%	0.00% to 4.10%	0.00%	0.00% to 4.00%	4.00%	4.20%	4.00%	4.20%	3.90%	4.20%	4.20%
6th anniversary renewal cap rate	4.20%	4.20%	4.20%	4.40%	4.40%	4.30%	4.20%	4.20%	4.00%	4.10%	4.20%	4.10%
7th year index return	13.17% to 17.89%	14.92% to 32.08%	20.39% to 76.12%	44.83% to 63.86%	36.59% to 47.51%	30.76% to 42.59%	30.96% to 39.05%	28.28% to 33.42%	26.16% to 37.44%	23.40% to 40.52%	23.22% to 35.91%	23.15% to 29.61%
7th year actual performance credit	4.20%	4.20%	4.20%	4.40%	4.40%	4.30%	4.20%	4.20%	4.00%	4.10%	4.20%	4.10%
7th anniversary renewal cap rate	4.00%	4.00%	4.00%	4.10%	4.10%	4.00%	4.00%	3.90%	3.90%	3.90%	3.90%	3.90%

Index PROTECTION Strategy (continued)

S&P 500® Index

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
INITIAL CAP RATE	3.75%	3.75%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.75%	3.75%	3.75%	3.50%
1st year index return	-8.52% to -0.62%	-11.58% to -6.17%	-5.43% to 0.64%	-3.00% to 0.63%	-4.13% to -0.59%	-4.84% to 1.92%	0.80% to 4.79%	3.39% to 16.32%	7.21% to 15.39%	-0.29% to 9.13%	-1.00% to 6.98%	4.21% to 12.82%
1st year actual performance credit	0.00%	0.00%	0.00% to 3.50%	0.00% to 3.50%	0.00%	0.00% to 3.50%	3.50%	3.50%	3.75%	0.00% to 3.75%	0.00% to 3.75%	3.50%
1st anniversary renewal cap rate	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%	3.25%	3.25%	3.00%	3.00%	3.00%
2nd year index return	14.41% to 22.16%	19.69% to 27.29%	13.80% to 19.55%	11.82% to 16.50%	15.09% to 17.38%	14.76% to 21.92%	13.49% to 15.60%	10.91% to 14.44%	12.76% to 18.17%	17.61% to 22.97%	17.47% to 24.26%	17.65% to 20.59%
2nd year actual performance credit	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%	3.25%	3.25%	3.00%	3.00%	3.00%
2nd anniversary renewal cap rate	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
3rd year index return	20.67% to 25.34%	12.99% to 17.56%	9.46% to 17.83%	10.86% to 15.21%	11.36% to 14.75%	11.40% to 14.71%	13.28% to 15.09%	14.44% to 18.57%	13.07% to 17.16%	2.33% to 13.35%	1.37% to 7.60%	-12.38% to 5.72%
3rd year actual performance credit	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00% to 3.75%
3rd anniversary renewal cap rate	3.75%	3.65%	3.85%	3.80%	4.05%	4.00%	4.00%	4.00%	4.00%	3.90%	3.90%	4.00%
4th year index return	-7.97% to -1.35%	0.51% to 3.77%	-0.12% to 11.18%	7.17% to 11.14%	0.36% to 9.72%	-0.09% to 10.42%	0.15% to 7.79%	-0.95% to 3.70%	-1.23% to 4.05%	0.30% to 15.08%	11.00% to 19.03%	10.85% to 37.13%
4th year actual performance credit	0.00%	3.65%	0.00% to 3.85%	3.80%	4.05%	0.00% to 4.00%	4.00%	0.00% to 4.00%	0.00% to 4.00%	3.90%	3.90%	4.00%
4th anniversary renewal cap rate	4.00%	4.00%	4.10%	4.00%	4.00%	4.00%	4.20%	4.00%	4.20%	3.90%	4.20%	4.20%
5th year index return	19.23% to 27.32%	6.67% to 23.91%	-20.05% to 12.08%	-8.16% to -0.89%	-2.87% to 11.34%	3.27% to 13.79%	4.68% to 15.81%	15.28% to 21.47%	8.19% to 22.36%	7.54% to 19.15%	9.45% to 16.17%	14.00% to 18.84%
5th year actual performance credit	4.00%	4.00%	0.00% to 4.10%	0.00%	0.00% to 4.00%	4.00%	4.20%	4.00%	4.20%	3.90%	4.20%	4.20%
5th anniversary renewal cap rate	4.20%	4.20%	4.20%	4.40%	4.40%	4.30%	4.20%	4.20%	4.00%	4.10%	4.20%	4.10%
6th year index return	13.61% to 18.68%	14.92% to 30.99%	20.39% to 74.78%	44.83% to 53.42%	37.51% to 47.51%	30.78% to 42.59%	32.06% to 38.63%	28.50% to 33.42%	26.70% to 37.44%	23.10% to 40.52%	26.59% to 38.34%	23.15% to 29.53%
6th year actual performance credit	4.20%	4.20%	4.20%	4.40%	4.40%	4.30%	4.20%	4.20%	4.00%	4.10%	4.20%	4.10%
6th anniversary renewal cap rate	4.00%	4.00%	4.00%	4.10%	4.10%	4.00%	4.00%	3.90%	3.90%	3.90%	3.90%	3.90%

Index PROTECTION Strategy (continued)

S&P 500® Index

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
INITIAL CAP RATE	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%	3.25%	3.25%	3.00%	3.00%	3.00%
1st year index return	12.51% to 22.44%	19.69% to 27.29%	13.80% to 21.11%	11.30% to 15.36%	15.09% to 17.38%	14.85% to 20.94%	13.49% to 16.47%	10.91% to 14.86%	12.76% to 17.46%	17.89% to 21.00%	17.53% to 24.26%	17.22% to 20.41%
1st year actual performance credit	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%	3.25%	3.25%	3.00%	3.00%	3.00%
1st anniversary renewal cap rate	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
2nd year index return	20.67% to 25.11%	12.48% to 21.10%	9.46% to 17.83%	10.23% to 15.65%	10.12% to 15.40%	11.29% to 14.51%	12.50% to 14.89%	14.11% to 18.57%	15.37% to 17.16%	2.33% to 14.34%	1.37% to 8.62%	-12.38% to 2.54%
2nd year actual performance credit	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00% to 3.75%
2nd anniversary renewal cap rate	3.75%	3.65%	3.85%	3.80%	4.05%	4.00%	4.00%	4.00%	4.00%	3.90%	3.90%	4.00%
3rd year index return	-7.97% to -4.09%	-1.35% to 4.92%	-0.12% to 11.05%	7.25% to 11.18%	-0.09% to 12.01%	3.72% to 10.42%	4.98% to 9.27%	-0.63% to 3.71%	-0.51% to 4.18%	1.74% to 15.08%	9.64% to 19.03%	16.69% to 37.13%
3rd year actual performance credit	0.00%	0.00% to 3.65%	0.00% to 3.85%	3.80%	0.00% to 4.05%	4.00%	4.00%	0.00% to 4.00%	0.00% to 4.00%	3.90%	3.90%	4.00%
3rd anniversary renewal cap rate	4.00%	4.00%	4.10%	4.00%	4.00%	4.00%	4.20%	4.00%	4.20%	3.90%	4.20%	4.20%
4th year index return	20.04% to 27.32%	11.54% to 23.91%	-21.63% to 12.08%	-8.16% to -1.63%	-3.49% to 13.79%	3.56% to 12.50%	4.68% to 11.55%	12.37% to 22.36%	8.19% to 17.11%	7.62% to 20.29%	7.54% to 18.43%	13.59% to 18.06%
4th year actual performance credit	4.00%	4.00%	0.00% to 4.10%	0.00%	0.00% to 4.00%	4.00%	4.20%	4.00%	4.20%	3.90%	4.20%	4.20%
4th anniversary renewal cap rate	4.20%	4.20%	4.20%	4.40%	4.40%	4.30%	4.20%	4.20%	4.00%	4.10%	4.20%	4.10%
5th year index return	13.47% to 18.86%	15.37% to 22.41%	20.39% to 76.12%	44.93% to 53.42%	30.76% to 47.51%	30.76% to 40.53%	30.96% to 38.96%	26.70% to 34.25%	26.16% to 37.44%	23.10% to 40.52%	23.22% to 39.89%	23.63% to 29.61%
5th year actual performance credit	4.20%	4.20%	4.20%	4.40%	4.40%	4.30%	4.20%	4.20%	4.00%	4.10%	4.20%	4.10%
5th anniversary renewal cap rate	4.00%	4.00%	4.00%	4.10%	4.10%	4.00%	4.00%	3.90%	3.90%	3.90%	3.90%	3.90%

