Allianz Index Advantage® Variable Annuity

#### Performance potential with the Allianz Index Advantage® Variable Annuity Performance data through 4Q 2021

Allianz Index Advantage<sup>®</sup> 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<sup>®</sup> 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. IXA-090 (R-4/2022)

#### Index **PERFORMANCE** Strategy

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.

|                                   |                     |                     | 301                 | 500 <sup>®</sup> Inde |
|-----------------------------------|---------------------|---------------------|---------------------|-----------------------|
| 013 Index Effective Date          | 9/16 -<br>9/30/2013 | 10/1 -<br>11/4/2013 | 11/5 -<br>12/2/2013 | 12/3 -<br>1/6/2014    |
| NITIAL CAP RATE                   | 13.00%              | 14.00%              | 14.00%              | 13.00%                |
| st year index return              | 16.14% to           | 8.20% to            | 13.52% to           | 9.63% to              |
| st year maex return               | 17.75%              | 18.93%              | 16.30%              | 16.27%                |
| st year actual performance credit | 13.00%              | 8.20% to            | 13.52% to           | 9.63% to              |
| st year actual performance creat  | 15.00%              | 14.00%              | 14.00%              | 13.00%                |
| st anniversary renewal cap rate   | 12.75%              | 12.50%              | 13.50%              | 12.75%                |
| and your index return             | -5.10% to           | -1.15% to           | -0.80% to           | -2.76% to             |
| nd year index return              | -0.18%              | 9.15%               | 3.77%               | 5.09%                 |
| nd year actual performance credit | 0.00%               | 0.00% to            | 0.00% to            | 0.00% to              |
| ind year actual performance creat | 0.00%               | 9.15%               | 3.77%               | 5.09%                 |
| nd anniversary renewal cap rate   | 10.50%              | 13.50%              | 15.50%              | 13.50%                |
|                                   | 7.21% to            | -0.81% to           | 1.50% to            | 5.40% to              |
| rd year index return              | 14.78%              | 12.34%              | 6.98%               | 14.41%                |
| ud                                | 7.21% to            | 0.00% to            | 1.50% to            | 5.40% to              |
| rd year actual performance credit | 10.50%              | 12.34%              | 6.98%               | 13.50%                |
| rd anniversary renewal cap rate   | 11.25%              | 10.75%              | 11.00%              | 11.25%                |
|                                   | 15.34% to           | 17.02% to           | 17.47% to           | 17.22% t              |
| Ith year index return             | 17.22%              | 24.26%              | 21.56%              | 20.67%                |
| th year actual performance credit | 11.25%              | 10.75%              | 11.00%              | 11.25%                |
| th anniversary renewal cap rate   | 9.25%               | 9.75%               | 9.50%               | 9.50%                 |
|                                   | 15.37% to           | 2.66% to            | 1.96% to            | -12.38% t             |
| ith year index return             | 16.93%              | 15.64%              | 8.62%               | 5.72%                 |
|                                   | 0.050/              | 2.66% to            | 1.96% to            | -2.38% to             |
| th year actual performance credit | 9.25%               | 9.75%               | 8.62%               | 5.72%                 |
| th anniversary renewal cap rate   | 10.50%              | 10.75%              | 10.50%              | 12.00%                |
|                                   | 1.62% to            | -1.23% to           | 9.64% to            | 10.85% t              |
| ith year index return             | 4.05%               | 15.08%              | 17.66%              | 37.13%                |
|                                   | 1.62% to            | 0.00% to            | 9.64% to            | 10.85% t              |
| th year actual performance credit | 4.05%               | 10.75%              | 10.50%              | 12.00%                |
| th anniversary renewal cap rate   | 12.00%              | 12.50%              | 12.75%              | 13.25%                |
|                                   | 8.19% to            | 7.62% to            | 14.06% to           | 13.59% t              |
| 'th year index return             | 13.16%              | 20.29%              | 17.83%              | 18.84%                |
|                                   | 8.19% to            | 7.62% to            |                     | 40.000                |
| th year actual performance credit | 12.00%              | 12.50%              | 12.75%              | 13.25%                |
| 'th anniversary renewal cap rate  | 19.25%              | 17.50%              | 19.00%              | 17.50%                |
|                                   | 31.28% to           | 23.40% to           | 24.75% to           | 23.15% to             |
| th year index return              | 37.44%              | 40.52%              | 33.97%              | 29.61%                |
|                                   |                     |                     |                     |                       |
| th year actual performance credit | 19.25%              | 17.50%              | 19.00%              | 17.50%                |

#### S&P 500<sup>®</sup> Index

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

|                                       |                     |                      |                      |                     |                     |                     |                     |                     |                     |                     |                      | S&P                 |
|---------------------------------------|---------------------|----------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|
| 2015 Index Effective Date             | 1/6 -<br>2/2/2015   | 2/3 -<br>3/2/2015    | 3/3 -<br>4/6/2015    | 4/7 -<br>5/4/2015   | 5/5 -<br>6/1/2015   | 6/2 -<br>7/6/2015   | 7/7 -<br>8/3/2015   | 8/4 -<br>8/31/2015  | 9/1 -<br>10/5/2015  | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>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<br>-0.62% | -11.58% to<br>-6.17% | -5.43% to<br>0.64%   | -3.00% to<br>0.63%  | -4.13% to<br>-0.59% | -4.84% to<br>1.92%  | 0.80% to<br>4.79%   | 3.39% to<br>16.32%  | 7.21% to<br>15.39%  | -0.29% to<br>9.13%  | -1.00% to<br>6.98%   | 4.21% to 12.82%     |
| 1st year actual<br>performance credit | 0.00%               | -1.58% to<br>0.00%   | 0.00% to<br>0.64%    | 0.00% to<br>0.63%   | 0.00%               | 0.00% to<br>1.92%   | 0.80% to<br>4.79%   | 3.39% to<br>10.75%  | 7.21% to 10.50%     | 0.00% to<br>9.13%   | 0.00% to<br>6.98%    | 4.21% to 12.82%     |
| Lst anniversary renewal<br>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<br>27.29%  | 13.80% to<br>19.55%  | 11.82% to<br>16.50% | 15.09% to<br>17.38% | 14.76% to<br>21.92% | 13.49% to<br>15.60% | 10.91% to<br>14.44% | 12.76% to<br>18.17% | 17.61% to<br>22.97% | 17.47% to 24.26%     | 17.65% to<br>20.59% |
| 2nd year actual<br>performance credit | 12.50%              | 13.25%               | 13.80% to<br>15.50%  | 11.82% to<br>15.50% | 13.75%              | 12.50%              | 13.25%              | 10.91% to<br>13.00% | 10.75%              | 11.00%              | 11.25%               | 10.75%              |
| and anniversary renewal ap 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%               |
| Brd year index return                 | 20.67% to 25.34%    | 12.99% to<br>17.56%  | 9.46% to<br>17.83%   | 10.86% to<br>15.21% | 11.36% to<br>14.75% | 11.40% to<br>14.71% | 13.28% to<br>15.09% | 14.44% to<br>18.57% | 13.07% to<br>17.16% | 2.33% to<br>13.35%  | 1.37% to<br>7.60%    | -12.38% to 5.72%    |
| Brd year actual<br>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<br>9.50%   | 1.37% to<br>7.60%    | -2.38% to<br>5.72%  |
| Brd anniversary renewal<br>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<br>-1.35% | 0.51% to<br>3.77%    | -0.12% to<br>11.18%  | 7.17% to<br>11.14%  | 0.36% to<br>9.72%   | -0.09% to<br>10.42% | 0.15% to<br>7.79%   | -0.95% to<br>3.70%  | -1.23% to<br>4.05%  | 0.30% to<br>15.08%  | 11.00% to 19.03%     | 10.85% to<br>37.13% |
| 4th year actual<br>performance credit | 0.00%               | 0.51% to<br>3.77%    | 0.00% to<br>11.18%   | 7.17% to<br>11.14%  | 0.36% to<br>9.72%   | 0.00% to<br>10.42%  | 0.15% to<br>7.79%   | 0.00% to<br>3.70%   | 0.00% to<br>4.05%   | 0.30% to<br>10.50%  | 11.00% to<br>12.00%  | 10.85% to<br>12.50% |
| Ath anniversary renewal<br>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<br>23.91%   | -20.05% to<br>12.08% | -8.16% to<br>-0.89% | -2.87% to<br>11.34% | 3.27% to 13.79%     | 4.68% to<br>15.81%  | 15.28% to<br>21.47% | 8.19% to 22.36%     | 7.54% to<br>19.15%  | 9.45% to<br>16.17%   | 14.00% to<br>18.84% |
| 5th year actual<br>performance credit | 12.50%              | 6.67% to<br>13.25%   | -10.05% to<br>11.75% | 0.00%               | 0.00% to<br>10.75%  | 3.27% to 11.00%     | 4.68% to 12.00%     | 10.50%              | 8.19% to<br>12.50%  | 7.54% to<br>12.75%  | 9.45% to<br>13.25%   | 12.75%              |
| 5th anniversary renewal<br>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<br>18.68% | 14.92% to<br>30.99%  | 20.39% to<br>74.78%  | 44.83% to<br>53.42% | 37.51% to<br>47.51% | 30.78% to<br>42.59% | 32.06% to<br>38.63% | 28.50% to 33.42%    | 26.70% to 37.44%    | 23.10% to<br>40.52% | 26.59% to 38.34%     | 23.15% to 29.53%    |
| 6th year actual<br>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<br>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%              |

|                                       |                     |                     |                      |                     |                     |                     |                     |                     |                     |                      |                     | S&P                 |
|---------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 2016 Index<br>Effective Date          | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016  | 3/1 -<br>4/4/2016    | 4/5 -<br>5/2/2016   | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>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<br>27.29% | 13.80% to 21.11%     | 11.30% to<br>15.36% | 15.09% to<br>17.38% | 14.85% to<br>20.94% | 13.49% to<br>16.47% | 10.91% to<br>14.86% | 12.76% to<br>17.46% | 17.89% to<br>21.00%  | 17.53% to 24.26%    | 17.22% to<br>20.41% |
| 1st year actual<br>performance credit | 12.50%              | 13.25%              | 13.80% to<br>15.50%  | 11.30% to<br>15.36% | 13.75%              | 12.50%              | 13.25%              | 10.91% to<br>13.00% | 11.25%              | 10.75%               | 11.00%              | 11.25%              |
| 1st anniversary renewal<br>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           | 12.48% to           | 9.46% to             | 10.23% to           | 10.12% to           | 11.29% to           | 12.50% to           | 14.11% to           | 15.37% to           | 2.33% to             | 1.37% to            | -12.38% to          |
|                                       | 25.11%              | 21.10%              | 17.83%               | 15.65%              | 15.40%              | 14.51%              | 14.89%              | 18.57%              | 17.16%              | 14.34%               | 8.62%               | 2.54%               |
| 2nd year actual<br>performance credit | 10.25%              | 12.00%              | 9.46% to<br>12.00%   | 10.23% to<br>10.50% | 10.12% to<br>10.25% | 10.25%              | 10.00%              | 9.25%               | 9.75%               | 2.33% to<br>9.50%    | 1.37% to<br>8.62%   | -2.38% to<br>2.54%  |
| 2nd anniversary renewal<br>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%              |
| 2                                     | -7.97% to           | -1.35% to           | -0.12% to            | 7.25% to            | -0.09% to           | 3.72% to            | 4.98% to            | -0.63% to           | -0.51% to           | 1.74% to             | 9.64% to            | 16.69% to           |
| rd year index return                  | -4.09%              | 4.92%               | 11.05%               | 11.18%              | 12.01%              | 10.42%              | 9.27%               | 3.71%               | 4.18%               | 15.08%               | 19.03%              | 37.13%              |
| rd year actual                        | 0.000/              | 0.00% to            | 0.00% to             | 7.25% to            | 0.00% to            | 3.72% to            | 4.98% to            | 0.00% to            | 0.00% to            | 1.74% to             | 9.64% to            | 40 500/             |
| performance credit                    | 0.00%               | 4.92%               | 11.05%               | 11.18%              | 11.75%              | 10.42%              | 9.27%               | 3.71%               | 4.18%               | 10.50%               | 12.00%              | 12.50%              |
| Brd anniversary renewal<br>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           | 11.54% to           | -21.63% to           | -8.16% to           | -3.49% to           | 3.56% to            | 4.68% to            | 12.37% to           | 8.19% to            | 7.62% to             | 7.54% to            | 13.59% to           |
|                                       | 27.32%              | 23.91%              | 12.08%               | -1.63%              | 13.79%              | 12.50%              | 11.55%              | 22.36%              | 17.11%              | 20.29%               | 18.43%              | 18.06%              |
| 4th year actual<br>performance credit | 13.25%              | 11.54% to<br>11.75% | -11.63% to<br>10.75% | 0.00%               | 0.00% to<br>11.00%  | 3.56% to<br>12.00%  | 4.68% to<br>10.50%  | 12.00%              | 8.19% to<br>12.50%  | 7.62% to<br>12.75%   | 7.54% to<br>13.25%  | 12.75%              |
| 4th anniversary renewal<br>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<br>18.86% | 15.37% to 22.41%    | 20.39% to 76.12%     | 44.93% to 53.42%    | 30.76% to<br>47.51% | 30.76% to<br>40.53% | 30.96% to<br>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<br>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<br>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%              |

|                                       |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     | S&P                 | 500 <sup>®</sup> Index |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|------------------------|
| 2017 Index<br>Effective Date          | 1/3 -<br>2/6/2017   | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017   | 4/4 -<br>5/1/2017   | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017  | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>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<br>17.41% | 10.33% to<br>17.83% | 10.48% to<br>15.65% | 10.12% to<br>15.40% | 11.29% to<br>14.71% | 12.50% to<br>15.09% | 13.28% to<br>14.89% | 13.61% to<br>18.57% | 15.54% to<br>17.16% | 2.33% to<br>15.42%  | 1.37% to<br>8.62%   | -12.38% to 2.68%       |
| 1st year actual<br>performance credit | 10.75%              | 10.25%              | 9.75%               | 10.00%              | 10.12% to<br>11.75% | 11.29% to<br>11.50% | 11.50%              | 13.28% to<br>14.50% | 13.61% to<br>14.50% | 10.25%              | 2.33% to<br>11.25%  | 1.37% to<br>8.62%   | -2.38% to<br>2.68%     |
| 1st anniversary renewal<br>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<br>2.87%  | 0.59% to<br>4.92%   | -0.12% to<br>9.90%  | 7.17% to<br>11.18%  | -0.09% to<br>12.01% | 2.57% to 10.42%     | 6.89% to<br>9.27%   | 5.54% to<br>7.79%   | -0.63% to<br>4.98%  | -1.23% to<br>4.18%  | -0.51% to<br>15.08% | 9.64% to<br>19.03%  | 15.46% to 37.13%       |
| 2nd year actual<br>performance credit | 0.00% to<br>2.87%   | 0.59% to<br>4.92%   | 0.00% to<br>9.90%   | 7.17% to<br>11.18%  | 0.00% to<br>12.01%  | 2.57% to<br>10.42%  | 6.89% to<br>9.27%   | 5.54% to<br>7.79%   | 0.00% to<br>4.98%   | 0.00% to<br>4.18%   | 0.00% to<br>13.00%  | 9.64% to<br>13.5%   | 13.00%                 |
| 2nd anniversary renewal<br>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<br>32.15% | 6.10% to<br>23.79%  | -21.63% to<br>3.55% | -8.16% to<br>-0.89% | -3.49% to<br>13.01% | 3.27% to<br>13.68%  | 4.68% to<br>6.85%   | 6.49% to<br>9.25%   | 11.55% to<br>21.47% | 9.12% to<br>15.96%  | 7.54% to 20.29%     | 14.17% to<br>18.84% | 13.59% to<br>18.43%    |
| 3rd year actual<br>performance credit | 13.25%              | 6.10% to<br>11.75%  | -11.63% to<br>3.55% | 0.00%               | 0.00% to<br>13.01%  | 3.27% to<br>13.68%  | 4.68% to<br>6.85%   | 6.49% to<br>9.25%   | 11.55% to<br>13.00% | 9.12% to<br>13.50%  | 7.54% to<br>14.25%  | 14.17% to<br>14.25% | 13.59% to<br>13.75%    |
| 3rd anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 35.27% to<br>76.12% | 44.83% to 53.42%    | 32.33% to<br>47.49% | 30.76% to<br>42.59% | 36.60% to<br>38.96% | 30.96% to<br>37.53% | 28.28% to<br>34.25% | 28.43% to 35.48%    | 23.10% to 39.89%    | 23.22% to<br>32.42% | 23.15% to 29.61%       |
| 4th year actual<br>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<br>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<br>Effective Date          | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018   | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018 | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>3.35%  | 0.51% to<br>4.92%   | -0.12% to<br>11.05% | 7.17% to<br>11.18%   | 0.36% to<br>12.01%  | 2.57% to<br>9.03%   | 0.15% to<br>10.42%  | -0.95% to<br>3.70%  | 0.54% to<br>4.18%  | -1.23% to<br>14.32% | 9.64% to<br>19.03%  | 15.28% to<br>37.10% |
| 1st year actual<br>performance credit | 0.00% to<br>3.35%   | 0.51% to<br>4.92%   | 0.00% to<br>11.05%  | 7.17% to<br>11.18%   | 0.36% to<br>12.01%  | 2.57% to<br>9.03%   | 0.15% to<br>10.42%  | 0.00% to<br>3.70%   | 0.54% to<br>4.18%  | 0.00% to<br>14.32%  | 9.64% to<br>15.25%  | 15.28% to<br>16.25% |
| 1st anniversary renewal<br>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<br>32.15% | 6.10% to<br>23.79%  | -21.63% to<br>7.25% | -13.39% to<br>-0.89% | -3.49% to<br>11.34% | 3.27% to<br>13.68%  | 4.48% to<br>16.22%  | 14.38% to<br>21.47% | 9.12% to<br>15.15% | 7.54% to<br>20.29%  | 14.06% to<br>18.54% | 14.29% to<br>18.84% |
| 2nd year actual<br>performance credit | 14.25%              | 6.10% to<br>12.75%  | -11.63% to<br>7.25% | -3.39% to<br>0.00%   | 0.00% to<br>11.34%  | 3.27% to<br>13.68%  | 4.48% to<br>13.25%  | 14.38% to<br>15.50% | 9.12% to<br>15.15% | 7.54% to<br>16.00%  | 14.06% to<br>15.50% | 14.29% to<br>15.00% |
| 2nd anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 28.56% to<br>76.12% | 44.83% to<br>63.86%  | 35.91% to<br>48.11% | 30.76% to<br>42.59% | 30.96% to<br>39.05% | 29.10% to<br>32.82% | 28.88% to 37.24%   | 23.10% to<br>39.89% | 23.77% to<br>33.97% | 23.15% to 28.46%    |
| 3rd year actual<br>performance credit | 13.17% to<br>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<br>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%              |

|                                       |                     |                     |                     |                      |                     |                     |                     |                     |                     |                     |                     | S&P                 |
|---------------------------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2019 Index Effective<br>Date          | 1/2 -<br>2/4/2019   | 2/5 -<br>3/4/2019   | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019    | 5/7 -<br>6/3/2019   | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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<br>23.91%  | -21.63% to<br>8.40% | -13.39% to<br>-0.89% | -0.10% to<br>13.79% | 3.27% to<br>13.68%  | 4.48% to<br>16.98%  | 14.38% to 22.36%    | 8.19% to<br>16.65%  | 7.62% to<br>20.29%  | 14.06% to<br>17.83% | 13.59% to<br>18.84% |
| 1st year actual<br>performance credit | 16.50%              | 6.10% to<br>17.25%  | -11.63% to<br>8.40% | -3.39% to<br>0.00%   | 0.00% to<br>13.79%  | 3.27% to<br>13.68%  | 4.48% to<br>16.25%  | 14.25%              | 8.19% to<br>15.50%  | 7.62% to<br>15.75%  | 14.06% to<br>16.00% | 13.59% to<br>15.50% |
| 1st anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 27.05% to<br>76.12% | 44.83% to<br>63.86%  | 34.26% to<br>46.90% | 30.76% to<br>42.59% | 30.96% to<br>39.05% | 26.70% to<br>32.82% | 31.28% to<br>37.44% | 23.40% to<br>40.52% | 24.75% to<br>33.97% | 23.15% to<br>29.61% |
| 2nd year actual<br>performance credit | 13.17% to<br>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<br>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<br>Effective Date          | 1/7 -<br>2/3/2020   | 2/4 -<br>3/2/2020   | 3/3 -<br>4/6/2020   | 4/7 -<br>5/4/2020   | 5/5 -<br>6/1/2020   | 6/2 -<br>7/6/2020   | 7/7 -<br>8/3/2020   | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020  | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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<br>17.57% | 14.92% to<br>32.08% | 20.39% to<br>70.96% | 44.83% to<br>53.42% | 37.51% to<br>47.51% | 30.78% to<br>42.59% | 32.06% to<br>38.63% | 26.70% to 33.42%  | 27.49% to<br>37.44% | 23.10% to<br>40.52% | 23.22% to<br>38.34% | 23.15% to<br>29.53% |
| 1st year actual<br>performance credit | 13.17% to<br>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<br>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<br>Effective Date          | 1/5 -<br>2/1/2021   | 2/2 -<br>3/1/2021   | 3/2 -<br>4/5/2021   | 4/6 -<br>5/3/2021   | 5/4 -<br>5/31/2021  | 6/1 -<br>7/5/2021   | 7/6 -<br>8/2/2021   | 8/3 -<br>9/6/2021 | 9/7 -<br>10/4/2021  | 10/5 -<br>11/1/2021 | 11/2 -<br>12/6/2021 | 12/7 -<br>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%              |

|                                    |            |            | Russell   | 2000 <sup>®</sup> Index |
|------------------------------------|------------|------------|-----------|-------------------------|
| 2013 Index                         | 9/16 -     | 10/1 -     | 11/5 -    | 12/3 -                  |
| Effective Date                     | 9/30/2013  | 11/4/2013  | 12/2/2013 | 1/6/2014                |
| INITIAL CAP RATE                   | 14.00%     | 16.00%     | 16.00%    | 14.00%                  |
|                                    | 3.42% to   | -3.23% to  | 2.79% to  | 1.23% to                |
| 1st year index return              | 8.97%      | 6.80%      | 8.73%     | 6.26%                   |
| 1st year actual performance credit | 3.42% to   | 0.00% to   | 2.79% to  | 1.23% to                |
| 1st year actual performance credit | 8.97%      | 6.80%      | 8.73%     | 6.26%                   |
| 1st anniversary renewal cap rate   | 15.00%     | 14.75%     | 15.75%    | 15.00%                  |
| 2nd year index return              | -2.57% to  | 1.12% to   | -2.67% to | -7.52% to               |
|                                    | 2.81%      | 10.97%     | 2.38%     | 0.89%                   |
| 2nd year actual performance credit | 0.00% to   | 1.12% to   | 0.00% to  | 0.00% to                |
| Zhu yeur uctuur performance creat  | 2.81%      | 10.97%     | 2.38%     | 0.89%                   |
| 2nd anniversary renewal cap rate   | 13.75%     | 16.25%     | 17.50%    | 15.50%                  |
| 3rd year index return              | 4.22% to   | -2.26% to  | -0.62% to | 13.05% to               |
| Stu yeur muex return               | 14.29%     | 13.51%     | 13.33%    | 24.94%                  |
| 3rd year actual performance credit | 4.22% to   | 0.00% to   | 0.00% to  | 13.05% to               |
|                                    | 13.75%     | 13.51%     | 13.33%    | 15.50%                  |
| 3rd anniversary renewal cap rate   | 14.25%     | 13.75%     | 14.25%    | 14.50%                  |
| 4th year index return              | 15.73% to  | 20.21% to  | 12.33% to | 9.49% to                |
|                                    | 19.13%     | 28.75%     | 25.64%    | 14.55%                  |
| 4th year actual performance credit | 14.25%     | 13.75%     | 12.33% to | 9.49% to                |
|                                    |            |            | 14.25%    | 14.50%                  |
| 4th anniversary renewal cap rate   | 12.50%     | 12.50%     | 12.00%    | 12.25%                  |
| 5th year index return              | 13.85% to  | -2.11% to  | -2.29% to | -17.89% to              |
|                                    | 19.01%     | 10.83%     | 6.97%     | 1.08%                   |
| 5th year actual performance credit | 12.50%     | 0.00% to   | 0.00% to  | -7.89% to               |
|                                    |            | 10.83%     | 6.97%     | 1.08%                   |
| 5th anniversary renewal cap rate   | 11.25%     | 11.00%     | 12.25%    | 13.00%                  |
| 6th year index return              | -10.07% to | -11.07% to | 0.75% to  | 3.47% to                |
| ·····                              | -6.98%     | 6.41%      | 9.46%     | 32.45%                  |
| 6th year actual performance credit | -0.07% to  | -1.07% to  | 0.75% to  | 3.47% to                |
|                                    | 0.00%      | 6.41%      | 9.46%     | 13.00%                  |
| 6th anniversary renewal cap rate   | 14.50%     | 14.75%     | 14.25%    | 14.75%                  |
| 7th year index return              | -6.85% to  | -1.82% to  | 3.44% to  | 15.35% to               |
|                                    | -0.67%     | 11.02%     | 14.79%    | 23.73%                  |
| 7th year actual performance credit | 0.00%      | 0.00% to   | 3.44% to  | 14.75%                  |
|                                    | 22 500/    | 11.02%     | 14.25%    | 10.000/                 |
| 7th anniversary renewal cap rate   | 23.50%     | 22.25%     | 23.25%    | 19.00%                  |
| 8th year index return              | 42.00% to  | 34.66% to  | 20.04% to | 7.21% to                |
|                                    | 55.64%     | 50.33%     | 48.57%    | 16.80%                  |
| 8th year actual performance credit | 23.50%     | 22.25%     | 20.04% to | 7.21% to                |
|                                    | 10.250/    |            | 23.25%    | 16.80%                  |
| 8th anniversary renewal cap rate   | 18.25%     | 20.50%     | 20.25%    | 18.25%                  |

|                                       |                    |                    |                   |                    |                    |                 |                 |                    |                    |                    |                    | Russell 2          |
|---------------------------------------|--------------------|--------------------|-------------------|--------------------|--------------------|-----------------|-----------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| 2014 Index Effective                  | 1/7 -              | 2/4 -              | 3/4 -             | 4/1 -              | 5/6 -              | 6/3 -           | 7/1 -           | 8/5 -              | 9/2 -              | 10/7 -             | 11/4 -             | 12/2 -             |
| Date                                  | 2/3/2014           | 3/3/2014           | 3/31/2014         | 5/5/2014           | 6/2/2014           | 6/30/2014       | 8/4/2014        | 9/1/2014           | 10/6/2014          | 11/3/2014          | 12/1/2014          | 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<br>9.36% | 3.82% to<br>10.53% | 0.66% to<br>9.20% | 5.27% to<br>13.92% | 8.78% to<br>14.56% | 4.81% to 12.29% | 3.21% to 11.78% | -5.25% to<br>9.82% | -2.90% to<br>3.57% | 1.83% to<br>10.55% | -2.67% to<br>4.34% | -7.52% to<br>1.99% |
| 1st year actual                       | 0.00% to           | 3.82% to           | 0.66% to          | 5.27% to           | 8.78% to           | 4.81% to        | 3.21% to        | 0.00% to           | 0.00% to           | 1.83% to           | 0.00% to           | 0.00% to           |
| performance credit                    | 9.36%              | 10.53%             | 9.20%             | 13.50%             | 14.56%             | 12.29%          | 11.78%          | 9.82%              | 3.57%              | 10.55%             | 4.34%              | 1.99%              |
|                                       | 7.30%              | 10.33%             | 7.2076            | 13.30%             | 14.30%             | 12.2770         | 11.70%          | 7.0270             | 3.3776             | 10.55%             | 4.34%              | 1.77/0             |
| 1st anniversary renewal<br>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         | -20.63% to         | -14.56% to        | -13.53% to         | -12.81% to         | -15.09% to      | -7.93% to       | -0.04% to          | 4.22% to           | -2.91% to          | -2.26% to          | 10.29% to          |
| Zhu yeur muex return                  | -9.47%             | -12.85%            | -10.13%           | -7.10%             | -6.49%             | -5.48%          | -0.39%          | 12.31%             | 13.79%             | 7.52%              | 13.55%             | 23.55%             |
| 2nd year actual                       | -6.94% to          | -10.63% to         | -4.56% to         | -3.53% to          | -2.81% to          | -5.09% to       | 0.00%           | 0.00% to           | 4.22% to           | 0.00% to           | 0.00% to           | 10.29% to          |
| performance credit                    | 0.00%              | -2.85%             | -0.13%            | 0.00%              | 0.00%              | 0.00%           | 0.00%           | 12.31%             | 13.75%             | 7.52%              | 13.55%             | 15.50%             |
| 2nd anniversary renewal<br>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%             |
|                                       | 27.52% to          | 29.56% to          | 22.57% to         | 19.20% to          | 20.06% to          | 18.53% to       | 16.36% to       | 9.45% to           | 11.21% to          | 20.21% to          | 12.33% to          | 9.49% to           |
| 3rd year index return                 | 37.28%             | 46.00%             | 28.32%            | 26.09%             | 26.44%             | 30.01%          | 23.33%          | 14.93%             | 21.37%             | 29.22%             | 28.75%             | 16.60%             |
| 3rd year actual                       |                    |                    |                   |                    |                    |                 |                 | 9.45% to           | 11.21% to          |                    | 12.33% to          | 9.49% to           |
| performance credit                    | 15.25%             | 15.50%             | 18.50%            | 18.50%             | 16.50%             | 15.50%          | 16.00%          | 14.93%             | 14.25%             | 13.75%             | 14.25%             | 14.50%             |
| 3rd anniversary renewal<br>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%             |
| ad 1.1 .                              | 8.22% to           | 7.08% to           | 10.66% to         | 8.97% to           | 13.46% to          | 16.88% to       | 15.66% to       | 19.10% to          | 7.90% to           | -2.11% to          | -2.29% to          | -17.89% to         |
| 4th year index return                 | 19.50%             | 11.82%             | 17.29%            | 16.19%             | 19.75%             | 21.67%          | 21.02%          | 26.61%             | 23.43%             | 8.38%              | 6.97%              | 1.08%              |
| 4th year actual                       | 8.22% to           | 7.08% to           | 10.66% to         | 8.97% to           | 13.46% to          |                 |                 |                    | 7.90% to           | 0.00% to           | 0.00% to           | -7.89% to          |
| performance credit                    | 14.00%             | 11.82%             | 15.75%            | 16.19%             | 14.25%             | 13.25%          | 14.25%          | 14.00%             | 12.50%             | 8.38%              | 6.97%              | 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         | -0.16% to          | -3.26% to         | -0.77% to          | -11.09% to         | -10.29% to      | -11.69% to      | -15.76% to         | -15.42% to         | -9.63% to          | 0.75% to           | 3.47% to           |
| Still year maex return                | 1.77%              | 4.17%              | 1.90%             | 4.26%              | 2.28%              | -5.72%          | -5.09%          | -9.17%             | -6.98%             | 6.41%              | 9.46%              | 32.45%             |
| 5th year actual                       | -0.02% to          | 0.00% to           | 0.00% to          | 0.00% to           | -1.09% to          | -0.29% to       | -1.69% to       | -5.76% to          | -5.42% to          | 0.00% to           | 0.75% to           | 3.47% to           |
| performance credit                    | 1.77%              | 4.17%              | 1.90%             | 4.26%              | 2.28%              | 0.00%           | 0.00%           | 0.00%              | 0.00%              | 6.41%              | 9.46%              | 13.00%             |
| 5th anniversary renewal<br>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%             |
| <b>AI 1 1</b>                         | 7.56% to           | -6.29% to          | -36.62% to        | -32.60% to         | -21.79% to         | -10.72% to      | -10.47% to      | 2.82% to           | -6.85% to          | -1.82% to          | 1.11% to           | 14.33% to          |
| 6th year index return                 | 18.00%             | 10.64%             | -2.81%            | -18.64%            | -3.52%             | 2.22%           | 2.00%           | 8.47%              | 6.52%              | 11.02%             | 14.79%             | 19.89%             |
| 6th year actual                       | 7.56% to           | 0.00% to           | -26.62% to        | -22.60% to         | -11.79% to         | -0.72% to       | -0.47% to       | 2.82% to           | 0.00% to           | 0.00% to           | 1.11% to           | 14.33% to          |
| performance credit                    | 13.00%             | 10.64%             | 0.00%             | -8.64%             | 0.00%              | 2.22%           | 2.00%           | 8.47%              | 6.52%              | 11.02%             | 14.25%             | 14.75%             |
| 6th anniversary renewal<br>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%             |
|                                       | 24.51% to          | 31.77% to          | 40.21% to         | 76.00% to          | 58.25% to          | 50.90% to       | 44.62% to       | 35.64% to          | 40.17% to          | 34.66% to          | 16.96% to          | 8.61% to           |
| 7th year index return                 | 32.32%             | 54.11%             | 128.78%           | 115.28%            | 79.76%             | 72.23%          | 63.20%          | 45.55%             | 55.64%             | 48.94%             | 48.75%             | 20.04%             |
| 7th year actual<br>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<br>19.00% |
| 7th anniversary renewal<br>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%             |
|                                       |                    |                    |                   |                    |                    |                 |                 |                    |                    |                    |                    |                    |

|                                       |            |            |            |                    |            |                    |                     |                    |                     |                   |                     | Russell 2          |
|---------------------------------------|------------|------------|------------|--------------------|------------|--------------------|---------------------|--------------------|---------------------|-------------------|---------------------|--------------------|
| 2015 Index Effective Date             | 1/6 -      | 2/3 -      | 3/3 -      | 4/7 -              | 5/5 -      | 6/2 -              | 7/7 -               | 8/4 -              | 9/1 -               | 10/6 -            | 11/3 -              | 12/1 -             |
|                                       | 2/2/2015   | 3/2/2015   | 4/6/2015   | 5/4/2015           | 6/1/2015   | 7/6/2015           | 8/3/2015            | 8/31/2015          | 10/5/2015           | 11/2/2015         | 11/30/2015          | 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 | -20.63% to | -14.95% to | -13.48% to         | -12.81% to | -15.09% to         | -7.88% to           | -1.23% to          | 4.22% to            | -1.99% to         | -2.91% to           | 9.11% to           |
|                                       | -5.76%     | -14.24%    | -10.13%    | -7.10%             | -6.93%     | -5.16%             | 0.36%               | 12.31%             | 15.14%              | 9.93%             | 13.70%              | 25.20%             |
| 1st year actual                       | -6.11% to  | -10.63% to | -4.95% to  | -3.48% to<br>0.00% | -2.81% to  | -5.09% to<br>0.00% | 0.00% to            | 0.00% to           | 4.22% to            | 0.00% to<br>9.93% | 0.00% to            | 9.11% to           |
| performance credit                    | 0.00%      | -4.24%     | -0.13%     | 0.00%              | 0.00%      | 0.00%              | 0.36%               | 12.31%             | 13.75%              | 9.93%             | 13.70%              | 15.50%             |
| 1st anniversary renewal<br>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  | 30.97% to  | 22.55% to  | 19.06% to          | 20.04% to  | 18.66% to          | 15.87% to           | 9.45% to           | 10.92% to           | 20.21% to         | 12.33% to           | 9.49% to           |
| ina year maex retarr                  | 36.69%     | 46.00%     | 29.56%     | 24.92%             | 26.44%     | 30.01%             | 23.14%              | 16.36%             | 21.17%              | 28.73%            | 29.22%              | 16.99%             |
| 2nd year actual<br>performance credit | 15.25%     | 15.50%     | 18.50%     | 18.50%             | 16.50%     | 15.50%             | 15.87% to<br>16.00% | 9.45% to<br>16.36% | 10.92% to<br>13.75% | 14.25%            | 12.33% to<br>14.50% | 9.49% to<br>14.00% |
| 2nd anniversary renewal<br>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%             |
| and second in days watering           | 13.99% to  | 7.08% to   | 8.97% to   | 9.82% to           | 13.02% to  | 16.01% to          | 15.66% to           | 19.10% to          | 7.94% to            | -2.06% to         | -2.29% to           | -17.89% to         |
| Brd year index return                 | 19.50%     | 11.82%     | 17.43%     | 16.19%             | 19.75%     | 20.93%             | 21.02%              | 26.61%             | 23.15%              | 8.38%             | 5.05%               | 1.08%              |
| Brd year actual                       | 13.99% to  | 7.08% to   | 8.97% to   | 9.82% to           | 13.02% to  | 13.25%             | 14.25%              | 14.00%             | 7.94% to            | 0.00% to          | 0.00% to            | -7.89% to          |
| performance credit                    | 14.00%     | 11.82%     | 15.75%     | 16.19%             | 14.25%     | 13.23%             | 14.23%              | 14.00%             | 12.50%              | 8.38%             | 5.05%               | 1.08%              |
| Brd anniversary renewal<br>ap 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%             |
| 16h yang inday patura                 | -10.02% to | 0.72% to   | -3.26% to  | -0.77% to          | -10.80% to | -11.09% to         | -11.11% to          | -15.76% to         | -15.42% to          | -9.63% to         | 2.15% to            | 3.47% to           |
| Ith year index return                 | -1.92%     | 3.38%      | 4.34%      | 4.26%              | 2.28%      | -5.16%             | -5.09%              | -9.83%             | -6.98%              | 6.41%             | 9.46%               | 32.45%             |
| ith year actual                       | -0.02% to  | 0.72% to   | 0.00% to   | 0.00% to           | -0.80% to  | -1.09% to          | -1.11% to           | -5.76% to          | -5.42% to           | 0.00% to          | 2.15% to            | 3.47% to           |
| erformance credit                     | 0.00%      | 3.38%      | 4.34%      | 4.26%              | 2.28%      | 0.00%              | 0.00%               | 0.00%              | 0.00%               | 6.41%             | 9.46%               | 13.00%             |
| Ith anniversary renewal<br>ap 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%             |
| The second in days potential          | 7.56% to   | -5.26% to  | -36.62% to | -27.86% to         | -21.79% to | -10.72% to         | -10.47% to          | 2.00% to           | -6.85% to           | -1.82% to         | 1.06% to            | 14.21% to          |
| ith year index return                 | 19.01%     | 10.83%     | -2.81%     | -18.00%            | -4.40%     | 2.53%              | 1.30%               | 7.52%              | 6.52%               | 10.68%            | 14.28%              | 19.96%             |
| 5th year actual                       | 7.56% to   | 0.00% to   | -26.62% to | -17.86% to         | -11.79% to | -0.72% to          | -0.47% to           | 2.00% to           | 0.00% to            | 0.00% to          | 1.06% to            |                    |
| performance credit                    | 13.00%     | 10.83%     | 0.00%      | -8.00%             | 0.00%      | 2.53%              | 1.30%               | 7.52%              | 6.52%               | 10.68%            | 14.28%              | 13.50%             |
| 5th anniversary renewal<br>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%             |
|                                       | 23.73% to  | 31.77% to  | 40.21% to  | 77.50% to          | 58.25% to  | 52.50% to          | 44.62% to           | 35.64% to          | 40.86% to           | 35.49% to         | 20.84% to           | 8.62% to           |
| 6th year index return                 | 31.81%     | 51.90%     | 128.78%    | 95.15%             | 79.76%     | 72.23%             | 62.98%              | 45.55%             | 55.64%              | 50.57%            | 48.94%              | 20.04%             |
| 6th year actual<br>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<br>18.75% |
| 6th anniversary renewal<br>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%             |