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
INITIAL CAP RATE	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	4.75%	4.75%	3.75%	3.75%	3.75%	3.75%
1st year index return	15.30% to 25.34%	11.76% to 17.41%	10.33% to 17.83%	10.48% to 15.65%	10.12% to 15.40%	11.29% to 14.71%	12.50% to 15.09%	13.28% to 14.89%	13.61% to 18.57%	15.54% to 17.16%	2.33% to 15.42%	1.37% to 8.62%	-12.38% to 2.68%
1st year actual performance credit	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	4.75%	4.75%	3.75%	3.75%	3.75%	0.00% to 3.75%
1st anniversary renewal cap rate	3.75%	3.65%	3.85%	3.80%	4.20%	4.10%	4.10%	5.10%	5.10%	4.10%	4.10%	4.00%	4.20%
2nd year index return	-9.77% to 2.87%	0.59% to 4.92%	-0.12% to 9.90%	7.17% to 11.18%	-0.09% to 12.01%	2.57% to 10.42%	6.89% to 9.27%	5.54% to 7.79%	-0.63% to 4.98%	-1.23% to 4.18%	-0.51% to 15.08%	9.64% to 19.03%	15.46% to 37.13%
2nd year actual performance credit	0.00% to 3.75%	3.65%	0.00% to 3.85%	3.80%	0.00% to 4.20%	4.10%	4.10%	5.10%	0.00% to 5.10%	0.00% to 4.10%	0.00% to 4.10%	4.00%	4.20%
2nd anniversary renewal cap rate	4.00%	4.00%	4.10%	4.00%	4.20%	4.10%	4.30%	5.30%	5.20%	4.30%	4.10%	4.40%	4.30%
3rd year index return	19.23% to 32.15%	6.10% to 23.79%	-21.63% to 3.55%	-8.16% to -0.89%	-3.49% to 13.01%	3.27% to 13.68%	4.68% to 6.85%	6.49% to 9.25%	11.55% to 21.47%	9.12% to 15.96%	7.54% to 20.29%	14.17% to 18.84%	13.59% to 18.43%
3rd year actual performance credit	4.00%	4.00%	0.00% to 4.10%	0.00%	0.00% to 4.20%	4.10%	4.30%	5.30%	5.20%	4.30%	4.10%	4.40%	4.30%
3rd anniversary renewal cap rate	4.20%	4.20%	4.20%	4.40%	4.60%	4.50%	4.40%	5.40%	5.40%	4.20%	4.20%	4.30%	4.20%
4th year index return	13.17% to 18.86%	14.92% to 32.08%	35.27% to 76.12%	44.83% to 53.42%	32.33% to 47.49%	30.76% to 42.59%	36.60% to 38.96%	30.96% to 37.53%	28.28% to 34.25%	28.43% to 35.48%	23.10% to 39.89%	23.22% to 32.42%	23.15% to 29.61%
4th year actual performance credit	4.20%	4.20%	4.20%	4.40%	4.60%	4.50%	4.40%	5.40%	5.40%	4.20%	4.20%	4.30%	4.20%
4th anniversary renewal cap rate	4.00%	4.00%	4.00%	4.10%	4.20%	4.20%	4.10%	5.10%	5.10%	4.10%	4.00%	4.10%	4.10%

Index PROTECTION Strategy (continued)

S&P 500® Index

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE	3.75%	3.85%	3.90%	3.95%	4.20%	4.10%	4.10%	4.10%	5.00%	5.00%	5.10%	5.40%
1st year index return	-9.77% to 3.35%	0.51% to 4.92%	-0.12% to 11.05%	7.17% to 11.18%	0.36% to 12.01%	2.57% to 9.03%	0.15% to 10.42%	-0.95% to 3.70%	0.54% to 4.18%	-1.23% to 14.32%	9.64% to 19.03%	15.28% to 37.10%
1st year actual performance credit	0.00% to 3.75%	3.85%	0.00% to 3.90%	3.95%	4.20%	4.10%	4.10%	0.00% to 4.10%	5.00%	0.00% to 5.00%	5.10%	5.40%
1st anniversary renewal cap rate	4.00%	4.10%	4.20%	4.20%	4.20%	4.10%	4.30%	4.20%	4.50%	4.80%	5.00%	5.20%
2nd year index return	19.23% to 32.15%	6.10% to 23.79%	-21.63% to 7.25%	-13.39% to -0.89%	-3.49% to 11.34%	3.27% to 13.68%	4.48% to 16.22%	14.38% to 21.47%	9.12% to 15.15%	7.54% to 20.29%	14.06% to 18.54%	14.29% to 18.84%
2nd year actual performance credit	4.00%	4.10%	0.00% to 4.20%	0.00%	0.00% to 4.20%	4.10%	4.30%	4.20%	4.50%	4.80%	5.00%	5.20%
2nd anniversary renewal cap rate	4.30%	4.30%	4.40%	4.50%	4.60%	4.50%	4.40%	4.40%	4.30%	4.60%	4.80%	5.00%
3rd year index return	13.17% to 18.86%	14.92% to 32.08%	28.56% to 76.12%	44.83% to 63.86%	35.91% to 48.11%	30.76% to 42.59%	30.96% to 39.05%	29.10% to 32.82%	28.88% to 37.24%	23.10% to 39.89%	23.77% to 33.97%	23.15% to 28.46%
3rd year actual performance credit	4.30%	4.30%	4.40%	4.50%	4.60%	4.50%	4.40%	4.40%	4.30%	4.60%	4.80%	5.00%
3rd anniversary renewal cap rate	4.20%	4.10%	4.20%	4.20%	4.20%	4.20%	4.10%	4.10%	4.40%	4.60%	4.60%	4.60%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	5.60%	5.90%	5.60%	5.50%	5.40%	5.20%	4.90%	4.70%	4.50%	4.00%	3.90%	3.80%
1st year index return	20.04% to 32.15%	6.10% to 23.91%	-21.63% to 8.40%	-13.39% to -0.89%	-0.10% to 13.79%	3.27% to 13.68%	4.48% to 16.98%	14.38% to 22.36%	8.19% to 16.65%	7.62% to 20.29%	14.06% to 17.83%	13.59% to 18.84%
1st year actual performance credit	5.60%	5.90%	0.00% to 5.60%	0.00%	0.00% to 5.40%	5.20%	4.90%	4.70%	4.50%	4.00%	3.90%	3.80%
1st anniversary renewal cap rate	5.40%	5.70%	5.40%	5.30%	5.20%	5.00%	4.70%	4.50%	4.30%	3.70%	3.70%	3.70%
2nd year index return	13.17% to 18.86%	14.92% to 32.08%	27.05% to 76.12%	44.83% to 63.86%	34.26% to 46.90%	30.76% to 42.59%	30.96% to 39.05%	26.70% to 32.82%	31.28% to 37.44%	23.40% to 40.52%	24.75% to 33.97%	23.15% to 29.61%
2nd year actual performance credit	5.40%	5.70%	5.40%	5.30%	5.20%	5.00%	4.70%	4.50%	4.30%	3.70%	3.70%	3.70%
2nd anniversary renewal cap rate	5.20%	5.50%	5.20%	4.80%	4.80%	4.80%	4.70%	4.70%	4.40%	3.60%	3.60%	3.60%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	3.70%	3.80%	3.30%	2.70%	3.30%	3.30%	3.00%	2.80%	2.50%	2.50%	2.30%	2.30%
1st year index return	13.17% to 17.57%	14.92% to 32.08%	20.39% to 70.96%	44.83% to 53.42%	37.51% to 47.51%	30.78% to 42.59%	32.06% to 38.63%	26.70% to 33.42%	27.49% to 37.44%	23.10% to 40.52%	23.22% to 38.34%	23.15% to 29.53%
1st year actual performance credit	3.70%	3.80%	3.30%	2.70%	3.30%	3.30%	3.00%	2.80%	2.50%	2.50%	2.30%	2.30%
1st anniversary renewal cap rate	3.40%	3.50%	3.10%	2.50%	3.40%	3.00%	2.80%	2.50%	2.30%	2.30%	2.10%	1.90%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	2.10%	2.20%	2.20%	2.80%	3.00%	3.00%	3.00%	2.70%	2.50%	2.60%	2.80%	3.00%

Any gaps between Index Effective Date periods are due to the fact that Index Effective Dates cannot occur on the 29th, 30th, or 31st of a month, or on a day that is not a business day.

Index PROTECTION Strategy

Russell 2000® Index

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
3rd anniversary renewal cap rate								4.00%	4.00%	4.00%	4.00%	4.00%
4th year index return								-15.76% to -9.83%	-15.42% to -6.98%	-9.63% to 6.41%	2.15% to 9.46%	3.47% to 32.45%
4th year actual performance credit								0.00%	0.00%	0.00% to 4.00%	4.00%	4.00%
4th anniversary renewal cap rate								4.10%	4.20%	4.00%	4.20%	4.20%
5th year index return								2.00% to 7.52%	-6.85% to 6.52%	-1.82% to 10.68%	1.06% to 14.28%	14.21% to 19.96%
5th year actual performance credit	As of 5/30/2018, Russell 2000® Index is available for inforce contracts issued on or after 8/24/2015.							4.10%	0.00% to 4.20%	0.00% to 4.00%	4.20%	4.20%
5th anniversary renewal cap rate								4.20%	4.30%	4.40%	4.40%	4.30%
6th year index return								35.64% to 45.55%	40.86% to 55.64%	35.49% to 50.57%	20.84% to 48.94%	8.62% to 20.04%
6th year actual performance credit								4.20%	4.30%	4.40%	4.40%	4.30%
6th year actual performance credit								4.30%	4.30%	4.30%	4.30%	4.30%

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
2nd anniversary renewal cap rate					4.10%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
3rd year index return	As of 5/30/2018, Russell 2000® Index is available for inforce contracts issued on or after 8/24/2015.				-11.09% to 4.36%	-9.63% to -4.77%	-9.05% to -5.09%	-15.00% to -8.82%	-12.21% to -6.98%	-8.88% to 6.41%	0.75% to 9.05%	10.59% to 32.14%
3rd year actual performance credit					0.00% to 4.10%	0.00%	0.00%	0.00%	0.00%	0.00% to 4.00%	4.00%	4.00%
3rd anniversary renewal cap rate	4.00%	3.90%	4.10%	4.00%	4.00%	4.00%	4.20%	4.10%	4.20%	4.00%	4.20%	4.20%
4th year index return	8.67% to 18.35%	-1.57% to 10.71%	-36.62% to -2.81%	-28.04% to -18.64%	-21.79% to 2.22%	-9.28% to 1.49%	-10.60% to -2.83%	-1.75% to 8.47%	-6.85% to 6.43%	-1.82% to 11.02%	-1.80% to 17.12%	15.76% to 19.96%
4th year actual performance credit	4.00%	0.00% to 3.90%	0.00%	0.00%	0.00% to 4.00%	0.00% to 4.00%	0.00%	0.00% to 4.10%	0.00% to 4.20%	0.00% to 4.00%	0.00% to 4.20%	4.20%
4th anniversary renewal cap rate	4.20%	4.20%	4.20%	4.30%	4.30%	4.30%	4.20%	4.20%	4.30%	4.40%	4.40%	4.30%
5th year index return	18.99% to 32.32%	31.81% to 41.75%	40.21% to 128.78%	77.50% to 98.89%	50.90% to 80.18%	50.90% to 67.92%	45.15% to 62.57%	35.64% to 49.29%	40.17% to 55.64%	34.66% to 48.90%	16.51% to 53.28%	8.61% to 19.17%
5th year actual performance credit	4.20%	4.20%	4.20%	4.30%	4.30%	4.30%	4.20%	4.20%	4.30%	4.40%	4.40%	4.30%
5th anniversary renewal cap rate	4.40%	4.40%	4.50%	4.40%	4.40%	4.40%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%

Index PROTECTION Strategy (continued)