|                                       |                     |                     |                   |                     |                     |                     |                     |                     |                  |                  |                     | Russell 20         |
|---------------------------------------|---------------------|---------------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|------------------|------------------|---------------------|--------------------|
| 2016 Index Effective Date             | 1/5 -               | 2/2 -               | 3/1 -             | 4/5 -               | 5/3 -               | 6/7 -               | 7/5 -               | 8/2 -               | 9/6 -            | 10/4 -           | 11/1 -              | 12/6 -             |
|                                       | 2/1/2016            | 2/29/2016           | 4/4/2016          | 5/2/2016            | 6/6/2016            | 7/4/2016            | 8/1/2016            | 9/5/2016            | 10/3/2016        | 10/31/2016       | 12/5/2016           | 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%             |
| fat want index action                 | 23.55% to           | 34.55% to           | 22.55% to         | 19.06% to           | 18.53% to           | 18.36% to           | 17.16% to           | 9.70% to            | 10.92% to        | 20.57% to        | 12.33% to           | 9.49% to           |
| 1st year index return                 | 38.61%              | 46.00%              | 34.06%            | 25.82%              | 26.44%              | 28.81%              | 24.63%              | 17.51%              | 21.37%           | 26.75%           | 29.22%              | 14.21%             |
| 1st year actual                       | 45.250/             | 45 500/             | 40 500/           | 10 500/             | 4 / 500/            | 45 500/             | 4 / 0.00/           | 9.70% to            | 10.92% to        | 40 750/          | 12.33% to           | 9.49% to           |
| performance credit                    | 15.25%              | 15.50%              | 18.50%            | 18.50%              | 16.50%              | 15.50%              | 16.00%              | 16.50%              | 14.25%           | 13.75%           | 14.25%              | 14.21%             |
| 1st anniversary renewal<br>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%             |
| •                                     | 13.71% to           | 7.08% to            | 6.63% to          | 9.75% to            | 11.19% to           | 15.42% to           | 15.66% to           | 19.05% to           | 10.54% to        | -2.11% to        | -2.37% to           | -17.89% to         |
| 2nd year index return                 | 19.09%              | 13.99%              | 17.43%            | 16.28%              | 20.15%              | 21.67%              | 21.02%              | 25.61%              | 22.73%           | 9.23%            | 6.97%               | -2.09%             |
| 2nd year actual                       |                     | 7.08% to            | 6.63% to          | 9.75% to            | 11.19% to           |                     |                     |                     | 10.54% to        | 0.00% to         | 0.00% to            | -7.89% to          |
| performance credit                    | 13.50%              | 13.99%              | 16.50%            | 14.25%              | 13.25%              | 14.25%              | 14.00%              | 12.50%              | 12.50%           | 9.23%            | 6.97%               | 0.00%              |
| 2nd anniversary renewal<br>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%             |
|                                       | -10.02% to          | -1.92% to           | -3.26% to         | -1.12% to           | -11.09% to          | -9.63% to           | -9.05% to           | -15.00% to          | -12.21% to       | -8.88% to        | 0.75% to            | 10.59% to          |
| 3rd year index return                 | -4.93%              | 3.93%               | 5.46%             | 4.34%               | 4.36%               | -4.77%              | -5.09%              | -8.82%              | -6.98%           | 6.41%            | 9.05%               | 32.14%             |
| 3rd year actual                       | -0.02% to           | 0.00% to            | 0.00% to          | 0.00% to            | -1.09% to           |                     |                     | -5.00% to           | -2.21% to        | 0.00% to         | 0.75% to            | 10.59% to          |
| performance credit                    | 0.00%               | 3.93%               | 5.46%             | 4.34%               | 4.36%               | 0.00%               | 0.00%               | 0.00%               | 0.00%            | 6.41%            | 9.05%               | 13.00%             |
| 3rd anniversary renewal<br>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            | -1.57% to           | -36.62% to        | -28.04% to          | -21.79% to          | -9.28% to           | -10.60% to          | -1.75% to           | -6.85% to        | -1.82% to        | -1.80% to           | 15.76% to          |
| till year maex return                 | 18.35%              | 10.71%              | -2.81%            | -18.64%             | 2.22%               | 1.49%               | -2.83%              | 8.47%               | 6.43%            | 11.02%           | 17.12%              | 19.96%             |
| 4th year actual                       | 8.67% to            | 0.00% to            | -26.62% to        | -18.04% to          | -11.79% to          | 0.00% to            | -0.60% to           | 0.00% to            | 0.00% to         | 0.00% to         | 0.00% to            | 12 50%             |
| performance credit                    | 13.00%              | 10.71%              | 0.00%             | -8.64%              | 2.22%               | 1.49%               | 0.00%               | 8.47%               | 6.43%            | 11.02%           | 14.75%              | 13.50%             |
| 4th anniversary renewal<br>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<br>32.32% | 31.81% to<br>41.75% | 40.21% to 128.78% | 77.50% to<br>98.89% | 50.90% to<br>80.18% | 50.90% to<br>67.92% | 45.15% to<br>62.57% | 35.64% to<br>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<br>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<br>19.00% | 8.61% to<br>18.75% |
| 5th anniversary renewal<br>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%             |

|                                       |                     |                     |                       |                       |                     |                      |                      |                     |                      |                      |                     | Russell 2           | )00° Index           |
|---------------------------------------|---------------------|---------------------|-----------------------|-----------------------|---------------------|----------------------|----------------------|---------------------|----------------------|----------------------|---------------------|---------------------|----------------------|
| 2017 Index Effective Date             | 1/3 -<br>2/6/2017   | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017     | 4/4 -<br>5/1/2017     | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017    | 7/5 -<br>7/16/2017   | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017    | 9/6 -<br>10/2/2017   | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>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<br>19.50%  | 6.63% to<br>12.86%  | 10.40% to<br>17.43%   | 9.75% to<br>16.28%    | 11.12% to<br>19.87% | 15.42% to<br>21.67%  | 17.48% to<br>20.93%  | 15.66% to<br>18.51% | 16.87% to<br>26.61%  | 9.71% to<br>22.73%   | -2.11% to<br>10.54% | -3.37% to<br>6.97%  | -17.89% to<br>-2.09% |
| 1st year actual<br>performance credit | 8.22% to<br>14.00%  | 6.63% to<br>12.86%  | 10.40% to<br>13.50%   | 9.75% to<br>14.00%    | 11.12% to<br>15.75% | 14.75%               | 15.50%               | 15.66% to<br>18.50% | 16.87% to<br>18.50%  | 9.71% to<br>13.50%   | 0.00% to<br>10.54%  | 0.00% to<br>6.97%   | -7.89% to<br>0.00%   |
| 1st anniversary renewal<br>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<br>1.77% | -1.62% to<br>5.46%  | -3.26% to<br>3.22%    | -1.12% to<br>4.34%    | -11.09% to<br>4.36% | -10.29% to<br>-4.77% | -8.40% to<br>-6.18%  | -9.05% to<br>-5.09% | -15.00% to<br>-7.10% | -12.21% to<br>-6.98% | -11.07% to<br>6.41% | 0.75% to<br>9.46%   | 9.05% to<br>32.14%   |
| 2nd year actual<br>performance credit | -4.28% to<br>1.77%  | 0.00% to<br>5.46%   | 0.00% to<br>3.22%     | 0.00% to<br>4.34%     | -1.09% to<br>4.36%  | -0.29% to<br>0.00%   | 0.00%                | 0.00%               | -5.00% to<br>0.00%   | -2.21% to<br>0.00%   | -1.07% to<br>6.41%  | 0.75% to<br>9.46%   | 9.05% to<br>14.25%   |
| 2nd anniversary renewal<br>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<br>24.80%  | -6.29% to<br>10.71% | -35.84% to<br>-12.78% | -28.04% to<br>-18.64% | -21.74% to<br>0.02% | -9.28% to<br>2.22%   | -10.60% to<br>-7.59% | -7.14% to<br>-3.71% | -2.83% to<br>8.47%   | -4.98% to<br>4.03%   | -1.80% to<br>11.02% | 6.64% to<br>17.26%  | 15.76% to<br>19.96%  |
| 3rd year actual<br>performance credit | 7.56% to<br>13.00%  | 0.00% to<br>10.71%  | -25.84% to<br>-2.78%  | -18.04% to<br>-8.64%  | -11.74% to<br>0.02% | 0.00% to<br>2.22%    | -0.60% to<br>0.00%   | 0.00%               | 0.00% to<br>8.47%    | 0.00% to<br>4.03%    | 0.00% to<br>11.02%  | 6.64% to<br>15.75%  | 14.50%               |
| 3rd anniversary renewal<br>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<br>36.50% | 32.72% to 54.11%    | 67.73% to<br>127.50%  | 77.50% to<br>98.89%   | 53.88% to<br>80.18% | 50.90% to<br>68.43%  | 54.20% to 62.57%     | 44.62% to 51.38%    | 37.32% to<br>49.29%  | 42.00% to 54.65%     | 34.66% to 50.57%    | 16.44% to<br>43.27% | 8.61% to 19.17%      |
| 4th year actual<br>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<br>22.00% | 8.61% to<br>19.17%   |
| 4th anniversary renewal<br>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 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018    | 4/3 -<br>4/30/2018    | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018    | 7/3 -<br>8/6/2018    | 8/7 -<br>9/4/2018    | 9/5 -<br>10/1/2018   | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>1.95% | -0.16% to<br>5.46%  | -3.23% to<br>4.07%   | -1.12% to<br>4.34%    | -10.80% to<br>4.36%  | -10.29% to<br>-4.77% | -11.11% to<br>-5.32% | -15.76% to<br>-9.17% | -12.55% to<br>-7.35% | -11.07% to 5.94%    | 0.75% to<br>9.46%   | 8.99% to<br>32.45%  |
| 1st year actual<br>performance credit | -4.28% to<br>1.95%  | 0.00% to<br>5.46%   | 0.00% to<br>4.07%    | 0.00% to<br>4.34%     | -0.80% to<br>4.36%   | -0.29% to<br>0.00%   | -1.11% to<br>0.00%   | -5.76% to<br>0.00%   | -2.55% to<br>0.00%   | -1.07% to<br>5.94%  | 0.75% to<br>9.46%   | 8.99% to<br>16.00%  |
| 1st anniversary renewal<br>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<br>24.80%  | -6.29% to<br>10.71% | -35.84% to<br>-5.70% | -32.60% to<br>-18.64% | -21.74% to<br>-3.75% | -10.72% to<br>2.22%  | -10.60% to<br>2.83%  | 2.82% to<br>8.47%    | -5.33% to<br>2.53%   | -1.80% to<br>11.02% | 3.44% to<br>15.35%  | 15.76% to<br>19.96% |
| 2nd year actual<br>performance credit | 7.56% to<br>14.75%  | 0.00% to<br>10.71%  | -25.84% to<br>0.00%  | -22.60% to<br>-8.64%  | -11.74% to<br>0.00%  | -0.72% to<br>2.22%   | -0.60% to<br>2.83%   | 2.82% to<br>8.47%    | 0.00% to<br>2.53%    | 0.00% to<br>11.02%  | 3.44% to<br>15.35%  | 15.75%              |
| 2nd anniversary renewal<br>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<br>32.78% | 32.72% to 54.11%    | 52.01% to<br>127.50% | 79.17% to<br>115.28%  | 57.46% to<br>80.68%  | 50.90% to<br>72.23%  | 44.62% to<br>62.98%  | 37.32% to<br>49.29%  | 42.00% to<br>54.85%  | 34.66% to 50.57%    | 16.80% to<br>48.57% | 8.61% to<br>19.17%  |
| 3rd year actual<br>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<br>21.50% | 8.61% to<br>19.17%  |
| 3rd anniversary renewal<br>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%              |

INITIAL CAP RATE

20.25%

22.00%

23.25%

23.50%

|                                     |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     | Russell 200        |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|--------------------|
| 2019 Index Effective Date           | 1/2 -<br>2/4/2019 | 2/5 -<br>3/4/2019 | 3/5 -<br>4/1/2019 | 4/2 -<br>5/6/2019 | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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          | -6.29% to         | -36.62% to        | -32.60% to        | -19.80% to        | -10.72% to        | -10.60% to        | 2.82% to          | -6.85% to          | -1.82% to           | 3.44% to            | 15.35% to          |
| Ist year maex return                | 24.80%            | 10.71%            | -5.70%            | -18.64%           | -1.22%            | 2.22%             | 3.95%             | 8.47%             | 3.40%              | 11.02%              | 14.79%              | 23.73%             |
| 1st year actual                     | 8.67% to          | 0.00% to          | -26.62% to        | -22.60% to        | -9.80% to         | -0.72% to         | -0.60% to         | 2.82% to          | 0.00% to           | 0.00% to            | 3.44% to            | 15.35% to          |
| performance credit                  | 16.50%            | 10.71%            | 0.00%             | -8.64%            | 0.00%             | 2.22%             | 3.95%             | 8.47%             | 3.40%              | 11.02%              | 14.79%              | 17.00%             |
| 1st anniversary renewal<br>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         | 31.77% to         | 48.24% to         | 77.47% to         | 56.96% to         | 50.90% to         | 44.61% to         | 35.64% to         | 42.00% to          | 34.66% to           | 20.04% to           | 7.21% to           |
| zna year maex return                | 32.93%            | 54.11%            | 128.78%           | 115.28%           | 79.76%            | 72.23%            | 62.98%            | 48.38%            | 55.64%             | 50.33%              | 48.57%              | 16.80%             |
| 2nd year actual                     | 14.50%            | 14.00%            | 15.75%            | 18.50%            | 19.00%            | 21.00%            | 24.00%            | 24.25%            | 25.75%             | 25 50%              | 20.04% to           | 7.21% to           |
| performance credit                  | 14.50%            | 14.00%            | 10./5%            | 10.00%            | 14.00%            | 21.00%            | 24.00%            | 24.25%            | 25./5%             | 25.50%              | 21.50%              | 16.80%             |
| 2nd anniversary renewal<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020  | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 31.77% to         | 40.21% to         | 77.50% to         | 58.25% to          | 52.50% to         | 44.62% to         | 35.64% to         | 40.86% to          | 35.49% to           | 16.96% to           | 8.62% to           |
| ist year maex return      | 30.14%            | 54.11%            | 128.78%           | 95.15%            | 79.76%             | 72.23%            | 62.98%            | 49.29%            | 55.64%             | 50.57%              | 48.94%              | 20.04%             |
| 1st year actual           | 15 750/           | 14 509/           | 14.009/           | 15 750/           | 10 50%             | 10.00%            | 21.00%            | 24.00%            | 24.25%             | 25.75%              | 16.96% to           | 8.62% to           |
| performance credit        | 15.75%            | 14.50%            | 14.00%            | 15.75%            | 18.50%             | 19.00%            | 21.00%            | 24.00%            | 24.25%             | 25.75%              | 25.50%              | 20.04%             |
| 1st anniversary renewal   | 22.00%            | 22.25%            | 22 50%            | 21 259/           | 10 50%             | 10.00%            | 17 259/           | 17 750/           | 10 759/            | 10 50%              | 10 700/             | 20.25%             |
| 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 -<br>2/1/2021 | 2/2 -<br>3/1/2021 | 3/2 -<br>4/5/2021 | 4/6 -<br>5/3/2021 | 5/4 -<br>5/31/2021 | 6/1 -<br>7/5/2021 | 7/6 -<br>8/2/2021 | 8/3 -<br>9/6/2021 | 9/7 -<br>10/4/2021 | 10/5 -<br>11/1/2021 | 11/2 -<br>12/6/2021 | 12/7 -<br>1/3/2022 |