Russell 2000® Index

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
1st Anniversary Renewal Cap Rate					4.20%	4.20%	4.20%	5.20%	5.20%	4.20%	4.10%	4.10%	4.20%
2nd Year Index Return Range	As of 5/30/2018, Russell 2000® Index is available for inforce contracts issued on or after 8/24/2015.				-11.09% to 4.36%	-10.29% to -4.77%	-8.40% to -6.18%	-9.05% to -5.09%	-15.00% to -7.10%	-12.21% to -6.98%	-11.07% to 6.41%	0.75% to 9.46%	9.05% to 32.14%
2nd Year Performance Credit Range					0.00% to 4.20%	0.00% to 4.20%	0.00%	0.00%	0.00%	0.00%	0.00% to 4.10%	4.10%	4.20%
2nd Anniversary Renewal Cap Rate	4.00%	3.90%	4.10%	4.00%	4.20%	4.20%	4.40%	5.40%	5.30%	4.40%	4.10%	4.40%	4.40%
3rd Year Index Return Range	7.56% to 24.80%	-6.29% to 10.71%	-35.84% to -12.78%	-28.04% to -18.64%	-21.74% to 0.02%	-9.28% to 2.22%	-10.60% to -7.59%	-7.14% to -3.71%	-2.83% to 8.47%	-4.98% to 4.03%	-1.80% to 11.02%	6.64% to 17.26%	15.76% to 19.96%
3rd Year Performance Credit Range	4.00%	0.00% to 3.90%	0.00%	0.00%	0.00% to 4.20%	0.00% to 4.20%	0.00%	0.00%	0.00% to 5.30%	0.00% to 4.40%	0.00% to 4.10%	4.40%	4.40%
3rd Anniversary Renewal Cap Rate	4.20%	4.20%	4.20%	4.30%	4.50%	4.50%	4.40%	5.40%	5.40%	4.50%	4.50%	4.60%	4.50%
4th Year Index Return Range	16.99% to 36.50%	32.72% to 54.11%	67.73% to 127.50%	77.50% to 98.89%	53.88% to 80.18%	50.90% to 68.43%	54.20% to 62.57%	44.62% to 51.38%	37.32% to 49.29%	42.00% to 54.65%	34.66% to 50.57%	16.44% to 43.27%	8.61% to 19.17%
4th Year Performance Credit Range	4.20%	4.20%	4.20%	4.30%	4.50%	4.50%	4.40%	5.40%	5.40%	4.50%	4.50%	4.60%	4.50%
4th Anniversary Renewal Cap Rate	4.40%	4.40%	4.50%	4.40%	4.60%	4.60%	4.40%	5.40%	5.50%	4.40%	4.50%	4.40%	4.50%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE					4.20%	4.20%	4.20%	4.20%	5.10%	5.10%	5.30%	5.50%
1st year index return	As of 5/30/2018, Russell 2000® Index is available for inforce contracts issued on or after 8/24/2015.				-10.80% to 4.36%	-10.29% to -4.77%	-11.11% to -5.32%	-15.76% to -9.17%	-12.55% to -7.35%	-11.07% to 5.94%	0.75% to 9.46%	8.99% to 32.45%
1st year actual performance credit					0.00% to 4.20%	0.00%	0.00%	0.00%	0.00%	0.00% to 5.10%	5.30%	5.50%
1st anniversary renewal cap rate	4.10%	4.00%	4.20%	4.20%	4.20%	4.20%	4.40%	4.30%	4.60%	4.90%	5.10%	5.30%
2nd year index return	7.56% to 24.80%	-6.29% to 10.71%	-35.84% to -5.70%	-32.60% to -18.64%	-21.74% to -3.75%	-10.72% to 2.22%	-10.60% to 2.83%	2.82% to 8.47%	-5.33% to 2.53%	-1.80% to 11.02%	3.44% to 15.35%	15.76% to 19.96%
2nd year actual performance credit	4.10%	0.00% to 4.00%	0.00%	0.00%	0.00%	0.00% to 4.20%	0.00% to 4.40%	4.30%	0.00% to 4.60%	0.00% to 4.90%	5.10%	5.30%
2nd anniversary renewal cap rate	4.40%	4.30%	4.40%	4.50%	4.50%	4.50%	4.40%	4.40%	4.40%	4.70%	4.90%	5.10%
3rd year index return	16.99% to 32.78%	32.72% to 54.11%	52.01% to 127.50%	79.17% to 115.28%	57.46% to 80.68%	50.90% to 72.23%	44.62% to 62.98%	37.32% to 49.29%	42.00% to 54.85%	34.66% to 50.57%	16.80% to 48.57%	8.61% to 19.17%
3rd year actual performance credit	4.40%	4.30%	4.40%	4.50%	4.50%	4.50%	4.40%	4.40%	4.40%	4.70%	4.90%	5.10%
3rd anniversary renewal cap rate	4.60%	4.60%	4.70%	4.60%	4.60%	4.60%	4.40%	4.50%	4.50%	4.80%	5.10%	5.10%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	5.70%	5.90%	5.60%	5.50%	5.50%	5.40%	5.00%	4.80%	4.60%	4.00%	3.90%	3.90%
1st year index return	8.67% to 24.80%	-6.29% to 10.71%	-36.62% to -5.70%	-32.60% to -18.64%	-19.80% to -1.22%	-10.72% to 2.22%	-10.60% to 3.95%	2.82% to 8.47%	-6.85% to 3.40%	-1.82% to 11.02%	3.44% to 14.79%	15.35% to 23.73%
1st year actual performance credit	5.70%	0.00% to 5.90%	0.00%	0.00%	0.00%	0.00% to 5.40%	0.00% to 5.00%	4.80%	0.00% to 4.60%	0.00% to 4.00%	3.90%	3.90%
1st anniversary renewal cap rate	5.50%	5.70%	5.40%	5.30%	5.30%	5.20%	4.80%	4.60%	4.40%	4.00%	3.90%	3.90%
2nd year index return	16.75% to 32.93%	31.77% to 54.11%	48.24% to 128.78%	77.47% to 115.28%	56.96% to 79.76%	50.90% to 72.23%	44.61% to 62.98%	35.64% to 48.38%	42.00% to 55.64%	34.66% to 50.33%	20.04% to 48.57%	7.21% to 16.80%
2nd year actual performance credit	5.50%	5.70%	5.40%	5.30%	5.30%	5.20%	4.80%	4.60%	4.40%	4.00%	3.90%	3.90%
2nd anniversary renewal cap rate	5.30%	5.50%	5.20%	5.20%	5.20%	5.20%	5.00%	5.10%	4.50%	4.00%	3.90%	3.90%

Index PROTECTION Strategy (continued)

Russell 2000® Index

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	3.70%	3.80%	3.30%	2.70%	3.20%	3.30%	3.00%	2.80%	2.60%	2.60%	2.40%	2.40%
1st year index return	24.51% to 30.14%	31.77% to 54.11%	40.21% to 128.78%	77.50% to 95.15%	58.25% to 79.76%	52.50% to 72.23%	44.62% to 62.98%	35.64% to 49.29%	40.86% to 55.64%	35.49% to 50.57%	16.96% to 48.94%	8.62% to 20.04%
1st year actual performance credit	3.70%	3.80%	3.30%	2.70%	3.20%	3.30%	3.00%	2.80%	2.60%	2.60%	2.40%	2.40%
1st anniversary renewal cap rate	3.60%	3.90%	3.50%	2.80%	3.50%	3.30%	2.80%	2.50%	2.50%	2.50%	2.30%	2.10%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	2.20%	2.40%	2.50%	3.00%	3.30%	3.30%	3.20%	2.90%	2.70%	2.90%	3.00%	3.20%

Index PROTECTION Strategy

Nasdaq-100® Index

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016
3rd anniversary renewal cap rate								4.00%	4.00%	4.00%	4.00%	4.10%
4th year index return								-0.31% to 4.72%	-1.02% to 6.11%	3.42% to 20.80%	17.09% to 28.26%	16.89% to 47.47%
4th year actual performance credit								0.00% to 4.00%	0.00% to 4.00%	4.00%	4.00%	4.10%
4th anniversary renewal cap rate								4.00%	4.10%	3.80%	4.10%	4.10%
5th year index return								44.64% to 58.09%	38.56% to 61.49%	37.38% to 54.14%	37.38% to 47.53%	43.47% to 51.77%
5th year actual performance credit								4.00%	4.10%	3.80%	4.10%	4.10%
5th anniversary renewal cap rate								4.20%	4.30%	4.40%	4.50%	4.40%
6th year index return								27.62% to 38.17%	25.63% to 41.38%	21.29% to 44.09%	31.87% to 43.13%	22.68% to 31.69%
6th year actual performance credit								4.20%	4.30%	4.40%	4.50%	4.40%
6th anniversary renewal cap rate								4.20%	4.10%	4.10%	4.10%	4.20%

As of 5/30/2018, Nasdaq-100® Index is available for inforce contracts issued on or after 8/24/2015.

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
2nd anniversary renewal cap rate					4.10%	4.00%	3.90%	4.00%	4.00%	4.00%	4.00%	4.10%
3rd year index return					-2.32% to 18.10%	2.74% to 12.02%	5.61% to 11.07%	-0.31% to 4.72%	0.01% to 5.73%	3.53% to 20.80%	14.11% to 28.26%	22.79% to 47.41%
3rd year actual performance credit					0.00% to 4.10%	4.00%	3.90%	0.00% to 4.00%	4.00%	4.00%	4.00%	4.10%
3rd anniversary renewal cap rate	4.00%	4.00%	4.10%	4.00%	4.00%	4.00%	4.10%	4.00%	4.10%	3.80%	4.10%	4.10%
4th year index return	31.89% to 38.67%	24.17% to 37.76%	-6.49% to 25.15%	5.92% to 14.37%	12.60% to 39.08%	29.52% to 34.95%	31.84% to 41.71%	43.50% to 61.49%	38.56% to 50.67%	37.38% to 56.17%	35.00% to 51.61%	43.08% to 51.10%
4th year actual performance credit	4.00%	4.00%	0.00% to 4.10%	4.00%	4.00%	4.00%	4.10%	4.00%	4.10%	3.80%	4.10%	4.10%
4th anniversary renewal cap rate	4.10%	4.10%	4.10%	4.40%	4.30%	4.30%	4.10%	4.20%	4.30%	4.40%	4.50%	4.40%
5th year index return	39.68% to 47.47%	39.74% to 47.44%	39.27% to 87.34%	56.21% to 69.17%	39.40% to 56.21%	38.30% to 45.82%	32.84% to 42.59%	25.63% to 38.17%	25.75% to 41.38%	21.29% to 41.60%	25.80% to 44.09%	23.15% to 30.61%
5th year actual performance credit	4.10%	4.10%	4.10%	4.40%	4.30%	4.30%	4.10%	4.20%	4.30%	4.40%	4.50%	4.40%
5th anniversary renewal cap rate	4.40%	4.30%	4.30%	4.40%	4.30%	4.30%	4.20%	4.20%	4.10%	4.10%	4.10%	4.20%

As of 5/30/2018, Nasdaq-100® Index is available for inforce contracts issued on or after 8/24/2015.

Index PROTECTION Strategy (continued)

Nasdaq-100® Index

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
1st anniversary renewal cap rate					4.20%	4.10%	4.10%	5.10%	5.20%	4.20%	4.10%	4.20%	4.20%
2nd year index return	As of 5/30/2018, Nasdaq-100® Index is available for inforce contracts issued on or after 8/24/2015.				-2.32% to 18.10%	0.91% to 12.02%	7.01% to 10.42%	5.61% to 11.07%	-0.31% to 7.26%	-1.02% to 5.73%	0.01% to 20.80%	14.11% to 28.26%	22.27% to 47.41%
2nd year actual performance credit					0.00% to 4.20%	4.10%	4.10%	5.10%	0.00% to 5.20%	0.00% to 4.20%	4.10%	4.20%	4.20%
2nd anniversary renewal cap rate	4.00%	4.00%	4.10%	4.00%	4.20%	4.20%	4.30%	5.30%	5.20%	4.30%	3.90%	4.30%	4.30%
3rd year index return	31.12% to 43.06%	18.54% to 37.74%	-6.49% to 16.87%	5.92% to 14.99%	12.60% to 38.40%	29.14% to 36.09%	33.08% to 37.11%	30.87% to 39.79%	41.71% to 59.83%	38.64% to 49.07%	35.00% to 56.17%	41.04% to 51.01%	43.08% to 51.61%
3rd year actual performance credit	4.00%	4.00%	0.00% to 4.10%	4.00%	4.20%	4.20%	4.30%	5.30%	5.20%	4.30%	3.90%	4.30%	4.30%
3rd anniversary renewal cap rate	4.10%	4.10%	4.10%	4.40%	4.50%	4.40%	4.30%	5.30%	5.30%	4.40%	4.60%	4.70%	4.60%
4th year index return	39.57% to 50.69%	37.35% to 57.44%	52.31% to 87.34%	57.46% to 69.17%	40.50% to 56.21%	38.60% to 47.47%	37.30% to 40.73%	32.84% to 44.29%	27.00% to 38.17%	28.58% to 41.13%	21.29% to 44.09%	26.48% to 38.09%	22.68% to 29.99%
4th year actual performance credit	4.10%	4.10%	4.10%	4.40%	4.50%	4.40%	4.30%	5.30%	5.30%	4.40%	4.60%	4.70%	4.60%
4th anniversary renewal cap rate	4.40%	4.30%	4.30%	4.40%	4.50%	4.50%	4.40%	5.40%	5.40%	4.30%	4.30%	4.30%	4.30%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE					4.20%	4.10%	4.10%	4.20%	5.10%	5.10%	5.30%	5.50%
1st year index return	As of 5/30/2018, Nasdaq-100® Index is available for inforce contracts issued on or after 8/24/2015.				-1.50% to 18.10%	0.76% to 9.89%	0.27% to 12.02%	-0.59% to 4.63%	0.51% to 6.11%	-1.02% to 18.36%	14.11% to 28.26%	22.09% to 47.47%
1st year actual performance credit					0.00% to 4.20%	4.10%	4.10%	0.00% to 4.20%	5.10%	0.00% to 5.10%	5.30%	5.50%
1st anniversary renewal cap rate	4.10%	4.10%	4.20%	4.10%	4.20%	4.20%	4.30%	4.20%	4.60%	4.90%	4.90%	5.30%
2nd year index return	31.12% to 43.06%	18.54% to 37.74%	-6.49% to 19.94%	-0.22% to 14.99%	12.47% to 37.56%	27.61% to 36.09%	30.87% to 49.80%	43.50% to 58.09%	38.64% to 50.74%	35.00% to 56.17%	42.21% to 51.03%	45.41% to 51.61%
2nd year actual performance credit	4.10%	4.10%	0.00% to 4.20%	0.00% to 4.10%	4.20%	4.20%	4.30%	4.20%	4.60%	4.90%	4.90%	5.30%
2nd anniversary renewal cap rate	4.20%	4.20%	4.20%	4.50%	4.50%	4.40%	4.30%	4.30%	4.40%	4.70%	4.70%	5.10%
3rd year index return	39.57% to 50.69%	37.35% to 57.44%	44.18% to 87.34%	57.46% to 80.63%	41.64% to 58.29%	39.40% to 47.47%	32.84% to 44.29%	29.40% to 36.52%	27.70% to 40.68%	21.29% to 44.09%	26.03% to 38.28%	22.68% to 31.69%
3rd year actual performance credit	4.20%	4.20%	4.20%	4.50%	4.50%	4.40%	4.30%	4.30%	4.40%	4.70%	4.70%	5.10%
3rd anniversary renewal cap rate	4.60%	4.50%	4.50%	4.50%	4.50%	4.50%	4.40%	4.40%	4.50%	4.80%	4.90%	4.90%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	5.70%	5.90%	5.60%	5.50%	5.50%	5.30%	4.90%	4.70%	4.60%	4.00%	3.80%	3.80%
1st year index return	31.89% to 43.06%	18.54% to 37.76%	-6.49% to 21.17%	-0.22% to 15.28%	19.13% to 39.08%	27.61% to 36.09%	30.87% to 50.03%	43.50% to 61.49%	38.56% to 50.56%	35.82% to 56.17%	42.82% to 49.91%	42.66% to 51.61%
1st year actual performance credit	5.70%	5.90%	0.00% to 5.60%	0.00% to 5.50%	5.50%	5.30%	4.90%	4.70%	4.60%	4.00%	3.80%	3.80%
1st anniversary renewal cap rate	5.50%	5.70%	5.40%	5.30%	5.30%	5.10%	4.70%	4.50%	4.40%	4.00%	4.00%	4.00%
2nd year index return	39.57% to 50.61%	37.35% to 57.44%	44.18% to 87.10%	51.52% to 80.63%	39.41% to 50.73%	38.30% to 47.47%	32.84% to 44.29%	25.63% to 36.52%	33.79% to 41.38%	21.72% to 43.49%	28.37% to 38.57%	22.68% to 31.69%
2nd year actual performance credit	5.50%	5.70%	5.40%	5.30%	5.30%	5.10%	4.70%	4.50%	4.40%	4.00%	4.00%	4.00%
2nd anniversary renewal cap rate	5.30%	5.50%	5.20%	5.20%	5.10%	5.10%	4.90%	4.90%	4.50%	3.80%	3.80%	3.80%

Index PROTECTION Strategy (continued)

Nasdaq-100® Index

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	3.60%	3.70%	3.20%	2.70%	3.20%	3.20%	3.00%	2.80%	2.50%	2.50%	2.30%	2.30%
1st year index return	39.57% to 47.50%	37.35% to 57.44%	39.27% to 87.10%	53.32% to 69.17%	41.64% to 51.52%	38.30% to 47.47%	34.48% to 44.29%	25.63% to 38.17%	27.50% to 41.38%	21.29% to 44.09%	27.48% to 43.13%	22.68% to 31.69%
1st year actual performance credit	3.60%	3.70%	3.20%	2.70%	3.20%	3.20%	3.00%	2.80%	2.50%	2.50%	2.30%	2.30%
1st anniversary renewal cap rate	3.60%	3.80%	3.40%	2.70%	3.40%	3.30%	2.80%	2.50%	2.40%	2.40%	2.20%	2.10%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	2.20%	2.40%	2.40%	3.00%	3.20%	3.20%	3.10%	2.90%	2.70%	2.80%	2.90%	3.10%