19.50%

18.00%

17.25%

17.75%

18.75%

19.50%

18.75%

21.25%

Russell 2000<sup>®</sup> Index

| 9/30/2013         11/4/2013         12/2/2013         1/6/2014           NITIAL CAP RATE         11.00%         13.00%         12.00%         13.00%         12.50%           Lst year index return         24.91% to         14.74% to         22.56% to         16.55% to           Lst year actual performance credit         11.00%         13.00%         12.00%         13.00%         12.50%           Lst year actual performance credit         12.25%         12.00%         13.00%         12.25%           2nd year actual performance credit         7.78%         17.88%         13.23%         14.06%           2nd year actual performance credit         7.78%         17.88%         13.23%         14.06%           2nd year actual performance credit         9.75%         13.75%         15.25%         12.75%           3rd year index return         9.38% to         -1.21% to         1.13% to         1.32% to           3rd year actual performance credit         9.75%         13.75%         4.44%         12.67%           3rd year index return         20.75% to         22.92% to         1.38% to         1.02%           3rd year index return         20.75% to         22.92% to         29.83% to         29.56% to           3rd year index return         20.75% to   |                                    |           |           | Nasdaq    | -100 <sup>®</sup> Index |
|---|------------------------------------|-----------|-----------|-----------|-------------------------|
| 24.91% to         14.74% to         22.56% to         16.55% to           28.36%         28.13%         25.98%         23.98%           Lst year actual performance credit         11.00%         13.00%         12.50%           Lst anniversary renewal cap rate         12.25%         12.00%         13.00%         12.25%           28.13%         5.23% to         6.85% to         5.79% to         6.85% to         5.79% to           28.14         12.3% to         5.23% to         6.85% to         5.79% to         7.78%         17.88%         13.23%         14.06%           28.nd year actual performance credit         7.78%         17.78%         12.00%         13.00%         12.25%           2nd anniversary renewal cap rate         9.75%         13.75%         14.267%         13.22%           3rd year actual performance credit         9.38% to         0.00% to         1.13% to         1.32% to           3rd year actual performance credit         9.75%         13.75%         4.44%         12.67%           3rd year actual performance credit         11.25%         11.00%         10.75%         11.00%           3rd year actual performance credit         11.25%         10.05%         11.00%         11.05%           3rd anniversary renewal cap   | 2013 Index Effective Date          |           |           |           |                         |
| List year index return28.36%28.13%25.98%23.98%List year actual performance credit11.00%13.00%12.50%List anniversary renewal cap rate12.25%12.00%13.00%12.25%2nd year index return7.78%17.88%13.23%14.06%2nd year actual performance credit7.78%17.88%13.00%12.25%2nd year index return9.38% to5.23% to6.85% to5.79% to2nd year index return9.38% to-1.21% to1.13% to1.32% to3rd year index return9.38% to-1.21% to1.13% to1.32% to3rd year actual performance credit9.75%13.75%14.26%9.75%13.75%14.07%1.13% to1.32% to3rd year actual performance credit9.75%13.75%4.44%12.67%3rd year actual performance credit9.75% to22.92% to29.83% to29.56% to3rd anniversary renewal cap rate11.25%11.00%10.75%11.00%3th year index return20.75% to22.92% to29.83% to29.56% to3th year index return20.03% to7.81% to2.97% to8.75%3th year index return0.03%27.81%14.09%12.75%3th year index return0.68% to0.00% to10.25%10.25%3th year index return0.68% to-1.02% to14.11% to16.89% to3th year index return0.68% to-1.02% to14.11% to16.89% to3th year index return   | INITIAL CAP RATE                   | 11.00%    | 13.00%    | 13.00%    | 12.50%                  |
| 28.30%         28.13%         29.98%         23.98%           Lst year actual performance credit         11.00%         13.00%         12.50%           Lst anniversary renewal cap rate         12.25%         12.00%         13.02%         12.25%           Lady ear index return         7.78%         17.88%         13.23%         14.06%           Product and performance credit         9.75%         13.75%         15.25%         12.75%           Product and performance credit         9.38% to         0.00% to         1.13% to         1.32% to           Product and performance credit         9.75%         13.75%         4.44%         12.67%           Product and performance credit         9.75% to         22.92% to         29.83% to         2.95% to           Product and performance credit         11.25%         11.00%         10.75%         11.00%           Rth year index return         24.30% to         7.81% to         2.97% to         -8.75% to <td>1st year index return</td> <td>24.91% to</td> <td>14.74% to</td> <td>22.56% to</td> <td>16.55% to</td>  | 1st year index return              | 24.91% to | 14.74% to | 22.56% to | 16.55% to               |
| List anniversary renewal cap rate         12.25%         12.00%         13.00%         12.25%           2nd year index return         7.78%         17.88%         13.23%         14.06%           2nd year actual performance credit         1.23% to         5.23% to         6.85% to         5.79% to           213% to         5.23% to         6.85% to         5.79% to         5.79% to         5.79% to           213% to         5.23% to         6.85% to         5.79% to         5.79% to         5.79% to           214% to         13.00%         13.22%         13.75%         15.25%         12.75%           214 to         1.13% to         1.32% to         1.32% to         1.32% to         1.32% to           214 to         1.13% to         1.32% to         1.25%         11.00%         1.32% to           214 gear actual performance credit         9.38% to         0.00% to         1.13% to         1.32% to           212 st         11.00%         10.75%         11.00%         10.75%         11.00%           214 year index return         20.75% to         22.92% to         29.83% to         29.56% to           214 th gear actual performance credit         11.25%         11.00%         10.75%         11.00%           21   | ist year maex return               | 28.36%    | 28.13%    | 25.98%    | 23.98%                  |
| 2nd year index return         1.23% to<br>7.78%         5.23% to<br>17.88%         6.85% to<br>13.23%         5.79% to<br>7.78%           2nd year actual performance credit         1.23% to<br>7.78%         5.23% to<br>5.23% to<br>7.78%         6.85% to<br>6.85% to<br>13.25%         5.79% to<br>7.78%           2nd anniversary renewal cap rate         9.75%         13.75%         15.25%         12.75%           3rd year index return         18.60%         16.07%         4.44%         12.67%           3rd year actual performance credit         9.38% to<br>9.75%         13.75%         4.44%         12.67%           3rd year actual performance credit         9.75%         13.75%         4.44%         12.67%           3rd year index return         20.75%         13.75%         4.44%         12.67%           3rd anniversary renewal cap rate         11.25%         11.00%         10.75%         11.00%           3th year index return         24.92%         35.47%         34.33%         33.89%           3th anniversary renewal cap rate         10.00%         10.25%         10.25%         10.25%           5th year index return         30.03%         27.81%         14.09%         12.75%           5th year actual performance credit         10.00%         10.25%         10.25%         10.25%           5th  | 1st year actual performance credit | 11.00%    | 13.00%    | 13.00%    | 12.50%                  |
| 2nd year index return         7.78%         17.88%         13.23%         14.06%           2nd year actual performance credit         1.23% to         5.23% to         6.85% to         5.79% to           2nd anniversary renewal cap rate         9.75%         13.75%         15.25%         12.75%           3rd year actual performance credit         9.38% to         -1.21% to         1.13% to         1.32% to           3rd year actual performance credit         9.38% to         0.00% to         1.13% to         1.32% to           3rd anniversary renewal cap rate         11.25%         11.00%         10.75%         11.00%           3rd anniversary renewal cap rate         11.25%         11.00%         10.75%         11.00%           3th year index return         24.92%         35.47%         34.33%         33.89%           Rth year actual performance credit         11.25%         11.00%         10.75%         11.00%           Sth year index return         24.30% to         7.81% to         2.97% to         8.75% to           3ch year actual performance credit         10.00%         10.25%         10.25%         10.25%           Sth year index return         30.03%         27.81% to         2.97% to         8.75% to           3ch anniversary renewal cap rate   | 1st anniversary renewal cap rate   | 12.25%    | 12.00%    | 13.00%    | 12.25%                  |
| 7.7%         17.88%         13.23%         14.00%           2nd year actual performance credit         7.78%         12.23% to         6.85% to         5.79% to           3rd year index return         9.38% to         -1.21% to         11.13% to         13.25%           3rd year actual performance credit         9.38% to         -1.21% to         1.13% to         1.32% to           3rd year actual performance credit         9.38% to         0.00% to         1.13% to         1.32% to           3rd year actual performance credit         9.75%         13.75%         4.44%         12.67%           3rd anniversary renewal cap rate         11.25%         11.00%         10.75%         11.00%           4th year index return         20.75% to         22.92% to         29.83% to         29.56% to           4th year actual performance credit         11.25%         11.00%         10.75%         11.00%           8th anniversary renewal cap rate         10.00%         10.25%         10.25%         10.25%           5th year actual performance credit         11.05%         11.00%         10.25%         10.25%           5th year actual performance credit         10.00%         7.81% to         2.97% to         0.00% to           10.25%         10.25%         10.25% </td <td>and year index return</td> <td>1.23% to</td> <td>5.23% to</td> <td>6.85% to</td> <td>5.79% to</td>  | and year index return              | 1.23% to  | 5.23% to  | 6.85% to  | 5.79% to                |
| 2nd year actual performance credit         7.78%         12.00%         13.00%         12.25%           2nd anniversary renewal cap rate         9.75%         13.75%         15.25%         12.75%           3rd year index return         18.60%         16.07%         4.44%         12.67%           3rd year actual performance credit         9.38% to         0.00% to         1.13% to         1.32% to           9.75%         13.75%         4.44%         12.67%         13.75%         4.44%         12.67%           3rd year actual performance credit         9.75%         13.75%         4.44%         12.67%           3rd anniversary renewal cap rate         11.25%         11.00%         10.75%         11.00%           4th year index return         20.75% to         22.92% to         29.83% to         29.56% to           3th year actual performance credit         11.25%         11.00%         10.75%         11.00%           tht anniversary renewal cap rate         10.00%         10.25%         10.25%         10.25%           sth year actual performance credit         10.00%         7.81% to         2.97% to         0.00% to           10.25%         10.25%         10.25%         10.25%         10.25%         10.25%           sth year actual p  |                                    | 7.78%     | 17.88%    | 13.23%    | 14.06%                  |
| 7.76%       12.00%       13.00%       12.25%         2nd anniversary renewal cap rate       9.75%       13.75%       15.25%       12.75%         3rd year index return       9.38% to       -1.21% to       1.13% to       1.32% to         3rd year actual performance credit       9.38% to       0.00% to       1.13% to       1.32% to         3rd anniversary renewal cap rate       11.25%       11.00%       10.75%       11.00%         3rd anniversary renewal cap rate       11.25%       11.00%       10.75%       11.00%         3rd anniversary renewal cap rate       11.25%       11.00%       10.75%       11.00%         3rd anniversary renewal cap rate       10.00%       10.25%       10.25%       10.25%         3rd anniversary renewal cap rate       10.00%       10.25%       10.25%       10.25%         3rd anniversary renewal cap rate       10.00%       10.25%       10.25%       10.25%         5th year index return       30.03%       27.81%       14.09%       12.75%         5th year actual performance credit       10.00%       7.81% to       2.97% to       0.00% to         10.25%       10.25%       10.25%       10.25%       10.25%       10.25%         5th year actual performance credit <td< td=""><td>and year actual performance credit</td><td>1.23% to</td><td>5.23% to</td><td>6.85% to</td><td>5.79% to</td></td<>   | and year actual performance credit | 1.23% to  | 5.23% to  | 6.85% to  | 5.79% to                |
| Brd year index return         9.38% to<br>18.60%         1.21% to<br>16.07%         1.13% to<br>4.44%         1.32% to<br>12.67%           Brd year actual performance credit         9.38% to<br>9.75%         0.00% to<br>1.13% to<br>1.13% to<br>9.75%         1.13% to<br>1.13% to<br>2.97% to<br>22.92% to<br>22.92% to<br>22.93% to<br>22.93% to<br>22.92% to<br>22.92% to<br>22.93% to<br>22.92% to<br>22.95% to<br>22.95% to<br>22.95% to<br>22.92% to<br>22.95% to<br>22.97% to<br>2.97% to<br>0.00% to<br>10.25%         10.00%<br>10.25%           Sth year index return         0.00% to<br>10.00% to<br>10.02%         10.25%         10.25%           Sth year index return         0.68% to<br>0.00% to<br>10.25%         10.25%         10.25%           Sth year index return         0.68% to<br>0.00% to<br>10.11%         12.75%         13.25%         14.25%           Sth year actual performance credit         0.11%         12.75%         13.25%         14.25%           Sth year actual performance credit         13.75%         14.00%         14.25%           Sth year index return         38.56% to<br>35.82% to<br>42.82% to<br>42.86% to<br>42.60% | zha year actuat performance creat  | 7.78%     | 12.00%    | 13.00%    | 12.25%                  |
| Brd year index return       18.60%       16.07%       4.44%       12.67%         Brd year actual performance credit       9.38% to       0.00% to       1.13% to       1.32% to         Brd anniversary renewal cap rate       11.25%       11.00%       10.75%       11.00%         Brd year actual performance credit       11.25%       11.00%       10.75%       11.00%         Brt year index return       20.75% to       22.92% to       29.83% to       29.56% to         Ath year actual performance credit       11.25%       11.00%       10.75%       11.00%         Brt year actual performance credit       11.25%       10.00%       10.25%       10.25%       10.25%         Brt year actual performance credit       10.00%       10.25%       10.25%       10.25%       10.25%         Brt year actual performance credit       10.00%       7.81% to       2.97% to       0.00% to       10.25%       10.25%       10.25%         Brt year actual performance credit       11.75%       12.75%       13.25%       14.25%         Brt year index return       0.68% to       -1.02% to       14.11% to       16.89% to         Sth year index return       6.11%       12.75%       13.25%       14.25%         Sth year actual performance credit  | 2nd anniversary renewal cap rate   | 9.75%     | 13.75%    | 15.25%    | 12.75%                  |
| 18.80%         16.07%         4.44%         12.67%           Brd year actual performance credit         9.38% to         0.00% to         1.13% to         1.32% to           Brd anniversary renewal cap rate         11.25%         11.00%         10.75%         11.00%           Brd anniversary renewal cap rate         11.25%         11.00%         10.75%         11.00%           Brd year actual performance credit         11.25%         11.00%         10.75%         11.00%           Brd per actual performance credit         11.25%         11.00%         10.75%         11.00%           Brd per actual performance credit         11.25%         10.00%         10.25%         10.25%           Brd per actual performance credit         10.00%         10.25%         10.25%         10.25%           Sth year actual performance credit         10.00%         10.25%         10.25%         10.25%           Sth year actual performance credit         10.00%         10.25%         10.25%         10.25%           Sth year actual performance credit         10.00%         10.25%         10.25%         10.25%           Sth year actual performance credit         11.75%         12.75%         14.25%         14.25%           Sth year actual performance credit         13.75%  | 3rd year index return              |           |           |           |                         |
| Brd year actual performance credit       9.75%       13.75%       4.44%       12.67%         Brd anniversary renewal cap rate       11.25%       11.00%       10.75%       11.00%         Brd anniversary renewal cap rate       20.75% to       22.92% to       29.83% to       29.56% to         Brd year actual performance credit       11.25%       11.00%       0.75%       11.00%         Brd naniversary renewal cap rate       10.00%       10.25%       10.25%       10.25%         Sth year index return       24.30% to       7.81% to       2.97% to       -8.75% to         Sth year actual performance credit       10.00%       7.81% to       2.97% to       0.00% to         Sth year actual performance credit       10.00%       7.81% to       2.97% to       0.00% to         Sth year actual performance credit       10.00%       7.81% to       2.97% to       0.00% to         Sth year index return       0.68% to       -1.02% to       14.11% to       16.89% to         Sth year actual performance credit       13.75%       14.00%       14.25%         Sth year actual performance credit       13.75%       14.00%       14.25%         Sth year index return       38.56% to       35.82% to       42.82% to       42.66% to         Ath   |                                    | 18.60%    | 16.07%    | 4.44%     | 12.67%                  |
| 9.75%13.75%4.44%12.67%3rd anniversary renewal cap rate11.25%11.00%10.75%11.00%ath year index return20.75% to22.92% to29.83% to29.56% to24.92%35.47%34.33%33.89%ath year actual performance credit11.25%11.00%10.75%11.00%ath anniversary renewal cap rate10.00%10.25%10.25%10.25%oth year index return24.30% to7.81% to2.97% to-8.75% to30.03%27.81%14.09%12.75%10.25%10.25%oth year actual performance credit10.00%7.81% to2.97% to0.00% to10.00%10.25%10.25%10.25%10.25%10.25%oth year actual performance credit10.00%7.81% to2.97% to0.00% to11.75%12.75%13.25%14.25%14.25%oth year index return0.68% to-1.02% to14.11% to16.89% tooth year actual performance credit0.68% to0.00% to13.25%14.25%oth year index return38.56% to35.82% to42.82% to42.66% tooth year index return43.55%14.00%14.25%14.25%oth year index return33.75%14.00%14.25%14.25%oth year index return33.75%23.50%23.75%19.00%oth year index return41.38%43.49%38.57%31.69%oth year index return41.38%43.49%38.57%31.69% <td>3rd year actual performance credit</td> <td>9.38% to</td> <td>0.00% to</td> <td>1.13% to</td> <td>1.32% to</td>  | 3rd year actual performance credit | 9.38% to  | 0.00% to  | 1.13% to  | 1.32% to                |
| Ath year index return $20.75\%$ to<br>$24.92\%$ $22.92\%$ to<br>$35.47\%$ $29.83\%$ to<br>$34.33\%$ $29.56\%$ to<br>$24.92\%$ Ath year actual performance credit $11.25\%$ $11.00\%$ $10.75\%$ $11.00\%$ Ath anniversary renewal cap rate $10.00\%$ $10.25\%$ $10.25\%$ $10.25\%$ 5th year index return $24.30\%$ to<br>$30.03\%$ $7.81\%$ to<br>$27.81\%$ $2.97\%$ to<br>$4.09\%$ $-8.75\%$ to<br>$30.03\%$ 5th year actual performance credit $10.00\%$ $7.81\%$ to<br>$10.25\%$ $2.97\%$ to<br>$10.25\%$ $0.00\%$ to<br>$10.25\%$ 5th year actual performance credit $10.00\%$ $7.81\%$ to<br>$10.25\%$ $2.97\%$ to<br>$10.25\%$ $0.00\%$ to<br>$10.25\%$ 5th year actual performance credit $0.68\%$ to<br>$6.11\%$ $-1.02\%$ to<br>$14.25\%$ $14.25\%$ 5th year actual performance credit $0.68\%$ to<br>$6.11\%$ $13.25\%$ $14.25\%$ 5th year actual performance credit $0.68\%$ to<br>$6.11\%$ $13.25\%$ $14.25\%$ 5th anniversary renewal cap rate $13.75\%$ $14.00\%$ $14.25\%$ 5th quar index return $38.56\%$ to<br>$47.94\%$ $56.17\%$ $49.91\%$ $51.61\%$ 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<br>$41.38\%$ $24.92\%$ to<br>$23.50\%$ $23.75\%$ $19.00\%$ 8th year actual performance credit $23.75\%$ $23.75\%$ $19.00\%$   | , .                                |           | 13.75%    |           | 12.67%                  |
| Ath year index return         24.92%         35.47%         34.33%         33.89%           Ath year actual performance credit         11.25%         11.00%         10.75%         11.00%           Ath anniversary renewal cap rate         10.00%         10.25%         10.25%         10.25%           Sth year index return         24.30% to         7.81% to         2.97% to         -8.75% to           Sth year actual performance credit         10.00%         7.81% to         2.97% to         0.00% to           Sth year actual performance credit         10.00%         7.81% to         2.97% to         0.00% to           Sth year actual performance credit         10.00%         7.81% to         2.97% to         0.00% to           Sth year index return         0.68% to         -1.02% to         14.11% to         16.89% to           Sth year actual performance credit         0.68% to         0.00% to         13.25%         14.25%           Sth year actual performance credit         13.75%         14.00%         14.25%         14.25%           Sth year index return         6.11%         12.75%         13.25%         14.25%           Sth year actual performance credit         13.75%         14.00%         14.25%           Sth year index return         38.56% to  | 3rd anniversary renewal cap rate   | 11.25%    | 11.00%    | 10.75%    |                         |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $  | Ath year index return              |           |           |           |                         |
| Ath anniversary renewal cap rate       10.00%       10.25%       10.25%       10.25%         Sth year index return       24.30% to       7.81% to       2.97% to       -8.75% to         Sth year actual performance credit       10.00%       7.81% to       2.97% to       0.00% to         10.00%       10.25%       10.25%       10.25%       10.25%         Sth year actual performance credit       10.00%       7.81% to       2.97% to       0.00% to         10.25%       10.25%       10.25%       10.25%       10.25%         Sth anniversary renewal cap rate       11.75%       12.75%       13.25%       14.25%         Sth year actual performance credit       0.68% to       -1.02% to       14.11% to       16.89% to         6.11%       20.80%       26.92%       47.47%         Sth year actual performance credit       0.68% to       0.00% to       13.25%       14.25%         Sth anniversary renewal cap rate       13.75%       14.00%       14.25%       14.25%         7th year index return       38.56% to       35.82% to       42.82% to       42.66% to         7th year actual performance credit       13.75%       14.00%       14.25%         7th year actual performance credit       13.75%       23.50%   | •                                  | 24.92%    | 35.47%    | 34.33%    | 33.89%                  |
| Softh year index return         24.30% to<br>30.03%         7.81% to<br>27.81%         2.97% to<br>14.09%         -8.75% to<br>12.75%           Softh year actual performance credit         10.00%         7.81% to<br>10.25%         2.97% to<br>0.00% to<br>10.25%         0.00% to<br>10.25%           Softh anniversary renewal cap rate         11.75%         12.75%         13.25%         14.25%           Softh year index return         0.68% to<br>6.11%         -1.02% to<br>14.11% to<br>16.89% to<br>6.11%         14.01% to<br>12.55%         16.89% to<br>16.89% to<br>6.11%         13.25%         14.25%           Softh year actual performance credit         0.68% to<br>6.11%         0.00% to<br>13.25%         14.25%           Softh year index return         38.56% to<br>35.82% to<br>42.82% to<br>42.66% to<br>42.82% to<br>42.66% to<br>47.94%         56.17%         49.91%         51.61%           Th year index return         33.79% to<br>41.30%         21.72% to<br>23.75%         23.75%         19.00%           Soft year index return         33.79% to<br>41.38%         21.72% to<br>23.50%         23.75%         19.00%           Soft year index return         23.75%         21.72% to<br>23.50%         23.75%         19.00%   | 4th year actual performance credit | 11.25%    | 11.00%    | 10.75%    | 11.00%                  |
| Sth year index return         30.03%         27.81%         14.09%         12.75%           Sth year actual performance credit         10.00%         7.81% to         2.97% to         0.00% to           10.25%         10.25%         10.25%         10.25%         10.25%         10.25%           Sth anniversary renewal cap rate         11.75%         12.75%         13.25%         14.25%           Sth year index return         0.68% to         -1.02% to         14.11% to         16.89% to           6.11%         20.80%         26.92%         47.47%           Sth year actual performance credit         0.68% to         0.00% to         13.25%         14.25%           Sth anniversary renewal cap rate         13.75%         14.00%         14.25%         14.25%           Sth anniversary renewal cap rate         13.75%         14.00%         14.25%         14.25%           Sth anniversary renewal cap rate         13.75%         14.00%         14.25%         14.25%           Th year index return         38.56% to         35.82% to         42.86% to         42.66% to           Th year actual performance credit         13.75%         14.00%         14.25%         161%           Th year actual performance credit         13.75%         23.50%  | 4th anniversary renewal cap rate   | 10.00%    | 10.25%    | 10.25%    | 10.25%                  |
| $ \begin{array}{c c c c c c c c c c c c c c c c c c c $   | 5th year index return              | 24.30% to | 7.81% to  | 2.97% to  | -8.75% to               |
| Sth year actual performance credit         10.00%         10.25%         10.25%         10.25%           Sth anniversary renewal cap rate         11.75%         12.75%         13.25%         14.25%           Sth year index return         0.68% to         -1.02% to         14.11% to         16.89% to           6.11%         20.80%         26.92%         47.47%           Sth year actual performance credit         0.68% to         0.000% to         13.25%         14.25%           Sth year actual performance credit         0.68% to         0.000% to         13.25%         14.25%           Sth year actual performance credit         13.75%         14.00%         14.25%         14.25%           Sth year index return         38.56% to         35.82% to         42.82% to         42.66% to           7th year actual performance credit         13.75%         14.00%         14.25%         14.25%           7th year actual performance credit         13.75%         14.00%         14.25%         16.1%           7th year actual performance credit         13.75%         14.00%         14.25%         16.1%           7th anniversary renewal cap rate         23.75%         23.50%         23.75%         19.00%           8th year index return         33.79% to         21.72  |                                    | 30.03%    | 27.81%    | 14.09%    | 12.75%                  |
| 10.25%       10.25%       10.25%       10.25%         5th anniversary renewal cap rate       11.75%       12.75%       13.25%       14.25%         5th year index return       0.68% to       -1.02% to       14.11% to       16.89% to         6.11%       20.80%       26.92%       47.47%         5th year actual performance credit       0.68% to       0.00% to       13.25%       14.25%         5th anniversary renewal cap rate       13.75%       14.00%       14.25%       14.25%         5th year index return       38.56% to       35.82% to       42.82% to       42.66% to         7th year actual performance credit       13.75%       14.00%       14.25%         7th year actual performance credit       13.75%       14.00%       14.25%         7th year actual performance credit       13.75%       14.00%       14.25%         7th anniversary renewal cap rate       23.75%       23.50%       23.75%       19.00%         8th year index return       33.79% to       21.72% to       28.37% to       22.68% to         41.38%       43.49%       38.57%       31.69%       31.69%         8th year actual performance credit       23.75%       23.50%       23.75%       19.00%   | 5th year actual performance credit | 10.00%    | 7.81% to  | 2.97% to  | 0.00% to                |
| 0.68% to<br>6.11%         -1.02% to<br>20.80%         14.11% to<br>26.92%         16.89% to<br>47.47%           5th year actual performance credit         0.68% to<br>6.11%         0.00% to<br>13.25%         14.25%           5th anniversary renewal cap rate         13.75%         14.00%         14.25%           7th year index return         38.56% to<br>47.94%         35.82% to<br>56.17%         42.82% to<br>42.86% to<br>42.66% to<br>51.61%           7th year actual performance credit         13.75%         14.00%         14.25%           7th anniversary renewal cap rate         23.75%         23.50%         23.75%         19.00%           8th year index return         33.79% to<br>41.38%         21.72% to<br>23.75%         23.75%         19.00%           8th year actual performance credit         23.75%         23.75%         19.00%         19.00%  |                                    | 10.0070   | 10.25%    | 10.25%    | 10.25%                  |
| 6.11%         20.80%         26.92%         47.47%           6th year actual performance credit         0.68% to         0.00% to         13.25%         14.25%           6th anniversary renewal cap rate         13.75%         14.00%         14.25%         14.25%           6th anniversary renewal cap rate         13.75%         14.00%         14.26%         14.25%           7th year index return         38.56% to         35.82% to         42.82% to         42.66% to           7th year actual performance credit         13.75%         14.00%         14.25%           7th year actual performance credit         13.75%         14.00%         14.25%           7th anniversary renewal cap rate         23.75%         23.50%         23.75%         19.00%           8th year index return         33.79% to         21.72% to         28.37% to         22.68% to           8th year actual performance credit         23.75%         23.75%         19.00%         31.69%   | 5th anniversary renewal cap rate   | 11.75%    | 12.75%    | 13.25%    |                         |
| 6.11%         20.80%         26.92%         47.47%           55th year actual performance credit         0.68% to         0.00% to         13.25%         14.25%           55th anniversary renewal cap rate         13.75%         14.00%         14.25%         14.25%           7th year index return         38.56% to         35.82% to         42.82% to         42.66% to           7th year actual performance credit         13.75%         14.00%         14.25%         14.25%           7th year actual performance credit         13.75%         14.00%         14.25%         14.25%           7th year actual performance credit         13.75%         14.00%         14.25%         14.25%           7th anniversary renewal cap rate         23.75%         23.50%         23.75%         19.00%           8th year index return         33.79% to         21.72% to         28.37% to         22.68% to           8th year actual performance credit         23.75%         23.75%         19.00%         23.75%         19.00%  | 6th year index return              |           | -1.02% to | 14.11% to | 16.89% to               |
| Sth year actual performance credit         6.11%         12.75%         13.25%         14.25%           Sth anniversary renewal cap rate         13.75%         14.00%         14.00%         14.25%           Arth year index return         38.56% to         35.82% to         42.82% to         42.66% to           Arth year actual performance credit         13.75%         14.00%         14.00%         14.25%           Arth year actual performance credit         13.75%         14.00%         14.25%         42.66% to           Arth year actual performance credit         13.75%         14.00%         14.25%         42.66% to           Arth year actual performance credit         13.75%         14.00%         14.25%         14.25%           Arth anniversary renewal cap rate         23.75%         23.50%         23.75%         19.00%           Bth year index return         33.79% to         21.72% to         28.37% to         22.68% to           Bth year actual performance credit         23.75%         23.75%         31.69%         31.69%  |                                    |           |           | 26.92%    | 47.47%                  |
| 6.11%         12.75%           6xth anniversary renewal cap rate         13.75%         14.00%         14.00%         14.25%           7th year index return         38.56% to         35.82% to         42.82% to         42.66% to           7th year actual performance credit         13.75%         14.00%         14.00%         14.25%           7th year actual performance credit         13.75%         14.00%         14.25%           7th anniversary renewal cap rate         23.75%         23.50%         23.75%         19.00%           8th year index return         33.79% to         21.72% to         28.37% to         22.68% to           8th year actual performance credit         23.75%         23.75%         31.69%         31.69%   | 6th year actual performance credit |           |           | 13,25%    | 14.25%                  |
| 38.56% to<br>47.94%         35.82% to<br>56.17%         42.82% to<br>49.91%         42.66% to<br>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<br>41.38%         21.72% to<br>43.49%         28.37% to<br>38.57%         22.68% to<br>31.69%           8th year actual performance credit         23.75%         21.72% to<br>23.50%         23.75%         19.00%   |                                    |           |           |           |                         |
| Yth year index return       47.94%       56.17%       49.91%       51.61%         Yth year actual performance credit       13.75%       14.00%       14.00%       14.25%         Yth anniversary renewal cap rate       23.75%       23.50%       23.75%       19.00%         Bth year index return       33.79% to       21.72% to       28.37% to       22.68% to         8th year actual performance credit       23.75%       23.75%       31.69%         8th year actual performance credit       23.75%       21.72% to       23.75%       19.00%   | 6th anniversary renewal cap rate   |           |           |           |                         |
| 47,94%       56.17%       49,91%       51.01%         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       21.72% to       28.37% to       22.68% to         8th year actual performance credit       23.75%       23.75%       31.69%         8th year actual performance credit       23.75%       23.75%       19.00%   | 7th year index return              |           |           |           |                         |
| 7th anniversary renewal cap rate       23.75%       23.50%       23.75%       19.00%         Bth year index return       33.79% to<br>41.38%       21.72% to<br>43.49%       28.37% to<br>38.57%       22.68% to<br>31.69%         Bth year actual performance credit       23.75%       21.72% to<br>23.50%       23.75%       19.00%  |                                    |           |           |           |                         |
| 33.79% to<br>41.38%         21.72% to<br>43.49%         28.37% to<br>38.57%         22.68% to<br>31.69%           Bth year actual performance credit         23.75%         21.72% to<br>23.50%         23.75%         19.00%   |                                    |           |           |           |                         |
| Ath year index return         41.38%         43.49%         38.57%         31.69%           Bth year actual performance credit         23.75%         21.72% to<br>23.50%         23.75%         19.00%   | 7th anniversary renewal cap rate   |           |           |           |                         |
| 41.38%         43.49%         38.57%         31.09%           Bth year actual performance credit         23.75%         21.72% to<br>23.50%         23.75%         19.00%   | 8th year index return              |           |           |           |                         |
| Bith year actual performance credit         23.75%         23.50%         23.75%         19.00%   |                                    | 41.38%    |           | 38.57%    | 31.69%                  |
| Bth anniversary renewal cap rate         16.25%         17.25%         17.75%         16.25%  | 8th year actual performance credit | 23.75%    |           | 23.75%    | 19.00%                  |
|   | 8th anniversary renewal cap rate   | 16.25%    | 17.25%    | 17.75%    | 16.25%                  |

#### Nasdaq-100<sup>®</sup> Index

|                                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     | Nasdaq              |
|-------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2014 Index Effective<br>ate         | 1/7 -<br>2/3/2014   | 2/4 -<br>3/3/2014   | 3/4 -<br>3/31/2014  | 4/1 -<br>5/5/2014   | 5/6 -<br>6/2/2014   | 6/3 -<br>6/30/2014  | 7/1 -<br>8/4/2014   | 8/5 -<br>9/1/2014   | 9/2 -<br>10/6/2014  | 10/7 -<br>11/3/2014 | 11/4 -<br>12/1/2014 | 12/2 -<br>1/5/2015  |
| NITIAL 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%              |
| st year index return                | 13.29% to<br>22.92% | 18.37% to<br>23.19% | 16.63% to 22.72%    | 17.73% to<br>28.08% | 20.79% to<br>26.06% | 13.93% to<br>21.17% | 11.79% to 20.21%    | -1.26% to<br>18.77% | 1.23% to<br>8.20%   | 7.65% to<br>17.88%  | 6.85% to<br>13.51%  | 5.79% to<br>14.06%  |
| st year actual<br>erformance credit | 12.50%              | 12.25%              | 12.25%              | 12.25%              | 12.25%              | 12.25%              | 11.79% to<br>12.25% | 0.00% to<br>11.75%  | 1.23% to<br>8.20%   | 7.65% to<br>12.00%  | 6.85% to<br>13.00%  | 5.79% to<br>12.25%  |
| t anniversary<br>newal 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%              |
| nd year index return                | -1.91% to<br>3.50%  | -8.32% to<br>-1.27% | -3.34% to<br>1.92%  | -3.35% to<br>5.12%  | -4.18% to<br>0.50%  | -6.93% to<br>2.08%  | -1.28% to<br>4.66%  | 4.11% to<br>19.06%  | 9.38% to<br>17.39%  | -0.85% to<br>12.50% | -1.21% to<br>5.71%  | 1.13% to<br>10.72%  |
| nd year actual<br>erformance credit | 0.00% to<br>3.50%   | 0.00%               | 0.00% to<br>1.92%   | 0.00% to<br>5.12%   | 0.00% to<br>0.50%   | 0.00% to<br>2.08%   | 0.00% to<br>4.66%   | 4.11% to 10.25%     | 9.38% to<br>9.75%   | 0.00% to<br>12.50%  | 0.00% to<br>5.71%   | 1.13% to<br>10.72%  |
| nd anniversary<br>enewal 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%              |
| rd year index return                | 16.70% to 25.17%    | 24.00% to 32.67%    | 20.46% to 25.63%    | 17.54% to<br>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<br>34.55% | 29.83% to 35.47%    | 30.23% to<br>34.01% |
| rd year actual<br>erformance 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%              |
| rd anniversary<br>enewal 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%              |
| th year index return                | 25.85% to<br>37.46% | 24.10% to 30.80%    | 19.49% to<br>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<br>13.96%  | -8.75% to<br>12.75% |
| th year actual<br>erformance credit | 10.75%              | 10.50%              | 12.00%              | 11.75%              | 10.00%              | 9.50%               | 10.25%              | 11.00%              | 10.00%              | 7.81% to<br>10.25%  | 3.09% to<br>10.25%  | 0.00% to<br>10.25%  |
| th anniversary<br>enewal 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%              |
| th year index return                | -4.38% to<br>7.14%  | 1.81% to<br>8.12%   | 0.46% to<br>13.31%  | 12.68% to 20.15%    | -2.32% to<br>14.25% | -2.32% to<br>9.86%  | -0.31% to<br>12.02% | -0.31% to<br>4.72%  | -1.02% to<br>6.11%  | 3.42% to 20.80%     | 14.11% to 26.92%    | 16.89% to<br>47.47% |
| th year actual<br>erformance credit | 0.00% to<br>7.14%   | 1.81% to<br>8.12%   | 0.46% to<br>13.31%  | 12.68% to<br>12.75% | 0.00% to<br>14.25%  | 0.00% to<br>9.86%   | 0.00% to<br>11.75%  | 0.00% to<br>4.72%   | 0.00% to<br>6.11%   | 3.42% to<br>12.75%  | 13.25%              | 14.25%              |
| th anniversary<br>enewal 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%              |
| th year index return                | 31.12% to<br>38.67% | 18.54% to<br>37.76% | -6.49% to<br>25.15% | -0.22% to<br>14.99% | 15.28% to<br>38.40% | 27.61% to<br>39.08% | 30.87% to<br>49.64% | 43.50% to<br>59.83% | 38.56% to<br>61.49% | 37.38% to 56.17%    | 41.04% to<br>49.90% | 43.08% to 51.61%    |
| th year actual<br>erformance credit | 14.50%              | 15.00%              | 0.00% to<br>13.00%  | 0.00% to<br>11.50%  | 12.50%              | 12.00%              | 13.50%              | 11.50%              | 13.75%              | 14.00%              | 14.00%              | 14.25%              |
| th anniversary<br>enewal 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%              |
| th year index return                | 39.57% to<br>47.50% | 37.35% to<br>57.44% | 39.27% to<br>87.10% | 51.20% to<br>80.63% | 41.61% to<br>51.52% | 38.30% to 47.47%    | 32.84% to<br>44.29% | 27.00% to 38.17%    | 25.63% to<br>41.38% | 21.72% to<br>43.13% | 27.48% to 38.80%    | 22.68% to 31.69%    |
| th year actual<br>erformance 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%              |
| th anniversary<br>enewal 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%              |

|                                       |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                      | Nasdaq              |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|
| 2015 Index Effective<br>Date          | 1/6 -<br>2/2/2015   | 2/3 -<br>3/2/2015   | 3/3 -<br>4/6/2015   | 4/7 -<br>5/4/2015   | 5/5 -<br>6/1/2015   | 6/2 -<br>7/6/2015   | 7/7 -<br>8/3/2015   | 8/4 -<br>8/31/2015  | 9/1 -<br>10/5/2015  | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>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<br>8.10%  | -8.32% to<br>-1.27% | -3.34% to<br>5.12%  | -3.81% to<br>5.00%  | -4.18% to<br>0.34%  | -6.93% to<br>2.01%  | -0.90% to<br>4.66%  | 3.86% to<br>18.90%  | 9.38% to<br>18.81%  | 0.49% to<br>13.17%  | -1.21% to<br>5.71%   | 0.38% to<br>9.77%   |
| Lst year actual<br>performance credit | 0.00% to<br>8.10%   | 0.00%               | 0.00% to<br>5.12%   | 0.00% to<br>5.00%   | 0.00% to<br>0.34%   | 0.00% to<br>2.01%   | 0.00% to<br>4.66%   | 3.86% to<br>10.25%  | 9.38% to<br>9.75%   | 0.49% to<br>13.17%  | 0.00% to<br>5.71%    | 0.38% to<br>9.77%   |
| st anniversary<br>enewal 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<br>25.17% | 23.72% to<br>32.67% | 19.30% to<br>25.63% | 17.54% to<br>30.48% | 28.27% to<br>31.85% | 25.95% to<br>37.53% | 24.44% to 27.43%    | 20.34% to 24.37%    | 20.75% to 27.75%    | 23.58% to<br>31.93% | 29.83% to 35.47%     | 29.84% to 33.88%    |
| 2nd year actual<br>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<br>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%              |
| Brd year index return                 | 31.33% to<br>37.46% | 23.03% to<br>30.80% | 17.65% to<br>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<br>11.52%   | -8.75% to<br>12.75% |
| Brd year actual<br>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<br>11.25%  |
| Brd anniversary<br>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<br>2.95%  | 1.81% to<br>8.12%   | 0.46% to<br>18.13%  | 12.68% to<br>19.59% | -1.50% to<br>14.25% | -2.32% to<br>12.02% | 0.27% to<br>11.07%  | -0.31% to<br>4.72%  | -1.02% to<br>6.11%  | 3.42% to 20.80%     | 17.09% to 28.26%     | 16.89% to<br>47.47% |
| 4th year actual<br>performance credit | 0.00% to<br>2.95%   | 1.81% to<br>8.12%   | 0.46% to<br>13.50%  | 12.68% to<br>12.75% | 0.00% to<br>14.25%  | 0.00% to<br>12.02%  | 0.27% to<br>11.07%  | 0.00% to<br>4.72%   | 0.00% to<br>6.11%   | 3.42% to<br>13.25%  | 14.25%               | 14.50%              |
| 4th anniversary<br>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<br>38.67% | 18.54% to<br>37.76% | -5.24% to<br>25.15% | 5.92% to<br>15.77%  | 14.58% to<br>37.56% | 27.61% to<br>39.08% | 30.87% to<br>49.08% | 44.64% to<br>58.09% | 38.56% to 61.49%    | 37.38% to 54.14%    | 37.38% to<br>47.53%  | 43.47% to 51.77%    |
| 5th year actual<br>performance credit | 14.50%              | 15.00%              | 0.00% to<br>13.00%  | 5.92% to<br>11.50%  | 12.50%              | 12.00%              | 13.50%              | 11.50%              | 14.00%              | 14.00%              | 14.25%               | 13.25%              |
| 5th anniversary<br>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%              |
| óth year index return                 | 40.32% to<br>50.69% | 37.35% to<br>57.44% | 39.27% to<br>87.34% | 53.32% to<br>69.17% | 41.64% to<br>51.52% | 38.30% to<br>47.47% | 34.48% to<br>44.29% | 27.62% to<br>38.17% | 25.63% to<br>41.38% | 21.29% to 44.09%    | 31.87% to<br>43.13%  | 22.68% to<br>31.69% |
| oth year actual<br>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%              |
| oth anniversary<br>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%              |

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

|                                       |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     | Nasdaq              | -100° Index         |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2017 Index Effective<br>Date          | 1/3 -<br>2/6/2017   | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017   | 4/4 -<br>5/1/2017   | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017  | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>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<br>37.46% | 21.35% to<br>30.80% | 18.90% to<br>32.40% | 17.41% to<br>26.74% | 17.72% to<br>23.67% | 21.28% to 27.63%    | 25.71% to<br>28.75% | 21.73% to<br>26.78% | 23.37% to 29.83%    | 24.16% to 28.90%    | 8.05% to<br>27.40%  | 2.21% to<br>13.96%  | -8.75% to<br>8.67%  |
| 1st year actual<br>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<br>12.25%  | 2.21% to<br>11.75%  | 0.00% to<br>8.67%   |
| 1st anniversary<br>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<br>7.14%  | 1.81% to<br>9.63%   | 0.46% to<br>16.82%  | 12.53% to<br>20.00% | -2.32% to<br>18.10% | 0.91% to<br>12.02%  | 7.01% to 10.42%     | 5.61% to<br>11.07%  | -0.31% to<br>7.26%  | -1.02% to<br>5.73%  | 0.01% to<br>20.80%  | 14.11% to 28.26%    | 22.27% to<br>47.41% |
| 2nd year actual<br>performance credit | 0.00% to<br>7.14%   | 1.81% to<br>9.63%   | 0.46% to<br>12.75%  | 12.53% to<br>16.25% | 0.00% to<br>15.00%  | 0.91% to<br>12.02%  | 7.01% to 10.42%     | 5.61% to<br>11.07%  | 0.00% to<br>7.26%   | 0.00% to<br>5.73%   | 0.01% to<br>13.75%  | 14.11% to<br>15.00% | 15.00%              |
| 2nd anniversary<br>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<br>43.06% | 18.54% to<br>37.74% | -6.49% to<br>16.87% | 5.92% to<br>14.99%  | 12.60% to<br>38.40% | 29.14% to<br>36.09% | 33.08% to<br>37.11% | 30.87% to<br>39.79% | 41.71% to<br>59.83% | 38.64% to<br>49.07% | 35.00% to<br>56.17% | 41.04% to<br>51.01% | 43.08% to 51.61%    |
| 3rd year actual<br>performance credit | 15.00%              | 13.00%              | 0.00% to<br>11.50%  | 5.92% to<br>13.25%  | 12.60% to<br>13.25% | 14.75%              | 17.75%              | 16.25%              | 14.75%              | 15.00%              | 14.50%              | 15.25%              | 14.00%              |
| 3rd anniversary<br>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<br>50.69% | 37.35% to<br>57.44% | 52.31% to<br>87.34% | 57.46% to<br>69.17% | 40.50% to 56.21%    | 38.60% to<br>47.47% | 37.30% to<br>40.73% | 32.84% to<br>44.29% | 27.00% to 38.17%    | 28.58% to<br>41.13% | 21.29% to<br>44.09% | 26.48% to 38.09%    | 22.68% to 29.99%    |
| 4th year actual<br>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<br>25.75% | 22.00%              | 22.00%              |
| 4th anniversary<br>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<br>Date          | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>8.12%  | 1.92% to<br>9.63%   | 0.71% to<br>17.35%  | 12.53% to<br>20.00% | -1.50% to<br>18.10% | 0.76% to<br>9.89%   | 0.27% to<br>12.02%  | -0.59% to<br>4.63%  | 0.51% to<br>6.11%   | -1.02% to<br>18.36% | 14.11% to 28.26%    | 22.09% to<br>47.47% |
| 1st year actual<br>performance credit | 0.00% to<br>8.12%   | 1.92% to<br>9.63%   | 0.71% to<br>14.75%  | 12.53% to<br>14.00% | 0.00% to<br>16.25%  | 0.76% to<br>9.89%   | 0.27% to<br>12.02%  | 0.00% to<br>4.63%   | 0.51% to<br>6.11%   | 0.00% to<br>14.75%  | 14.11% to<br>15.50% | 17.00%              |
| 1st anniversary<br>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<br>43.06% | 18.54% to<br>37.74% | -6.49% to<br>19.94% | -0.22% to<br>14.99% | 12.47% to<br>37.56% | 27.61% to<br>36.09% | 30.87% to<br>49.80% | 43.50% to<br>58.09% | 38.64% to 50.74%    | 35.00% to 56.17%    | 42.21% to<br>51.03% | 45.41% to<br>51.61% |
| 2nd year actual<br>performance credit | 14.75%              | 13.75%              | 0.00% to<br>12.25%  | 0.00% to<br>13.25%  | 12.47% to<br>13.25% | 14.75%              | 13.25%              | 16.25%              | 16.50%              | 15.75%              | 16.00%              | 15.25%              |
| 2nd anniversary<br>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<br>50.69% | 37.35% to<br>57.44% | 44.18% to<br>87.34% | 57.46% to<br>80.63% | 41.64% to 58.29%    | 39.40% to<br>47.47% | 32.84% to<br>44.29% | 29.40% to<br>36.52% | 27.70% to<br>40.68% | 21.29% to<br>44.09% | 26.03% to 38.28%    | 22.68% to<br>31.69% |
| 3rd year actual<br>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<br>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%              |