Index PROTECTION Strategy

EURO STOXX 50®

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016	
3rd anniversary renewal cap rate								5.20%	5.20%	5.10%	5.10%	5.20%	
4th year index return								-5.55% to -0.11%	0.72% to 6.20%	3.72% to 15.66%	13.92% to 18.22%	12.32% to 27.00%	
4th year actual performance credit								0.00%	5.20%	5.10%	5.10%	5.20%	
4th anniversary renewal cap rate								5.30%	5.20%	5.10%	5.10%	5.10%	
5th year index return								-3.98% to 1.10%	-10.70% to -2.76%	-18.26% to -4.65%	-15.46% to -4.80%	-8.68% to -1.99%	
5th year actual performance credit	As of 5/30/2018, EURO STOXX 50® Index is available for inforce contracts issued on or after 8/24/2015.								0.00% to 5.30%	0.00%	0.00%	0.00%	0.00%
5th anniversary renewal cap rate								4.50%	4.40%	4.40%	4.50%	4.60%	
6th year index return								24.22% to 28.83%	23.14% to 32.78%	22.95% to 42.87%	16.48% to 39.08%	15.83% to 22.53%	
6th year actual performance credit								4.50%	4.40%	4.40%	4.50%	4.60%	
6th anniversary renewal cap rate								4.50%	4.40%	4.30%	4.30%	4.30%	

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
2nd anniversary renewal cap rate					5.10%	5.10%	5.10%	5.20%	5.20%	5.10%	5.10%	5.20%
3rd year index return	As of 5/30/2018, EURO STOXX 50® Index is available for inforce contracts issued on or after 8/24/2015.				-6.87% to -0.75%	-4.19% to 3.87%	-0.55% to 2.53%	-4.95% to 5.10%	0.35% to 6.49%	2.12% to 15.69%	12.80% to 18.18%	19.25% to 28.76%
3rd year actual performance credit					0.00%	0.00% to 5.10%	0.00% to 5.10%	0.00% to 5.20%	5.20%	5.10%	5.10%	5.20%
3rd anniversary renewal cap rate	5.20%	4.80%	5.40%	5.30%	5.20%	5.10%	5.20%	5.30%	5.20%	5.10%	5.10%	5.10%
4th year index return	15.46% to 23.92%	8.77% to 20.97%	-29.58% to 3.12%	-20.23% to -15.44%	-19.59% to 0.84%	-7.70% to -0.36%	-6.93% to -2.42%	-4.90% to 1.10%	-11.49% to -4.87%	-18.26% to -5.61%	-17.62% to -2.80%	-8.68% to -3.87%
4th year actual performance credit	5.20%	4.80%	0.00% to 5.40%	0.00%	0.00% to 5.20%	0.00%	0.00%	0.00% to 5.30%	0.00%	0.00%	0.00%	0.00%
4th anniversary renewal cap rate	5.00%	5.00%	5.10%	4.70%	4.50%	4.40%	4.60%	4.50%	4.40%	4.40%	4.50%	4.60%
5th year index return	-5.45% to -2.31%	-4.12% to 3.16%	8.31% to 60.83%	35.43% to 42.46%	21.73% to 42.03%	21.68% to 32.11%	15.94% to 26.73%	24.22% to 28.98%	24.10% to 31.43%	22.95% to 43.43%	16.66% to 42.28%	17.20% to 21.53%
5th year actual performance credit	0.00%	0.00% to 5.00%	5.10%	4.70%	4.50%	4.40%	4.60%	4.50%	4.40%	4.40%	4.50%	4.60%
5th anniversary renewal cap rate	4.50%	4.50%	4.40%	4.50%	4.50%	4.50%	4.40%	4.50%	4.40%	4.30%	4.30%	4.30%

EURO STOXX 50® is not available to inforce contracts issued before August 24, 2015, or to inforce contracts issued in Missouri before April 25, 2016.

Index PROTECTION Strategy (continued)

EURO STOXX 50⁰¹

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
1st anniversary renewal cap rate					5.25%	5.20%	5.30%	6.30%	6.40%	5.40%	5.40%	5.40%	5.40%
2nd year index return	As of 5/30/2018, EURO STOXX 50 [®] Index is available for inforce contracts issued on or after 8/24/2015.				-6.87% to -0.75%	-4.19% to 3.94%	0.81% to 2.53%	-0.10% to 1.42%	-5.55% to 5.10%	0.72% to 6.49%	0.35% to 15.69%	12.80% to 18.22%	15.80% to 28.76%
2nd year actual performance credit					0.00%	0.00% to 5.20%	5.30%	0.00% to 6.30%	0.00% to 6.40%	5.40%	5.40%	5.40%	5.40%
2nd anniversary renewal cap rate	5.20%	4.80%	5.40%	5.30%	5.40%	5.30%	5.50%	6.50%	6.50%	5.40%	5.30%	5.30%	5.30%
3rd year index return	15.46% to 27.71%	-2.79% to 20.97%	-27.67% to -9.88%	-20.23% to -15.53%	-19.59% to 1.33%	-7.49% to 0.84%	-5.86% to -4.20%	-6.29% to -2.42%	-6.93% to 0.70%	-11.49% to -5.18%	-17.62% to -5.46%	-8.06% to -2.80%	-8.68% to -3.24%
3rd year actual performance credit	5.20%	0.00% to 4.80%	0.00%	0.00%	0.00% to 5.40%	0.00% to 5.30%	0.00%	0.00%	0.00% to 6.50%	0.00%	0.00%	0.00%	0.00%
3rd anniversary renewal cap rate	5.00%	5.00%	5.10%	4.70%	4.60%	4.60%	4.80%	5.80%	5.70%	4.60%	4.60%	4.60%	4.70%
4th year index return	-5.98% to -1.41%	-3.98% to 16.43%	27.18% to 57.16%	35.43% to 43.14%	21.08% to 44.61%	21.68% to 32.11%	20.97% to 24.18%	15.94% to 24.21%	25.35% to 30.23%	23.14% to 32.78%	22.95% to 42.28%	16.49% to 27.80%	15.83% to 21.53%
4th year actual performance credit	0.00%	0.00% to 5.00%	5.10%	4.70%	4.60%	4.60%	4.80%	5.80%	5.70%	4.60%	4.60%	4.60%	4.70%
4th anniversary renewal cap rate	4.50%	4.50%	4.40%	4.50%	4.70%	4.60%	4.60%	5.60%	5.60%	4.50%	4.50%	4.50%	4.50%