|                                       |                     |                     |                     |                     |                     |                     |                     |                   |                     |                     |                     | Nasdaq-:           |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-------------------|---------------------|---------------------|---------------------|--------------------|
| 2019 Index Effective<br>Date          | 1/2 -<br>2/4/2019   | 2/5 -<br>3/4/2019   | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019   | 5/7 -<br>6/3/2019   | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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<br>43.06% | 18.54% to<br>37.76% | -6.49% to<br>21.17% | -0.22% to<br>15.28% | 19.13% to<br>39.08% | 27.61% to<br>36.09% | 30.87% to<br>50.03% | 43.50% to 61.49%  | 38.56% to<br>50.56% | 35.82% to<br>56.17% | 42.82% to<br>49.91% | 42.66% to 51.61%   |
| 1st year actual<br>performance credit | 17.75%              | 18.50%              | 0.00% to<br>16.50%  | 0.00% to<br>15.00%  | 14.75%              | 14.75%              | 16.75%              | 14.25%            | 16.25%              | 16.50%              | 15.75%              | 16.00%             |
| 1st anniversary<br>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           | 37.35% to           | 44.18% to           | 51.52% to           | 39.41% to           | 38.30% to           | 32.84% to           | 25.63% to         | 33.79% to           | 21.72% to           | 28.37% to           | 22.68% to          |
| zna year maex return                  | 50.61%              | 57.44%              | 87.10%              | 80.63%              | 50.73%              | 47.47%              | 44.29%              | 36.52%            | 41.38%              | 43.49%              | 38.57%              | 31.69%             |
| 2nd year actual<br>performance credit | 14.50%              | 13.50%              | 16.25%              | 17.25%              | 17.75%              | 20.00%              | 22.00%              | 24.75%            | 26.25%              | 21.72% to<br>25.75% | 21.75%              | 21.25%             |
| 2nd anniversary<br>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<br>Date          | 1/7 -<br>2/3/2020   | 2/4 -<br>3/2/2020   | 3/3 -<br>4/6/2020   | 4/7 -<br>5/4/2020   | 5/5 -<br>6/1/2020   | 6/2 -<br>7/6/2020   | 7/7 -<br>8/3/2020   | 8/4 -<br>9/7/2020   | 9/8 -<br>10/5/2020  | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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<br>47.50% | 37.35% to<br>57.44% | 39.27% to<br>87.10% | 53.32% to<br>69.17% | 41.64% to<br>51.52% | 38.30% to<br>47.47% | 34.48% to<br>44.29% | 25.63% to<br>38.17% | 27.50% to<br>41.38% | 21.29% to<br>44.09% | 27.48% to<br>43.13% | 22.68% to<br>31.69% |
| 1st year actual<br>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<br>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 | 1/5 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|----------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
| Date                 | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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 S               | TOXX 50 <sup>®1</sup> |
|------------------------------------|---------------------|---------------------|---------------------|----------------------|-----------------------|
| 2015 Index Effective Date          | 8/24 -<br>8/28/2015 | 9/1 -<br>10/5/2015  | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>1/4/2016    |
| INITIAL CAP RATE                   | 13.50%              | 13.75%              | 16.25%              | 17.50%               | 15.50%                |
| 1st year index return              | -8.77% to           | -9.73% to           | -13.23% to          | -14.09% to           | -13.08% to            |
| Ist year maex return               | -2.11%              | -0.79%              | -5.21%              | -9.55%               | 4.83%                 |
| 1st year actual performance credit | 0.00%               | 0.00%               | -3.23% to<br>0.00%  | -4.09% to<br>0.00%   | -3.08% to<br>4.83%    |
| 1st anniversary renewal cap rate   | 14.25%              | 13.75%              | 14.25%              | 14.50%               | 14.00%                |
| 2nd year index return              | 13.64% to<br>15.09% | 11.39% to<br>20.15% | 16.65% to<br>23.78% | 16.62% to<br>24.63%  | 7.49% to<br>18.61%    |
| 2nd year actual performance credit | 13.64% to<br>14.25% | 11.39% to<br>13.75% | 14.25%              | 14.50%               | 7.49% to<br>14.00%    |
| 2nd anniversary renewal cap rate   | 22.25%              | 23.00%              | 25.00%              | 25.00%               | 25.00%                |
| 3rd year index return              | -0.50% to           | -7.42% to           | -13.85% to          | -12.90% to           | -16.31% to            |
|                                    | 1.02%               | -1.03%              | -8.00%              | -9.78%               | -8.86%                |
| 3rd year actual performance credit | 0.00% to            | 0.00%               | -3.85% to           | -2.90% to            | -6.31% to             |
| Sid year detait performance create | 1.02%               |                     | 0.00%               | 0.00%                | 0.00%                 |
| 3rd anniversary renewal cap rate   | 24.00%              | 24.00%              | 24.50%              | 25.00%               | 26.25%                |
| 4th year index return              | -3.10% to           | 0.72% to            | 3.72% to            | 13.92% to            | 12.32% to             |
|                                    | -2.29%              | 6.20%               | 15.66%              | 18.22%               | 27.00%                |
| 4th year actual performance credit | 0.00%               | 0.72% to            | 3.72% to            | 13.92% to            | 12.32% to             |
|                                    |                     | 6.20%               | 15.66%              | 18.22%               | 26.25%                |
| 4th anniversary renewal cap rate   | 26.50%              | 26.00%              | 25.50%              | 25.00%               | 24.50%                |
| 5th year index return              | -1.48% to           | -10.70% to          | -18.26% to          | -15.46% to           | -8.68% to             |
|                                    | 0.24%               | -2.76%              | -4.65%              | -4.80%               | -1.99%                |
| 5th year actual performance credit | 0.00% to            | -0.70% to           | -8.26% to           | -5.46% to            | 0.00%                 |
|                                    | 0.24%               | 0.00%               | 0.00%               | 0.00%                |                       |
| 5th anniversary renewal cap rate   | 26.50%              | 27.00%              | 29.25%              | 25.50%               | 25.75%                |
| th year index return               | 24.22% to           | 23.14% to           | 22.95% to           | 16.48% to            | 15.83% to             |
|                                    | 26.64%              | 32.78%              | 42.87%              | 39.08%               | 22.53%                |
| 6th year actual performance credit | 24.22% to           | 23.14% to           | 22.95% to           | 16.48% to            | 15.83% to             |
|                                    | 26.50%              | 27.00%              | 29.25%              | 25.50%               | 22.53%                |
| 6th anniversary renewal cap rate   | 26.00%              | 27.00%              | 29.25%              | 25.00%               | 26.00%                |

<sup>1</sup> 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.

|                                     |                   |                    |                   |  |                   |                   |                   |                   |                    |                      |                     | EURO S             |
|-------------------------------------|-------------------|--------------------|-------------------|--|-------------------|-------------------|-------------------|-------------------|--------------------|----------------------|---------------------|--------------------|
| 2016 Index Effective Date           | 1/5 -<br>2/1/2016 | 2/2 -<br>2/29/2016 | 3/1 -<br>4/4/2016 | 4/5 -<br>5/2/2016  | 5/3 -<br>6/6/2016 | 6/7 -<br>7/4/2016 | 7/5 -<br>8/1/2016 | 8/2 -<br>9/5/2016 | 9/6 -<br>10/3/2016 | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>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          | 10.22% to          | 9.94% to          | 4/5 · $5/3$ · $6/7$ · $7/5$ · $8/2$ · $9/6$ · $10/4$ · $11/1$ · $11/5$ · $5/2/2016$ · $6/6/2016$ · $7/4/2016$ · $8/1/2016$ · $9/5/2016$ · $10/3/2016$ · $10/31/2016$ · $12/5/2016$ · $1/2$ $18.50%$ · $16.50%$ · $16.50%$ · $16.50%$ · $16.50%$ · $14.25%$ · $13.75%$ · $14.25%$ · $12.34%$ · $12.2$ | 5.49% to          |                   |                   |                   |                    |                      |                     |                    |
| ISt year maex return                | 14.46%            | 23.31%             | 17.60%            | 21.74%   | 24.43%            | 31.17%            | 25.37%            | 19.61%            | 20.25%             | 21.16%               | 24.63%              | 14.86%             |
| 1st year actual                     | 4.36% to          | 10.22% to          | 9.94% to          | 9.16% to   | 16.26% to         | 15 50%            | 16.00%            | 11.15% to         | 11.51% to          | 12 75%               | 1/1 25%             | 5.49% to           |
| performance credit                  | 14.46%            | 15.50%             | 17.60%            | 18.50%   | 16.50%            | 13.30%            | 10.00%            | 16.50%            | 14.25%             | 13.7 570             | 14.2.376            | 14.50%             |
| 1st anniversary renewal<br>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          | 1.47% to           | -4.80% to         | -2.72% to  | -3.40% to         | -5.41% to         | -2.18% to         | -3.08% to         | -5.55% to          | -13.85% to           | -13.34% to          | -17.26% to         |
| Life year maex return               | 11.98%            | 8.29%              | 0.70%             | 2.38%  | 0.32%             | -0.56%            | 1.29%             | 1.02%             | -2.92%             | -6.12%               | -8.86%              | -13.04%            |
| 2nd year actual                     | 8.65% to          | 1.47% to           | 0.00% to          | 0.00% to   | 0.00% to          | 0.00%             | 0.00% to          | 0.00% to          | 0.00%              | -3.85% to            | -3.34% to           | -7.26% to          |
| performance credit                  | 11.98%            | 8.29%              | 0.70%             | 2.38%  | 0.32%             | 0.00%             | 1.29%             | 1.02%             | 0.00%              | 0.00%                | 0.00%               | -3.04%             |
| 2nd anniversary renewal<br>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        | -10.16% to         | -3.80% to         | -1.83% to  | -6.87% to         | -4.19% to         | -0.55% to         | -4.95% to         | 0.35% to           | 2.12% to             | 12.80% to           | 19.25% to          |
| ara year maex return                | -11.36%           | -4.38%             | 3.04%             | 0.88%  | -0.75%            | 3.87%             | 2.53%             | 5.10%             | 6.49%              | 15.69%               | 18.18%              | 28.76%             |
| rd year actual                      | -6.12% to         | -0.16% to          | 0.00% to          | 0.00% to   | 0.00%             | 0.00% to          | 0.00% to          | 0.00% to          | 0.35% to           | 2.12% to             | 12.80% to           | 19.25% to          |
| erformance credit                   | -1.36%            | 0.00%              | 3.04%             | 0.88%  | 0.0076            | 3.87%             | 2.53%             | 5.10%             | 6.49%              | 15.69%               | 18.18%              | 26.25%             |
| 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         | 8.77% to           | -29.58% to        | -20.23% to   |                   | -7.70% to         | -6.93% to         | -4.90% to         |                    | -18.26% to           |                     | -8.68% to          |
| an year maex retain                 | 23.92%            | 20.97%             | 3.12%             | -15.44%  | 0.84%             | -0.36%            | -2.42%            | 1.10%             | -4.87%             | -5.61%               | -2.80%              | -3.87%             |
| 4th year actual                     | 15.46% to         | 8.77% to           | -19.58% to        | -10.23% to   | -9.59% to         | 0.00%             | 0.00%             | 0.00% to          | -1.49% to          | -8.26% to            | -7.62% to           | 0.00%              |
| performance credit                  | 23.92%            | 20.97%             | 3.12%             | -5.44%   | 0.84%             | 0.0070            | 0.0070            | 1.10%             | 0.00%              | 0.00%                | 0.00%               | 0.0070             |
| 4th anniversary renewal<br>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         | -4.12% to          | 8.31% to          | 35.43% to  | 21.73% to         | 21.68% to         | 15.94% to         | 24.22% to         | 24.10% to          | 22.95% to            | 16.66% to           | 17.20% to          |
| Sur year muex return                | -2.31%            | 3.16%              | 60.83%            | 42.46%   | 42.03%            | 32.11%            | 26.73%            | 28.98%            | 31.43%             | 43.43%               | 42.28%              | 21.53%             |
| 5th year actual                     | 0.00%             | 0.00% to           | 8.31% to          | 24.00%   | 21.73% to         | 21.68% to         | 15.94% to         | 24.22% to         | 24.10% to          | 22.95% to            | 16.66% to           | 17.20% to          |
| performance credit                  | 0.00%             | 3.16%              | 24.00%            | 24.00%   | 24.50%            | 25.00%            | 26.73%            | 26.50%            | 27.00%             | 29.25%               | 25.50%              | 21.53%             |
| 5th anniversary renewal<br>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%             |

: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.

|                                       |                      |                     |                      |                       |                     |                     |                     |                     |                     |                      |                      | EURO S               | STOXX 50®1            |
|---------------------------------------|----------------------|---------------------|----------------------|-----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|----------------------|----------------------|-----------------------|
| 2017 Index Effective Date             | 1/3 -<br>2/6/2017    | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017    | 4/4 -<br>5/1/2017     | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017   | 10/3 -<br>11/6/2017  | 11/7 -<br>12/4/2017  | 12/5 -<br>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<br>12.20%   | -1.77% to<br>6.76%  | -4.80% to<br>0.70%   | -4.06% to<br>2.38%    | -3.43% to<br>0.32%  | -5.42% to<br>-0.56% | -2.18% to<br>-0.10% | -1.67% to<br>1.29%  | -3.08% to<br>0.92%  | -5.93% to<br>-2.92%  | -13.81% to<br>-5.55% | -12.50% to<br>-8.86% | -17.26% to<br>-11.77% |
| 1st year actual<br>performance credit | 4.84% to<br>12.20%   | 0.00% to<br>6.76%   | 0.00% to<br>0.70%    | 0.00% to<br>2.38%     | 0.00% to<br>0.32%   | 0.00%               | 0.00%               | 0.00% to<br>1.29%   | 0.00% to<br>0.92%   | 0.00%                | -3.81% to<br>0.00%   | -2.50% to<br>0.00%   | -7.26% to<br>-1.77%   |
| 1st anniversary renewal<br>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<br>-5.37% | -8.79% to<br>-0.23% | -3.80% to<br>2.65%   | -0.98% to<br>3.04%    | -6.87% to<br>-0.75% | -4.19% to<br>3.94%  | 0.81% to<br>2.53%   | -0.10% to<br>1.42%  | -5.55% to<br>5.10%  | 0.72% to<br>6.49%    | 0.35% to<br>15.69%   | 12.80% to<br>18.22%  | 15.80% to<br>28.76%   |
| 2nd year actual<br>performance credit | -6.12% to<br>0.00%   | 0.00%               | 0.00% to<br>2.65%    | 0.00% to<br>3.04%     | 0.00%               | 0.00% to<br>3.94%   | 0.81% to<br>2.53%   | 0.00% to<br>1.42%   | 0.00% to<br>5.10%   | 0.72% to<br>6.49%    | 0.35% to<br>15.69%   | 12.80% to<br>18.22%  | 15.80% to<br>27.00%   |
| 2nd anniversary renewal<br>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<br>27.71%  | -2.79% to<br>20.97% | -27.67% to<br>-9.88% | -20.23% to<br>-15.53% | -19.59% to<br>1.33% | -7.49% to<br>0.84%  | -5.86% to<br>-4.20% | -6.29% to<br>-2.42% | -6.93% to<br>0.70%  | -11.49% to<br>-5.18% | -17.62% to<br>-5.46% | -8.06% to<br>-2.80%  | -8.68% to<br>-3.24%   |
| 3rd year actual<br>performance credit | 15.46% to<br>25.50%  | 0.00% to<br>20.97%  | -17.67% to<br>0.00%  | -10.23% to<br>-5.53%  | -9.59% to<br>1.33%  | 0.00% to<br>0.84%   | 0.00%               | 0.00%               | 0.00% to<br>0.70%   | -1.49% to<br>0.00%   | -7.62% to<br>0.00%   | 0.00%                | 0.00%                 |
| 3rd anniversary renewal<br>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<br>-1.41%  | -3.98% to<br>16.43% | 27.18% to<br>57.16%  | 35.43% to<br>43.14%   | 21.08% to<br>44.61% | 21.68% to<br>32.11% | 20.97% to<br>24.18% | 15.94% to<br>24.21% | 25.35% to<br>30.23% | 23.14% to<br>32.78%  | 22.95% to<br>42.28%  | 16.49% to<br>27.80%  | 15.83% to<br>21.53%   |
| 4th year actual<br>performance credit | 0.00%                | 0.00% to<br>16.43%  | 24.00%               | 25.50%                | 21.08% to 26.00%    | 21.68% to<br>26.50% | 20.97% to<br>24.18% | 15.94% to<br>24.21% | 25.35% to<br>28.00% | 23.14% to<br>27.50%  | 22.95% to<br>29.50%  | 16.49% to 27.80%     | 15.83% to<br>21.53%   |
| 4th anniversary renewal<br>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%                |

: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.

|                                       |                      |                     |                     |                      |                     |                     |                     |                     |                     |                     |                     | EURO S              |
|---------------------------------------|----------------------|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018    | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018   | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>-7.58% | -8.79% to<br>-0.23% | -3.80% to<br>1.24%  | -0.48% to<br>3.04%   | -6.86% to<br>-0.61% | -4.19% to<br>4.03%  | -5.50% to<br>3.94%  | -5.55% to<br>2.72%  | 2.73% to<br>6.49%   | 0.35% to<br>15.69%  | 12.32% to<br>18.22% | 14.76% to 28.76%    |
| 1st year actual<br>performance credit | -5.91% to<br>0.00%   | 0.00%               | 0.00% to<br>1.24%   | 0.00% to<br>3.04%    | 0.00%               | 0.00% to<br>4.03%   | 0.00% to<br>3.94%   | 0.00% to<br>2.72%   | 2.73% to<br>6.49%   | 0.35% to<br>15.69%  | 12.32% to<br>18.22% | 14.76% to 27.50%    |
| 1st anniversary renewal<br>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%              |
| d year index return                   | 15.46% to            | 0.65% to            | -28.01% to          | -22.49% to           | -19.59% to          | -7.54% to           | -7.08% to           | -5.51% to           | -11.49% to          | -17.62% to          | -13.14% to          | -8.68% to           |
| and year maex return                  | 27.71%               | 20.97%              | -2.79%              | -15.35%              | -2.15%              | 1.33%               | -1.56%              | 0.70%               | -4.90%              | -5.16%              | -2.60%              | -3.24%              |
| 2nd year actual<br>performance credit | 15.46% to<br>26.50%  | 0.65% to<br>20.97%  | -18.01% to<br>0.00% | -12.49% to<br>-5.35% | -9.59% to<br>0.00%  | 0.00% to<br>1.33%   | 0.00%               | 0.00% to<br>0.70%   | -1.49% to<br>0.00%  | -7.62% to<br>0.00%  | -3.14% to<br>0.00%  | 0.00%               |
| 2nd anniversary renewal<br>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<br>-1.93%  | -4.12% to<br>11.33% | 16.43% to<br>57.16% | 35.43% to<br>48.18%  | 25.38% to<br>45.55% | 21.08% to<br>32.11% | 15.94% to<br>28.83% | 25.35% to<br>30.23% | 23.14% to<br>32.78% | 22.95% to<br>42.28% | 16.01% to<br>35.84% | 15.83% to 21.14%    |
| 3rd year actual<br>performance credit | 0.00%                | 0.00% to<br>11.33%  | 16.43% to<br>25.50% | 25.50%               | 25.38% to 26.00%    | 21.08% to<br>26.50% | 15.94% to<br>28.50% | 25.35% to<br>28.00% | 23.14% to 29.50%    | 22.95% to 29.00%    | 16.01% to 27.50%    | 15.83% to<br>21.14% |
| 3rd anniversary renewal<br>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 -<br>2/4/2019 | 2/5 -<br>3/4/2019 | 3/5 -<br>4/1/2019 | 4/2 -<br>5/6/2019 | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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         | 0.81% to          | -29.58% to        | -22.49% to        | -18.17% to        | -7.70% to         | -7.08% to         | -3.98% to         | -11.49% to         | -18.26% to          | -13.14% to          | -8.68% to          |
| Ist year maex return                | 27.71%            | 20.97%            | 1.09%             | -15.35%           | -0.93%            | 1.33%             | -1.29%            | 1.10%             | -4.87%             | -5.16%              | -2.90%              | -2.60%             |
| 1st year actual                     | 15.46% to         | 0.81% to          | -19.58% to        | -12.49% to        | -8.17% to         | 0.00% to          | 0.00%             | 0.00% to          | -1.49% to          | -8.26% to           | -3.14% to           | 0.00%              |
| performance credit                  | 27.71%            | 20.97%            | 1.09%             | -5.35%            | 0.00%             | 1.33%             | 0.00%             | 1.10%             | 0.00%              | 0.00%               | 0.00%               | 0.00%              |
| 1st anniversary renewal<br>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         | -4.12% to         | 9.10% to          | 36.62% to         | 24.76% to         | 21.08% to         | 15.94% to         | 24.22% to         | 23.14% to          | 23.48% to           | 16.48% to           | 15.83% to          |
|                                     | -2.42%            | 11.33%            | 62.11%            | 48.18%            | 45.55%            | 31.76%            | 27.31%            | 28.83%            | 32.78%             | 42.87%              | 35.84%              | 21.53%             |
| 2nd year actual                     | 0.00%             | 0.00% to          | 9.10% to          | 25.50%            | 24.76% to         | 21.08% to         | 15.94% to         | 24.22% to         | 23.14% to          | 23.48% to           | 16.48% to           | 15.83% to          |
| performance credit                  | 0.00%             | 11.33%            | 25.50%            | 23.30%            | 26.00%            | 26.50%            | 27.31%            | 28.00%            | 29.50%             | 29.00%              | 27.50%              | 21.53%             |
| 2nd anniversary renewal             | 27.00%            | 28.00%            | 28.50%            | 27.00%            | 26.25%            | 26.00%            | 25.50%            | 26.25%            | 27.00%             | 28.00%              | 27.50%              | 28.00%             |
| cap rate                            |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     |                    |

| 2020 Index Effective Date | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | -4.12% to         | 8.31% to          | 35.43% to         | 31.54% to         | 20.97% to         | 16.73% to         | 24.22% to         | 23.14% to          | 22.95% to           | 16.48% to           | 15.83% to          |
| 1st year index return     | -3.38%            | 11.33%            | 62.11%            | 43.40%            | 45.55%            | 32.11%            | 26.77%            | 30.23%            | 32.78%             | 42.87%              | 39.08%              | 22.53%             |
| 1st year actual           | 0.00%             | 0.00% to          | 8.31% to          | 25.50%            | 25.50%            | 20.97% to         | 16.73% to         | 24.22% to         | 23.14% to          | 22.95% to           | 16.48% to           | 15.83% to          |
| performance credit        | 0.00%             | 11.33%            | 25.00%            | 20.00%            | 20.00%            | 26.00%            | 26.50%            | 28.50%            | 28.00%             | 29.50%              | 29.00%              | 22.53%             |
| 1st anniversary renewal   | 27.00%            | 28.00%            | 28.50%            | 27.00%            | 26.25%            | 26.00%            | 25.50%            | 26.25%            | 27.00%             | 20.00%              | 27.50%              | 28.00%             |
| cap rate                  | 27.00%            | 20.00%            | 20.00%            | 27.00%            | 20.25%            | 20.00%            | 25.50%            | 20.25%            | 27.00%             | 28.00%              | 27.50%              | 20.00%             |
|                           |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     |                    |

| 2021 Index Effective Date | 1/5 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|---------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
|                           | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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%   |