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
INITIAL CAP RATE					5.25%	5.20%	5.30%	5.40%	6.60%	6.60%	6.80%	7.10%
1st year index return	As of 5/30/2018, EURO STOXX 50 [®] Index is available for inforce contracts issued on or after 8/24/2015.				-6.86% to -0.61%	-4.19% to 4.03%	-5.50% to 3.94%	-5.55% to 2.72%	2.73% to 6.49%	0.35% to 15.69%	12.32% to 18.22%	14.76% to 28.76%
1st year actual performance credit					0.00%	0.00% to 5.20%	0.00% to 5.30%	0.00% to 5.40%	6.60%	6.60%	6.80%	7.10%
1st anniversary renewal cap rate	5.30%	4.90%	5.60%	5.50%	5.40%	5.30%	5.50%	5.50%	5.90%	6.30%	6.10%	6.90%
2nd year index return	15.46% to 27.71%	0.65% to 20.97%	-28.01% to -2.79%	-22.49% to -15.35%	-19.59% to -2.15%	-7.54% to 1.33%	-7.08% to -1.56%	-5.51% to 0.70%	-11.49% to -4.90%	-17.62% to -5.16%	-13.14% to -2.60%	-8.68% to -3.24%
2nd year actual performance credit	5.30%	4.90%	0.00%	0.00%	0.00%	0.00% to 5.30%	0.00%	0.00% to 5.50%	0.00%	0.00%	0.00%	0.00%
2nd anniversary renewal cap rate	5.20%	5.20%	5.30%	4.80%	4.60%	4.60%	4.80%	4.70%	5.70%	6.10%	5.90%	6.70%
3rd year index return	-5.98% to -1.93%	-4.12% to 11.33%	16.43% to 57.16%	35.43% to 48.18%	25.38% to 45.55%	21.08% to 32.11%	15.94% to 28.83%	25.35% to 30.23%	23.14% to 32.78%	22.95% to 42.28%	16.01% to 35.84%	15.83% to 21.14%
3rd year actual performance credit	0.00%	0.00% to 5.20%	5.30%	4.80%	4.60%	4.60%	4.80%	4.70%	5.70%	6.10%	5.90%	6.70%
3rd anniversary renewal cap rate	4.70%	4.70%	4.60%	4.70%	4.70%	4.60%	4.60%	4.60%	5.60%	5.60%	5.10%	5.10%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE	7.30%	7.20%	7.50%	7.30%	7.10%	6.80%	6.40%	6.20%	5.90%	4.70%	4.70%	4.70%
1st year index return	15.46% to 27.71%	0.81% to 20.97%	-29.58% to 1.09%	-22.49% to -15.35%	-18.17% to -0.93%	-7.70% to 1.33%	-7.08% to -1.29%	-3.98% to 1.10%	-11.49% to -4.87%	-18.26% to -5.16%	-13.14% to -2.90%	-8.68% to -2.60%
1st year actual performance credit	7.30%	7.20%	0.00% to 7.50%	0.00%	0.00%	0.00% to 6.80%	0.00%	0.00% to 6.20%	0.00%	0.00%	0.00%	0.00%
1st anniversary renewal cap rate	7.10%	7.00%	7.30%	7.10%	6.90%	6.60%	6.20%	6.00%	5.70%	4.00%	4.00%	4.10%
2nd year index return	-6.03% to -2.42%	-4.12% to 11.33%	9.10% to 62.11%	36.62% to 48.18%	24.76% to 45.55%	21.08% to 31.76%	15.94% to 27.31%	24.22% to 28.83%	23.14% to 32.78%	23.48% to 42.87%	16.48% to 35.84%	15.83% to 21.53%
2nd year actual performance credit	0.00%	0.00% to 7.00%	7.30%	7.10%	6.90%	6.60%	6.20%	6.00%	5.70%	4.00%	4.00%	4.10%
2nd anniversary renewal cap rate	6.40%	6.00%	6.30%	5.30%	6.40%	5.30%	5.20%	5.20%	5.60%	4.00%	4.00%	4.00%

⁰¹EURO STOXX 50[®] is not available to inforce contracts issued before August 24, 2015, or to inforce contracts issued in Missouri before April 25, 2016.

Index PROTECTION Strategy (continued)

EURO STOXX 50^{®1}

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	4.40%	4.50%	4.00%	2.90%	3.40%	3.30%	3.10%	2.90%	2.60%	2.60%	2.40%	2.40%
1st year index return	-5.98% to -3.38%	-4.12% to 11.33%	8.31% to 62.11%	35.43% to 43.40%	31.54% to 45.55%	20.97% to 32.11%	16.73% to 26.77%	24.22% to 30.23%	23.14% to 32.78%	22.95% to 42.87%	16.48% to 39.08%	15.83% to 22.53%
1st year actual performance credit	0.00%	0.00% to 4.50%	4.00%	2.90%	3.40%	3.30%	3.10%	2.90%	2.60%	2.60%	2.40%	2.40%
1st anniversary renewal cap rate	3.80%	4.00%	3.40%	2.80%	3.60%	3.40%	2.90%	2.60%	2.50%	2.50%	2.30%	2.10%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	2.30%	2.50%	2.40%	3.10%	3.40%	3.40%	3.30%	3.00%	2.80%	2.90%	3.10%	3.30%

¹EURO STOXX 50[®] is not available to enforce contracts issued before August 24, 2015, or to enforce contracts issued in Missouri before April 25, 2016.

Index PROTECTION Strategy

iShares® MSCI EM ETF

2015 Index Effective Date	1/6 - 2/2/2015	2/3 - 3/2/2015	3/3 - 4/6/2015	4/7 - 5/4/2015	5/5 - 6/1/2015	6/2 - 7/6/2015	7/7 - 8/3/2015	8/4 - 8/31/2015	9/1 - 10/5/2015	10/6 - 11/2/2015	11/3 - 11/30/2015	12/1 - 1/4/2016	
4th anniversary renewal cap rate								4.40%	4.40%	4.10%	4.50%	4.40%	
5th year index return								10.25% to 15.49%	3.48% to 12.71%	3.73% to 12.84%	4.19% to 15.78%	11.57% to 19.28%	
5th year actual performance credit								4.40%	4.40%	4.10%	4.50%	4.40%	
5th anniversary renewal cap rate	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.								4.40%	4.50%	4.40%	4.50%	4.40%
6th year index return								12.08% to 19.29%	12.02% to 20.84%	9.15% to 15.56%	-2.30% to 12.36%	-6.96% to -0.28%	
6th year actual performance credit								4.40%	4.50%	4.40%	0.00% to 4.50%	0.00%	
6th anniversary renewal cap rate								4.00%	4.00%	4.00%	4.10%	4.10%	

2016 Index Effective Date	1/5 - 2/1/2016	2/2 - 2/29/2016	3/1 - 4/4/2016	4/5 - 5/2/2016	5/3 - 6/6/2016	6/7 - 7/4/2016	7/5 - 8/1/2016	8/2 - 9/5/2016	9/6 - 10/3/2016	10/4 - 10/31/2016	11/1 - 12/5/2016	12/6 - 1/2/2017
3rd anniversary renewal cap rate					4.30%	4.30%	4.30%	4.40%	4.40%	4.10%	4.50%	4.40%
4th year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.				-19.27% to 0.76%	-6.86% to -0.02%	-0.59% to 6.45%	7.50% to 15.49%	3.48% to 9.29%	4.24% to 12.56%	3.73% to 18.75%	11.54% to 18.58%
4th year performance credit					0.00% to 4.30%	0.00%	0.00% to 4.30%	4.40%	4.40%	4.10%	4.50%	4.40%
4th anniversary renewal cap rate	4.30%	4.40%	4.40%	4.50%	4.50%	4.40%	4.60%	4.40%	4.50%	4.40%	4.50%	4.40%
5th year index return range	16.57% to 30.63%	27.66% to 34.61%	27.24% to 76.15%	48.36% to 55.61%	35.32% to 51.24%	26.98% to 41.14%	15.20% to 26.98%	12.08% to 19.80%	11.24% to 20.84%	9.15% to 15.56%	-3.05% to 13.34%	-5.57% to -0.77%
5th year performance credit range	4.30%	4.40%	4.40%	4.50%	4.50%	4.40%	4.60%	4.40%	4.50%	4.40%	0.00% to 4.50%	0.00%
5th anniversary renewal cap rate	4.30%	4.40%	4.50%	4.40%	4.50%	4.50%	4.00%	4.00%	4.00%	4.00%	4.10%	4.10%

2017 Index Effective Date	1/3 - 2/6/2017	2/7 - 3/6/2017	3/7 - 4/3/2017	4/4 - 5/1/2017	5/2 - 6/5/2017	6/6 - 7/4/2017	7/5 - 7/16/2017	7/17 - 7/31/2017	8/1 - 9/5/2017	9/6 - 10/2/2017	10/3 - 11/6/2017	11/7 - 12/4/2017	12/5 - 1/2/2018
2nd anniversary renewal cap rate					4.40%	4.50%	4.50%	5.50%	5.60%	4.60%	4.30%	4.60%	4.60%
3rd year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.				-19.27% to 0.20%	-6.63% to 0.76%	-0.59% to 1.10%	-0.12% to 2.82%	6.45% to 15.49%	4.27% to 9.24%	3.73% to 12.74%	9.48% to 19.28%	11.54% to 18.75%
3rd year actual performance credit					0.00% to 4.40%	0.00% to 4.50%	0.00% to 4.50%	0.00% to 5.50%	5.60%	4.60%	4.30%	4.60%	4.60%
3rd anniversary renewal cap rate	4.30%	4.40%	4.40%	4.50%	4.60%	4.60%	4.70%	5.70%	5.60%	4.60%	4.60%	4.60%	4.50%
4th year index return	15.74% to 30.91%	28.25% to 36.15%	35.63% to 76.15%	49.34% to 55.61%	36.14% to 51.20%	26.98% to 41.14%	23.96% to 26.98%	15.20% to 23.19%	12.24% to 19.80%	12.29% to 20.84%	7.22% to 15.56%	-3.05% to 7.24%	-6.96% to -1.16%
4th year actual performance credit	4.30%	4.40%	4.40%	4.50%	4.60%	4.60%	4.70%	5.70%	5.60%	4.60%	4.60%	0.00% to 4.60%	0.00%
4th anniversary renewal cap rate	4.30%	4.40%	4.50%	4.40%	4.70%	4.70%	4.20%	5.20%	5.20%	4.10%	4.20%	4.20%	4.20%

Index PROTECTION Strategy (continued)

iShares® MSCI EM ETF¹

2018 Index Effective Date	1/3 - 2/5/2018	2/6 - 3/5/2018	3/6 - 4/2/2018	4/3 - 4/30/2018	5/1 - 6/4/2018	6/5 - 7/2/2018	7/3 - 8/6/2018	8/7 - 9/4/2018	9/5 - 10/1/2018	10/2 - 11/5/2018	11/6 - 12/3/2018	12/4 - 1/1/2019
1st anniversary renewal cap rate					4.40%	4.50%	4.50%	4.60%	4.80%	5.00%	5.30%	5.60%
2nd year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.				-19.27% to -3.16%	-7.22% to 0.76%	-4.33% to 13.08%	9.18% to 15.49%	4.10% to 9.66%	3.73% to 12.84%	9.48% to 18.96%	11.54% to 19.28%
2nd year actual performance credit					0.00%	0.00% to 4.50%	0.00% to 4.50%	4.60%	4.80%	5.00%	5.30%	5.60%
2nd anniversary renewal cap rate	4.50%	4.50%	4.60%	4.70%	4.60%	4.60%	4.70%	4.60%	4.60%	4.80%	5.10%	5.40%
3rd year index return	15.74% to 30.63%	28.13% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	40.43% to 52.83%	32.45% to 41.62%	15.20% to 32.45%	12.24% to 19.86%	12.29% to 20.64%	6.73% to 15.56%	-2.80% to 9.11%	-6.96% to -1.51%
3rd year actual performance credit	4.50%	4.50%	4.60%	4.70%	4.60%	4.60%	4.70%	4.60%	4.60%	4.80%	0.00% to 5.10%	0.00%
3rd anniversary renewal cap rate	4.50%	4.60%	4.60%	4.60%	4.70%	4.70%	4.20%	4.20%	4.70%	4.80%	4.80%	4.80%

2019 Index Effective Date	1/2 - 2/4/2019	2/5 - 3/4/2019	3/5 - 4/1/2019	4/2 - 5/6/2019	5/7 - 6/3/2019	6/4 - 7/1/2019	7/2 - 8/5/2019	8/6 - 9/3/2019	9/4 - 9/30/2019	10/1 - 11/4/2019	11/5 - 12/2/2019	12/3 - 1/6/2020
INITIAL CAP RATE				5.80%	5.80%	5.70%	5.20%	5.00%	4.80%	4.20%	4.10%	4.00%
1st year index return	As of 6/3/2019, iShares® MSCI EM ETF Index is available for inforce contracts issued on or after 8/24/2015.			-24.34% to -16.95%	-15.03% to -1.56%	-7.22% to 0.76%	-4.50% to 14.34%	9.19% to 15.49%	3.48% to 9.18%	4.24% to 12.84%	8.68% to 17.00%	11.54% to 19.28%
1st year actual performance credit				0.00%	0.00%	0.00% to 5.70%	0.00% to 5.20%	5.00%	4.80%	4.20%	4.10%	4.00%
1st anniversary renewal cap rate	5.50%	6.10%	5.80%	5.60%	5.60%	5.50%	5.00%	4.80%	4.60%	4.00%	4.00%	4.00%
2nd year index return	13.59% to 30.63%	27.24% to 36.15%	30.53% to 76.15%	49.34% to 63.21%	37.22% to 51.58%	34.69% to 41.62%	17.31% to 32.45%	12.08% to 19.86%	12.29% to 20.64%	8.68% to 15.41%	-2.30% to 9.11%	-8.24% to -0.77%
2nd year actual performance credit	5.50%	6.10%	5.80%	5.60%	5.60%	5.50%	5.00%	4.80%	4.60%	4.00%	0.00% to 4.00%	0.00%
2nd anniversary renewal cap rate	5.40%	5.90%	5.60%	5.20%	5.30%	5.30%	4.80%	4.80%	4.70%	3.80%	3.70%	3.70%

2020 Index Effective Date	1/7 - 2/3/2020	2/4 - 3/2/2020	3/3 - 4/6/2020	4/7 - 5/4/2020	5/5 - 6/1/2020	6/2 - 7/6/2020	7/7 - 8/3/2020	8/4 - 9/7/2020	9/8 - 10/5/2020	10/6 - 11/2/2020	11/3 - 12/1/2020	12/2 - 1/4/2021
INITIAL CAP RATE	3.80%	3.90%	3.50%	2.80%	3.40%	3.40%	3.10%	2.90%	2.60%	2.60%	2.40%	2.40%
1st year index return	17.56% to 30.91%	27.66% to 36.15%	27.24% to 73.72%	48.36% to 55.24%	42.84% to 51.58%	24.76% to 41.93%	15.20% to 26.73%	12.08% to 20.50%	12.02% to 20.84%	9.15% to 15.56%	-2.30% to 12.36%	-6.96% to -0.28%
1st year actual performance credit	3.80%	3.90%	3.50%	2.80%	3.40%	3.40%	3.10%	2.90%	2.60%	2.60%	0.00% to 2.40%	0.00%
1st anniversary renewal cap rate	3.60%	3.90%	3.50%	2.80%	3.50%	3.40%	2.80%	2.50%	2.40%	2.40%	2.20%	2.00%

2021 Index Effective Date	1/5 - 2/1/2021	2/2 - 3/1/2021	3/2 - 4/5/2021	4/6 - 5/3/2021	5/4 - 5/31/2021	6/1 - 7/5/2021	7/6 - 8/2/2021	8/3 - 9/6/2021	9/7 - 10/4/2021	10/5 - 11/1/2021	11/2 - 12/6/2021	12/7 - 1/3/2022
INITIAL CAP RATE	2.20%	2.40%	2.50%	3.00%	3.30%	3.30%	3.10%	2.80%	2.60%	2.70%	2.90%	3.10%

¹ iShares® MSCI EM ETF is not available to inforce contracts issued before August 24, 2015.



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