: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 **PERFORMANCE** Strategy

#### iShares<sup>®</sup> MSCI EM ETF<sup>1</sup>

|                                       |                   |                   |                   |                                |                   |                   |                   |                     |                    |                     |                      | Shures MJ           |
|---------------------------------------|-------------------|-------------------|-------------------|--------------------------------|-------------------|-------------------|-------------------|---------------------|--------------------|---------------------|----------------------|---------------------|
| 2015 Index Effective Date             | 1/6 -<br>2/2/2015 | 2/3 -<br>3/2/2015 | 3/3 -<br>4/6/2015 | 4/7 -<br>5/4/2015              | 5/5 -<br>6/1/2015 | 6/2 -<br>7/6/2015 | 7/7 -<br>8/3/2015 | 8/4 -<br>8/31/2015  | 9/1 -<br>10/5/2015 | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>1/4/2016  |
| 4th anniversary renewal<br>cap rate   |                   |                   |                   |                                |                   |                   |                   | 15.50%              | 17.75%             | 18.00%              | 15.75%               | 15.25%              |
| 5th year index return                 |                   |                   |                   |                                |                   |                   |                   | 10.25% to<br>15.49% | 3.48% to<br>12.71% | 3.73% to<br>12.84%  | 4.19% to<br>15.78%   | 11.57% to<br>19.28% |
| 5th year actual<br>performance credit |                   |                   |                   |                                |                   |                   |                   | 10.25% to<br>15.49% | 3.48% to<br>12.71% | 3.73% to<br>12.84%  | 4.19% to<br>15.75%   | 11.57% to<br>15.25% |
| 5th anniversary renewal<br>cap rate   | As of 6/3/2       | 2019, iShares®    | MSCI EM ETF li    | ndex is availabl<br>8/24/2015. | le for inforce co | on or after       | 26.00%            | 22.00%              | 22.00%             | 17.50%              | 17.50%               |                     |
| 6th year index return                 |                   |                   |                   |                                |                   |                   |                   | 12.08% to<br>19.29% | 12.02% to 20.84%   | 9.15% to<br>15.56%  | -2.30% to<br>12.36%  | -6.96% to<br>-0.28% |
| 6th year actual<br>performance credit |                   |                   |                   |                                |                   |                   |                   | 12.08% to<br>19.29% | 12.02% to 20.84%   | 9.15% to<br>15.56%  | 0.00% to<br>12.36%   | 0.00%               |
| 6th anniversary renewal<br>cap rate   |                   |                   |                   |                                |                   |                   |                   | 20.00%              | 21.50%             | 22.00%              | 16.25%               | 18.00%              |

| 2016 Index Effective<br>Date          | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016                   | 3/1 -<br>4/4/2016   | 4/5 -<br>5/2/2016     | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>1/2/2017  |
|---------------------------------------|---------------------|--------------------------------------|---------------------|-----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 3rd anniversary renewal<br>cap rate   | As of 6/3/2         | 019, iShares® M                      | ISCI EM ETE         | 14.25%                | 14.50%              | 15.75%              | 15.50%              | 17.75%              | 17.75%              | 18.00%               | 15.75%              | 15.25%              |
| 4th year index return                 | Index is avo        | ailable for infor<br>on or after 8/2 | ce contracts        | -21.37% to<br>-16.95% | -19.27% to<br>0.76% | -6.86% to<br>-0.02% | -0.59% to<br>6.45%  | 7.50% to<br>15.49%  | 3.48% to<br>9.29%   | 4.24% to<br>12.56%   | 3.73% to<br>18.75%  | 11.54% to<br>18.58% |
| 4th year actual<br>performance credit | issueu              |                                      | 4/2013.             | -11.37% to<br>-6.95%  | -9.27% to<br>0.76%  | 0.00%               | 0.00% to<br>6.45%   | 7.50% to<br>15.49%  | 3.48% to<br>9.29%   | 4.24% to<br>12.56%   | 3.73% to<br>15.75%  | 11.54% to<br>15.25% |
| 4th anniversary renewal<br>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<br>30.63% | 27.66% to<br>34.61%                  | 27.24% to<br>76.15% | 48.36% to<br>55.61%   | 35.32% to<br>51.24% | 26.98% to<br>41.14% | 15.20% to<br>26.98% | 12.08% to<br>19.80% | 11.24% to<br>20.84% | 9.15% to<br>15.56%   | -3.05% to<br>13.34% | -5.57% to<br>-0.77% |
| 5th year actual<br>performance credit | 15.00%              | 15.50%                               | 25.00%              | 20.00%                | 23.50%              | 25.00%              | 15.20% to<br>26.00% | 12.08% to<br>19.80% | 11.24% to 20.84%    | 9.15% to<br>15.56%   | 0.00% to<br>13.34%  | 0.00%               |
| 5th anniversary renewal<br>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%              |

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

|   |                     |                                      |                     |                       |                     |                     |                     |                     |                     |                     | i                   | iShares® MS         |                     |
|---|---------------------|--------------------------------------|---------------------|-----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2017 Index Effective<br>Date                      | 1/3 -<br>2/6/2017   | 2/7 -<br>3/6/2017                    | 3/7 -<br>4/3/2017   | 4/4 -<br>5/1/2017     | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017  | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018  |
| 2 <sup>nd</sup> anniversary<br>renewal cap rate   | Ac of 6/2/2         | 019, iShares® M                      |                     | 15.50%                | 15.50%              | 17.00%              | 20.00%              | 19.75%              | 19.50%              | 19.50%              | 19.75%              | 17.25%              | 17.25%              |
| 3 <sup>rd</sup> year index return                 | Index is avo        | ailable for infor<br>on or after 8/2 | ce contracts        | -21.37% to<br>-16.95% | -19.27% to<br>0.20% | -6.63% to<br>0.76%  | -0.59% to<br>1.10%  | -0.12% to<br>2.82%  | 6.45% to<br>15.49%  | 4.27% to<br>9.24%   | 3.73% to<br>12.74%  | 9.48% to<br>19.28%  | 11.54% to<br>18.75% |
| 3 <sup>rd</sup> year actual<br>performance credit | 155464              |                                      | 1/2013.             | -11.37% to<br>-6.95%  | -9.27% to<br>0.20%  | 0.00% to<br>0.76%   | 0.00% to<br>1.10%   | 0.00% to<br>2.82%   | 6.45% to<br>15.49%  | 4.27% to<br>9.24%   | 3.73% to<br>12.74%  | 9.48% to<br>17.25%  | 11.54% to<br>17.25% |
| 3rd anniversary renewal<br>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<br>30.91% | 28.25% to<br>36.15%                  | 35.63% to<br>76.15% | 49.34% to<br>55.61%   | 36.14% to<br>51.20% | 26.98% to<br>41.14% | 23.96% to<br>26.98% | 15.20% to<br>23.19% | 12.24% to<br>19.80% | 12.29% to<br>20.84% | 7.22% to<br>15.56%  | -3.05% to<br>7.24%  | -6.96% to<br>-1.16% |
| 4th year actual<br>performance credit             | 15.00%              | 15.50%                               | 25.00%              | 21.50%                | 24.00%              | 25.00%              | 23.96% to<br>26.98% | 15.20% to<br>23.19% | 12.24% to<br>19.80% | 12.29% to<br>20.84% | 7.22% to<br>15.56%  | 0.00% to<br>7.24%   | 0.00%               |
| 4th anniversary renewal<br>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<br>Date                    | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018  | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018    | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>1/1/2019  |
|---|---------------------|--|---------------------|-----------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 1 <sup>st</sup> anniversary<br>renewal cap rate | A{ ( D D)           | 010 :Channa 🖲 N  |                     | 15.50%                | 15.50%               | 17.00%              | 16.75%              | 23.00%              | 23.00%              | 22.75%              | 20.50%              | 20.00%              |
| 2 <sup>nd</sup> year index return<br>range      | Index is ava        | 019, iShares® M<br>ailable for infor<br>on or after 8/24 | ce contracts        | -24.34% to<br>-16.95% | -19.27% to<br>-3.16% | -7.22% to<br>0.76%  | -4.33% to<br>13.08% | 9.18% to<br>15.49%  | 4.10% to<br>9.66%   | 3.73% to<br>12.84%  | 9.48% to<br>18.96%  | 11.54% to<br>19.28% |
| 2 <sup>nd</sup> year performance<br>credit      | 100000              |  | .,                  | -14.34% to<br>-6.95%  | -9.27% to<br>0.00%   | 0.00% to<br>0.76%   | 0.00% to<br>13.08%  | 9.18% to<br>15.49%  | 4.10% to<br>9.66%   | 3.73% to<br>12.84%  | 9.48% to<br>18.96%  | 11.54% to<br>19.28% |
| 2nd anniversary renewal<br>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<br>30.63% | 28.13% to<br>36.15%                                      | 30.53% to<br>76.15% | 49.34% to<br>63.21%   | 40.43% to<br>52.83%  | 32.45% to<br>41.62% | 15.20% to<br>32.45% | 12.24% to<br>19.86% | 12.29% to<br>20.64% | 6.73% to<br>15.56%  | -2.80% to<br>9.11%  | -6.96% to<br>-1.51% |
| 3rd year actual<br>performance credit           | 15.74% to<br>16.50% | 17.00%   | 25.00%              | 21.50%                | 24.00%               | 25.00%              | 15.20% to<br>26.00% | 12.24% to<br>19.86% | 12.29% to<br>20.64% | 6.73% to<br>15.56%  | 0.00% to<br>9.11%   | 0.00%               |
| 3rd anniversary renewal<br>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%              |

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

| 2019 Index Effective<br>Date          | 1/2 -<br>2/4/2019   | 2/5 -<br>3/4/2019                    | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019     | 5/7 -<br>6/3/2019    | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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                 | , ,                 | 019, iShares® M<br>ailable for infor |                     | -24.34% to<br>-16.95% | -15.03% to<br>-1.56% | -7.22% to<br>0.76%  | -4.50% to<br>14.34% | 9.19% to<br>15.49%  | 3.48% to<br>9.18%   | 4.24% to<br>12.84%  | 8.68% to<br>17.00%  | 11.54% to<br>19.28% |
| 1st year actual<br>performance credit | issued              | on or after 8/2                      | 4/2015.             | -14.34% to<br>-6.95%  | -5.03% to<br>0.00%   | 0.00% to<br>0.76%   | 0.00% to<br>14.34%  | 9.19% to<br>15.49%  | 3.48% to<br>9.18%   | 4.24% to<br>12.84%  | 8.68% to<br>17.00%  | 11.54% to<br>19.28% |
| 1st anniversary renewal<br>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<br>30.63% | 27.24% to<br>36.15%                  | 30.53% to<br>76.15% | 49.34% to<br>63.21%   | 37.22% to<br>51.58%  | 34.69% to<br>41.62% | 17.31% to<br>32.45% | 12.08% to<br>19.86% | 12.29% to<br>20.64% | 8.68% to<br>15.41%  | -2.30% to<br>9.11%  | -8.24% to<br>-0.77% |
| 2nd year actual<br>performance credit | 13.59% to<br>17.75% | 17.50%                               | 20.00%              | 22.00%                | 25.00%               | 25.00%              | 17.31% to 26.00%    | 12.08% to<br>19.86% | 12.29% to<br>20.64% | 8.68% to<br>15.41%  | 0.00% to<br>9.11%   | 0.00%               |
| 2nd anniversary renewal<br>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%              |

|                                       |                   |                     |                     |                   |                     |                     |                     |                     |                    |                     |                     | iShares® MS         |
|---------------------------------------|-------------------|---------------------|---------------------|-------------------|---------------------|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|
| 2020 Index Effective<br>Date          | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020   | 3/3 -<br>4/6/2020   | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020   | 6/2 -<br>7/6/2020   | 7/7 -<br>8/3/2020   | 8/4 -<br>9/7/2020   | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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<br>36.15% | 27.24% to<br>73.72% | 48.36% to 55.24%  | 42.84% to<br>51.58% | 24.76% to<br>41.93% | 15.20% to 26.73%    | 12.08% to 20.50%    | 12.02% to 20.84%   | 9.15% to<br>15.56%  | -2.30% to<br>12.36% | -6.96% to<br>-0.28% |
| 1st year actual<br>performance credit | 17.56% to 20.00%  | 17.75%              | 17.50%              | 20.00%            | 22.00%              | 24.76% to 25.00%    | 15.20% to<br>25.00% | 12.08% to<br>20.50% | 12.02% to 20.84%   | 9.15% to<br>15.56%  | 0.00% to<br>12.36%  | 0.00%               |
| Lst anniversary renewal<br>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 | 1/5 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|----------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
| Date                 | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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%   |

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

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 -<br>12/4/2017 | 12/5 -<br>1/2/2018 |
|------------------------------------|---------------------|--------------------|
| INITIAL CAP RATE                   | 7.00%               | 7.25%              |
| 1st year index return              | 1.37% to            | -12.38% to         |
| ist year maex return               | 8.62%               | 2.68%              |
| 1st year actual performance credit | 7.00%               | -2.38% to          |
| ist year actual performance creat  | 7.00%               | 7.25%              |
| 1st anniversary renewal cap rate   | 8.20%               | 9.20%              |
| 2nd year index return              | 9.64% to            | 15.46% to          |
| zna year maex return               | 19.03%              | 37.13%             |
| 2nd year actual performance credit | 8.20%               | 9.20%              |
| 2nd anniversary renewal cap rate   | 9.70%               | 9.00%              |
| and your index return              | 14.17% to           | 13.59% to          |
| 3rd year index return              | 18.84%              | 18.43%             |
| 3rd year actual performance credit | 9.70%               | 9.00%              |
| 3rd anniversary renewal cap rate   | 13.60%              | 11.10%             |
| Ath your index entrys              | 23.22% to           | 23.15% to          |
| 4th year index return              | 32.42%              | 29.61%             |
| 4th year actual performance credit | 13.60%              | 11.10%             |
| 4th anniversary renewal cap rate   | 10.80%              | 9.70%              |

#### S&P 500<sup>®</sup> Index

# Index **PRECISION** Strategy (continued)

|                                       |                     |                     |                     |                      |                     |                     |                     |                     |                     |                     | S&P 5               | 500 <sup>®</sup> Index |
|---------------------------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|------------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018   | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>3.35%  | 0.51% to<br>4.92%   | -0.12% to<br>11.05% | 7.17% to<br>11.18%   | 0.36% to<br>12.01%  | 2.57% to<br>9.03%   | 0.15% to<br>10.42%  | -0.95% to<br>3.70%  | 0.54% to<br>4.18%   | -1.23% to<br>14.32% | 9.64% to<br>19.03%  | 15.28% to<br>37.10%    |
| 1st year actual<br>performance credit | 0.00% to<br>7.25%   | 7.05%               | 0.00% to<br>8.70%   | 8.35%                | 9.95%               | 8.60%               | 8.00%               | 0.00% to<br>8.00%   | 8.20%               | 0.00% to<br>8.50%   | 8.90%               | 10.20%                 |
| 1st anniversary renewal<br>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<br>32.15% | 6.10% to<br>23.79%  | -21.63% to<br>7.25% | -13.39% to<br>-0.89% | -3.49% to<br>11.34% | 3.27% to<br>13.68%  | 4.48% to<br>16.22%  | 14.38% to<br>21.47% | 9.12% to<br>15.15%  | 7.54% to<br>20.29%  | 14.06% to<br>18.54% | 14.29% to<br>18.84%    |
| 2nd year actual<br>performance credit | 9.30%               | 9.00%               | -11.63% to<br>8.80% | -3.39% to<br>0.00%   | 0.00% to<br>8.00%   | 8.40%               | 9.10%               | 7.80%               | 9.80%               | 10.40%              | 10.10%              | 9.40%                  |
| 2nd anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 28.56% to<br>76.12% | 44.83% to<br>63.86%  | 35.91% to<br>48.11% | 30.76% to<br>42.59% | 30.96% to<br>39.05% | 29.10% to<br>32.82% | 28.88% to<br>37.24% | 23.10% to<br>39.89% | 23.77% to<br>33.97% | 23.15% to<br>28.46%    |
| 3rd year actual<br>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<br>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 -<br>2/4/2019   | 2/5 -<br>3/4/2019   | 3/5 -<br>4/1/2019    | 4/2 -<br>5/6/2019   | 5/7 -<br>6/3/2019   | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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           | 6.10% to            | -21.63% to           | -13.39% to          | -0.10% to           | 3.27% to            | 4.48% to            | 14.38% to           | 8.19% to            | 7.62% to            | 14.06% to           | 13.59% to           |
| Ist year maex retain                  | 32.15%              | 23.91%              | 8.40%                | -0.89%              | 13.79%              | 13.68%              | 16.98%              | 22.36%              | 16.65%              | 20.29%              | 17.83%              | 18.84%              |
| 1st year actual<br>performance credit | 10.70%              | 11.30%              | -11.63% to<br>10.00% | -3.39% to<br>0.00%  | 0.00% to<br>9.00%   | 9.30%               | 10.00%              | 8.70%               | 9.80%               | 10.40%              | 10.10%              | 9.40%               |
| 1st anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 27.05% to<br>76.12%  | 44.83% to<br>63.86% | 34.26% to<br>46.90% | 30.76% to<br>42.59% | 30.96% to<br>39.05% | 26.70% to<br>32.82% | 31.28% to<br>37.44% | 23.40% to<br>40.52% | 24.75% to<br>33.97% | 23.15% to<br>29.61% |
| 2nd year actual<br>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<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 14.92% to         | 20.39% to         | 44.83% to         | 37.51% to         | 30.78% to         | 32.06% to         | 26.70% to         | 27.49% to          | 23.10% to           | 23.22% to           | 23.15% to          |
| Ist year maex retain      | 17.57%            | 32.08%            | 70.96%            | 53.42%            | 47.51%            | 42.59%            | 38.63%            | 33.42%            | 37.44%             | 40.52%              | 38.34%              | 29.53%             |
| 1st year actual           | 9.40%             | 8.70%             | 8.60%             | 12.25%            | 13.25%            | 13.50%            | 13.00%            | 13.80%            | 12.70%             | 13.20%              | 13.40%              | 11.10%             |
| performance credit        | 7.1070            | 0.7 070           | 0.0070            | 12.2070           | 13.2370           | 10.0070           | 19.0070           | 13.0070           | 12.7 070           | 15.2070             | 15.1070             | 11.1070            |
| 1st anniversary renewal   | 10.70%            | 10.50%            | 10.70%            | 10.80%            | 10.10%            | 9.30%             | 9.30%             | 8.70%             | 8.80%              | 9.00%               | 9.40%               | 8.80%              |
| cap rate                  | 10.7070           | 10.5070           | 10.7070           | 10.0070           | 10.1070           | 7.5070            | 7.5070            | 0.7070            | 0.0070             | 7.0070              | 7.4070              | 0.0070             |
|                           |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     |                    |
| 2021 Index Effective Date | 1/5 -             | 2/2 -             | 3/2 -             | 4/6 -             | 5/4 -             | 6/1 -             | 7/6 -             | 8/3 -             | 9/7 -              | 10/5 -              | 11/2 -              | 12/7 -             |
|                           | 2/1/2021          | 3/1/2021          | 4/5/2021          | 5/3/2021          | 5/31/2021         | 7/5/2021          | 8/2/2021          | 9/6/2021          | 10/4/2021          | 11/1/2021           | 12/6/2021           | 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%              |

#### Russell 2000<sup>®</sup> Index

| 2017 Index Effective Date          | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018 |
|------------------------------------|---------------------|--------------------|
| INITIAL CAP RATE                   | 8.75%               | 9.00%              |
| 1st year index return              | -3.37% to           | -17.89% to         |
| ist year maex retain               | 6.97%               | -2.09%             |
| 1st year actual performance credit | 0.00% to            | -7.89% to          |
| ist year actual performance creat  | 8.75%               | 0.00%              |
| 1st anniversary renewal cap rate   | 9.30%               | 10.00%             |
| 2nd year index return              | 0.75% to            | 9.05% to           |
|                                    | 9.46%               | 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            | 15.76% to          |
|                                    | 17.26%              | 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           | 8.61% to           |
| All year maex return               | 43.27%              | 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 2           | 000 <sup>®</sup> Index |
|---------------------------------------|---------------------|---------------------|----------------------|-----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|---------------------|---------------------|------------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018    | 4/3 -<br>4/30/2018    | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018    | 7/3 -<br>8/6/2018    | 8/7 -<br>9/4/2018    | 9/5 -<br>10/1/2018   | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>1.95% | -0.16% to<br>5.46%  | -3.23% to<br>4.07%   | -1.12% to<br>4.34%    | -10.80% to<br>4.36%  | -10.29% to<br>-4.77% | -11.11% to<br>-5.32% | -15.76% to<br>-9.17% | -12.55% to<br>-7.35% | -11.07% to<br>5.94% | 0.75% to<br>9.46%   | 8.99% to<br>32.45%     |
| 1st year actual<br>performance credit | -4.28% to<br>9.00%  | 0.00% to<br>8.85%   | 0.00% to<br>10.25%   | 0.00% to<br>9.75%     | -0.80% to<br>10.45%  | -0.29% to<br>0.00%   | -1.11% to<br>0.00%   | -5.76% to<br>0.00%   | -2.55% to<br>0.00%   | -1.07% to<br>8.80%  | 10.10%              | 11.00%                 |
| 1st anniversary renewal<br>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<br>24.80%  | -6.29% to<br>10.71% | -35.84% to<br>-5.70% | -32.60% to<br>-18.64% | -21.74% to<br>-3.75% | -10.72% to<br>2.22%  | -10.60% to<br>2.83%  | 2.82% to<br>8.47%    | -5.33% to<br>2.53%   | -1.80% to<br>11.02% | 3.44% to<br>15.35%  | 15.76% to<br>19.96%    |
| 2nd year actual<br>performance credit | 9.90%               | 0.00% to<br>9.20%   | -25.84% to<br>0.00%  | -22.60% to<br>-8.64%  | -11.74% to<br>0.00%  | -0.72% to<br>9.30%   | -0.60% to<br>9.90%   | 9.10%                | 0.00% to<br>11.10%   | 0.00% to<br>11.50%  | 11.30%              | 10.20%                 |
| 2nd anniversary renewal<br>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<br>32.78% | 32.72% to<br>54.11% | 52.01% to<br>127.50% | 79.17% to<br>115.28%  | 57.46% to<br>80.68%  | 50.90% to<br>72.23%  | 44.62% to<br>62.98%  | 37.32% to<br>49.29%  | 42.00% to<br>54.85%  | 34.66% to<br>50.57% | 16.80% to<br>48.57% | 8.61% to<br>19.17%     |
| 3rd year actual<br>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<br>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 -               | 2/5 -               | 3/5 -                | 4/2 -                 | 5/7 -                | 6/4 -                | 7/2 -<br>8/5/2010    | 8/6 -                | 9/4 -<br>0/20/2010   | 10/1 -              | 11/5 -              | 12/3 -                 |

| 2010 Index Effective Date | 1/2 -     | 2/5 -     | 3/5 -      | 4/2 -      | 5/7 -      | 0/4 -      | //2 -      | 8/0 -     | 9/4 -     | 10/1 -    | 11/5 -    | 12/3 -    |
|---------------------------|-----------|-----------|------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|
| 2019 Index Effective Date | 2/4/2019  | 3/4/2019  | 4/1/2019   | 5/6/2019   | 6/3/2019   | 7/1/2019   | 8/5/2019   | 9/3/2019  | 9/30/2019 | 11/4/2019 | 12/2/2019 | 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  | -6.29% to | -36.62% to | -32.60% to | -19.80% to | -10.72% to | -10.60% to | 2.82% to  | -6.85% to | -1.82% to | 3.44% to  | 15.35% to |
| ist year maex return      | 24.80%    | 10.71%    | -5.70%     | -18.64%    | -1.22%     | 2.22%      | 3.95%      | 8.47%     | 3.40%     | 11.02%    | 14.79%    | 23.73%    |
| 1st year actual           | 11.40%    | 0.00% to  | -26.62% to | -22.60% to | -9.80% to  | -0.72% to  | -0.60% to  | 9.90%     | 0.00% to  | 0.00% to  | 11.30%    | 10.20%    |
| performance credit        | 11.40%    | 11.60%    | 0.00%      | -8.64%     | 0.00%      | 10.30%     | 10.80%     | 9.90%     | 11.10%    | 11.50%    | 11.50%    | 10.20%    |
| 1st anniversary renewal   | 10.20%    | 9.50%     | 9.30%      | 12.50%     | 13.50%     | 14.00%     | 14.00%     | 16.00%    | 15.40%    | 15.90%    | 15.10%    | 12.30%    |
| cap rate                  | 10.20%    | 9.30%     | 9.50%      | 12.30%     | 13.30%     | 14.00%     | 14.00%     | 10.00%    | 15.40%    | 13.90%    | 10.10%    | 12.30%    |
| and your index return     | 16.75% to | 31.77% to | 48.24% to  | 77.47% to  | 56.96% to  | 50.90% to  | 44.61% to  | 35.64% to | 42.00% to | 34.66% to | 20.04% to | 7.21% to  |
| 2nd year index return     | 32.93%    | 54.11%    | 128.78%    | 115.28%    | 79.76%     | 72.23%     | 62.98%     | 48.38%    | 55.64%    | 50.33%    | 48.57%    | 16.80%    |
| 2nd year actual           | 10 20%    | 0 5 0%    | 0.20%      | 12.50%     | 13.50%     | 14.00%     | 14.00%     | 14 0.0%   | 15 40%    | 15.90%    | 15 109/   | 12 20%    |
| performance credit        | 10.20%    | 9.50%     | 9.30%      | 12.50%     | 13.50%     | 14.00%     | 14.00%     | 16.00%    | 15.40%    | 12.90%    | 15.10%    | 12.30%    |
| 2nd anniversary renewal   | 12.10%    | 12.80%    | 13.00%     | 13.20%     | 12.30%     | 11.60%     | 11.00%     | 10.50%    | 10.80%    | 11.00%    | 11.50%    | 11.20%    |
| cap rate                  | 12.10%    | 12.00%    | 15.00%     | 13.20%     | 12.30%     | 11.00%     | 11.00%     | 10.30%    | 10.00%    | 11.00%    | 11.30%    | 11.20%    |
|                           |           |           |            |            |            |            |            |           |           |           |           |           |

| 2020 Index Effective Date             | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020  | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 31.77% to         | 40.21% to         | 77.50% to         | 58.25% to          | 52.50% to         | 44.62% to         | 35.64% to         | 40.86% to          | 35.49% to           | 16.96% to           | 8.62% to           |
| Ist year maex return                  | 30.14%            | 54.11%            | 128.78%           | 95.15%            | 79.76%             | 72.23%            | 62.98%            | 49.29%            | 55.64%             | 50.57%              | 48.94%              | 20.04%             |
| 1st year actual<br>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<br>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 -<br>2/1/2021 | 2/2 -<br>3/1/2021 | 3/2 -<br>4/5/2021 | 4/6 -<br>5/3/2021 | 5/4 -<br>5/31/2021 | 6/1 -<br>7/5/2021 | 7/6 -<br>8/2/2021 | 8/3 -<br>9/6/2021 | 9/7 -<br>10/4/2021 | 10/5 -<br>11/1/2021 | 11/2 -<br>12/6/2021 | 12/7 -<br>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%             |

#### Nasdaq-100<sup>®</sup> Index

| 2017 Index Effective Date          | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018 |
|------------------------------------|---------------------|--------------------|
| INITIAL CAP RATE                   | 8.25%               | 8.25%              |
| 1st year index return              | 2.21% to            | -8.75% to          |
|                                    | 13.96%              | 8.67%              |
| 1st year actual performance credit | 8.25%               | 0.00% to           |
| ist year actual performance create | 0.2370              | 8.25%              |
| 1st anniversary renewal cap rate   | 10.20%              | 11.10%             |
| 2nd year index return              | 14.11% to           | 22.27% to          |
|                                    | 28.26%              | 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           | 43.08% to          |
| Sta year maex retain               | 51.01%              | 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           | 22.68% to          |
| Hin year maex return               | 38.09%              | 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-1            | LOO <sup>®</sup> Index |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|------------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>8.12%  | 1.92% to<br>9.63%   | 0.71% to<br>17.35%  | 12.53% to<br>20.00% | -1.50% to<br>18.10% | 0.76% to<br>9.89%   | 0.27% to<br>12.02%  | -0.59% to<br>4.63%  | 0.51% to<br>6.11%   | -1.02% to<br>18.36% | 14.11% to<br>28.26% | 22.09% to<br>47.47%    |
| 1st year actual<br>performance credit | 0.00% to<br>8.50%   | 8.35%               | 10.15%              | 9.65%               | 0.00% to<br>11.50%  | 9.60%               | 8.80%               | 0.00% to<br>9.70%   | 9.50%               | 0.00% to<br>10.00%  | 11.00%              | 12.10%                 |
| 1st anniversary renewal<br>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<br>43.06% | 18.54% to<br>37.74% | -6.49% to<br>19.94% | -0.22% to<br>14.99% | 12.47% to<br>37.56% | 27.61% to<br>36.09% | 30.87% to<br>49.80% | 43.50% to<br>58.09% | 38.64% to<br>50.74% | 35.00% to<br>56.17% | 42.21% to<br>51.03% | 45.41% to<br>51.61%    |
| 2nd year actual<br>performance credit | 11.20%              | 11.00%              | 0.00% to<br>10.10%  | 0.00% to<br>9.10%   | 9.20%               | 9.30%               | 10.60%              | 8.90%               | 11.00%              | 11.30%              | 11.30%              | 10.40%                 |
| 2nd anniversary renewal<br>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<br>50.69% | 37.35% to<br>57.44% | 44.18% to<br>87.34% | 57.46% to<br>80.63% | 41.64% to 58.29%    | 39.40% to<br>47.47% | 32.84% to<br>44.29% | 29.40% to<br>36.52% | 27.70% to<br>40.68% | 21.29% to<br>44.09% | 26.03% to<br>38.28% | 22.68% to<br>31.69%    |
| 3rd year actual<br>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<br>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 -<br>2/4/2019 | 2/5 -<br>3/4/2019 | 3/5 -<br>4/1/2019  | 4/2 -<br>5/6/2019  | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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         | 18.54% to         | -6.49% to          | -0.22% to          | 19.13% to         | 27.61% to         | 30.87% to         | 43.50% to         | 38.56% to          | 35.82% to           | 42.82% to           | 42.66% to          |
| ist year maex retain                  | 43.06%            | 37.76%            | 21.17%             | 15.28%             | 39.08%            | 36.09%            | 50.03%            | 61.49%            | 50.56%             | 56.17%              | 49.91%              | 51.61%             |
| 1st year actual<br>performance credit | 12.60%            | 13.40%            | 0.00% to<br>11.30% | 0.00% to<br>10.20% | 10.20%            | 10.30%            | 11.50%            | 9.70%             | 11.00%             | 11.30%              | 11.30%              | 10.40%             |
| 1st anniversary renewal<br>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         | 37.35% to         | 44.18% to          | 51.52% to          | 39.41% to         | 38.30% to         | 32.84% to         | 25.63% to         | 33.79% to          | 21.72% to           | 28.37% to           | 22.68% to          |
| zna year maex return                  | 50.61%            | 57.44%            | 87.10%             | 80.63%             | 50.73%            | 47.47%            | 44.29%            | 36.52%            | 41.38%             | 43.49%              | 38.57%              | 31.69%             |
| 2nd year actual<br>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<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 37.35% to         | 39.27% to         | 53.32% to         | 41.64% to         | 38.30% to         | 34.48% to         | 25.63% to         | 27.50% to          | 21.29% to           | 27.48% to           | 22.68% to          |
| ist year maex return      | 47.50%            | 57.44%            | 87.10%            | 69.17%            | 51.52%            | 47.47%            | 44.29%            | 38.17%            | 41.38%             | 44.09%              | 43.13%              | 31.69%             |
| 1st year actual           | 10.40%            | 9.50%             | 9.50%             | 13.00%            | 14.00%            | 14.00%            | 13.70%            | 14.30%            | 14.90%             | 15.40%              | 15.30%              | 12.70%             |
| performance credit        | 10.40%            | 7.3070            | 7.3076            | 13.00%            | 14.00%            | 14.00%            | 13.70%            | 14.50%            | 14.7070            | 13.4070             | 13.30%              | 12.7070            |
| 1st anniversary renewal   | 12.40%            | 12.00%            | 12.20%            | 12.30%            | 11.20%            | 10.70%            | 10.00%            | 9.70%             | 10.00%             | 10.20%              | 10.80%              | 10.60%             |
| cap rate                  | 12.40%            | 12.00%            | 12.2070           | 12.50%            | 11.20%            | 10.70%            | 10.00%            | 7.70/0            | 10.00%             | 10.2070             | 10.00%              | 10.00%             |
|                           |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     |                    |
| 2021 Index Effective Date | 1/5 -             | 2/2 -             | 3/2 -             | 4/6 -             | 5/4 -             | 6/1 -             | 7/6 -             | 8/3 -             | 9/7 -              | 10/5 -              | 11/2 -              | 12/7 -             |
| ZUZI MOEX Effective Date  | 2/1/2021          | 3/1/2021          | 4/5/2021          | 5/3/2021          | 5/31/2021         | 7/5/2021          | 8/2/2021          | 9/6/2021          | 10/4/2021          | 11/1/2021           | 12/6/2021           | 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%             |

#### **EURO STOXX 50°**

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

<sup>1</sup> 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 **PRECISION** Strategy (continued)

|                                       |                      |                     |                      |                       |                      |                     |                     |                     |                      |                      | EURO ST              | OXX 50°             |
|---------------------------------------|----------------------|---------------------|----------------------|-----------------------|----------------------|---------------------|---------------------|---------------------|----------------------|----------------------|----------------------|---------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018    | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018    | 4/3 -<br>4/30/2018    | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018   | 10/2 -<br>11/5/2018  | 11/6 -<br>12/3/2018  | 12/4 -<br>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<br>-7.58% | -8.79% to<br>-0.23% | -3.80% to<br>1.24%   | -0.48% to<br>3.04%    | -6.86% to<br>-0.61%  | -4.19% to<br>4.03%  | -5.50% to<br>3.94%  | -5.55% to<br>2.72%  | 2.73% to<br>6.49%    | 0.35% to<br>15.69%   | 12.32% to<br>18.22%  | 14.76% to<br>28.76% |
| 1st year actual<br>performance credit | -5.91% to<br>0.00%   | 0.00%               | 0.00% to<br>12.10%   | 0.00% to<br>11.85%    | 0.00%                | 0.00% to<br>11.00%  | 0.00% to<br>11.70%  | 0.00% to<br>11.70%  | 12.20%               | 12.50%               | 13.00%               | 13.80%              |
| 1st anniversary renewal<br>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<br>27.71%  | 0.65% to<br>20.97%  | -28.01% to<br>-2.79% | -22.49% to<br>-15.35% | -19.59% to<br>-2.15% | -7.54% to<br>1.33%  | -7.08% to<br>-1.56% | -5.51% to<br>0.70%  | -11.49% to<br>-4.90% | -17.62% to<br>-5.16% | -13.14% to<br>-2.60% | -8.68% to<br>-3.24% |
| 2nd year actual<br>performance credit | 12.40%               | 11.30%              | -18.01% to<br>0.00%  | -12.49% to<br>-5.35%  | -9.59% to<br>0.00%   | 0.00% to<br>11.50%  | 0.00%               | 0.00% to<br>11.40%  | -1.49% to<br>0.00%   | -7.62% to<br>0.00%   | -3.14% to<br>0.00%   | 0.00%               |
| 2nd anniversary renewal<br>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<br>-1.93%  | -4.12% to<br>11.33% | 16.43% to<br>57.16%  | 35.43% to<br>48.18%   | 25.38% to<br>45.55%  | 21.08% to<br>32.11% | 15.94% to<br>28.83% | 25.35% to<br>30.23% | 23.14% to<br>32.78%  | 22.95% to<br>42.28%  | 16.01% to<br>35.84%  | 15.83% to<br>21.14% |
| 3rd year actual<br>performance credit | 0.00%                | 0.00% to<br>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<br>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 -<br>2/4/2019 | 2/5 -<br>3/4/2019  | 3/5 -<br>4/1/2019 | 4/2 -<br>5/6/2019 | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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         | 0.81% to           | -29.58% to        | -22.49% to        | -18.17% to        | -7.70% to         | -7.08% to         | -3.98% to         | -11.49% to         | -18.26% to          | -13.14% to          | -8.68% to          |
| Ist year maex retain                  | 27.71%            | 20.97%             | 1.09%             | -15.35%           | -0.93%            | 1.33%             | -1.29%            | 1.10%             | -4.87%             | -5.16%              | -2.90%              | -2.60%             |
| 1st year actual                       | 14 20%            | 14.20% 14.20%      | -19.58% to        | -12.49% to        | -8.17% to         | 0.00% to          | 0.00%             | 0.00% to          | -1.49% to          | -8.26% to           | -3.14% to           | 0.00%              |
| performance credit                    | 14.20%            |                    | 13.80%            | -5.35%            | 0.00%             | 12.80%            | 6.00%             | 12.50%            | 0.00%              | 0.00%               | 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%             |
| Deadless and in days watering         | -6.03% to         | -4.12% to          | 9.10% to          | 36.62% to         | 24.76% to         | 21.08% to         | 15.94% to         | 24.22% to         | 23.14% to          | 23.48% to           | 16.48% to           | 15.83% to          |
| 2nd year index return                 | -2.42%            | 11.33%             | 62.11%            | 48.18%            | 45.55%            | 31.76%            | 27.31%            | 28.83%            | 32.78%             | 42.87%              | 35.84%              | 21.53%             |
| 2nd year actual<br>performance credit | 0.00%             | 0.00% to<br>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<br>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%              |

<sup>1</sup>EURO STOXX 50<sup>®</sup> is not available to inforce contracts issued before August 24, 2015, or to inforce contracts issued in Missouri before April 25, 2016.

## Index **PRECISION** Strategy (continued)

|                                       |                   |                    |                   |                   |                   |                   |                   |                   |                    |                     | EURO STO            | OXX 50°            |
|---------------------------------------|-------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|--------------------|
| 2020 Index Effective Date             | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020  | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | -4.12% to          | 8.31% to          | 35.43% to         | 31.54% to         | 20.97% to         | 16.73% to         | 24.22% to         | 23.14% to          | 22.95% to           | 16.48% to           | 15.83% to          |
| Ist year maex return                  | -3.38%            | 11.33%             | 62.11%            | 43.40%            | 45.55%            | 32.11%            | 26.77%            | 30.23%            | 32.78%             | 42.87%              | 39.08%              | 22.53%             |
| 1st year actual<br>performance credit | 0.00%             | 0.00% to<br>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<br>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 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|---------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
|                           | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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%    |

<sup>1</sup>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.

#### iShares® MSCI EM ETF<sup>1</sup>

| 2017 Index Effective Date          | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018 |
|------------------------------------|---------------------|--------------------|
| 2nd anniversary renewal cap rate   | 11.60%              | 10.50%             |
| 3rd year index return              | 9.48% to            | 11.54% to          |
|                                    | 19.28%              | 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           | -6.96% to          |
| Hit year muck return               | 7.24%               | -1.16%             |
| 4th year actual performance credit | 0.00% to            | 0.00%              |
| the year actual performance creat  | 14.20%              | 0.00%              |
| 4th anniversary renewal cap rate   | 12.10%              | 10.90%             |

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

|                                       |                     |   |                                   |                    |                      |                     |                     |                     |                     | iS                  | hares® MS           |                     |
|---------------------------------------|---------------------|---|-----------------------------------|--------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018                       | 3/6 -<br>4/2/2018                 | 4/3 -<br>4/30/2018 | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>1/1/2019  |
| 1st anniversary renewal<br>cap rate   |                     | Acofé                                   | /3/2019,                          |                    | 10.50%               | 10.60%              | 10.80%              | 10.40%              | 12.10%              | 12.30%              | 12.00%              | 10.90%              |
| 2nd year index return                 |                     | ,<br>SCI EM ETF In                      | dex is availabl<br>or after 8/24/ |                    | -19.27% to<br>-3.16% | -7.22% to<br>0.76%  | -4.33% to<br>13.08% | 9.18% to<br>15.49%  | 4.10% to<br>9.66%   | 3.73% to<br>12.84%  | 9.48% to<br>18.96%  | 11.54% to<br>19.28% |
| 2nd year actual<br>performance credit | contr               |   |                                   | 2013.              | -9.27% to<br>0.00%   | 0.00% to<br>10.60%  | 0.00% to<br>10.80%  | 10.40%              | 12.10%              | 12.30%              | 12.00%              | 10.90%              |
| 2nd anniversary renewal<br>cap rate   | 10.50%              | 10.50% 10.00% 10.30% 11.00%             |                                   |                    |                      | 13.00%              | 13.40%              | 14.40%              | 13.70%              | 14.20%              | 14.10%              | 11.40%              |
| 3rd year index return                 | 15.74% to<br>30.63% | 15.74% to 28.13% to 30.53% to 49.34% to |                                   |                    |                      | 32.45% to<br>41.62% | 15.20% to<br>32.45% | 12.24% to<br>19.86% | 12.29% to<br>20.64% | 6.73% to<br>15.56%  | -2.80% to<br>9.11%  | -6.96% to<br>-1.51% |
| 3rd year actual<br>performance credit | 10.50%              |   |                                   |                    |                      | 13.00%              | 13.40%              | 14.40%              | 13.70%              | 14.20%              | 0.00% to<br>14.10%  | 0.00%               |
| 3rd anniversary renewal<br>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 -<br>2/4/2019   | 2/5 -<br>3/4/2019                                    | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019     | 5/7 -<br>6/3/2019    | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>1/6/2020  |
|---------------------------------------|---------------------|--|---------------------|-----------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| INITIAL CAP RATE                      |                     | An af 6/2/2010                                       |                     | 11.50%                | 11.50%               | 11.60%              | 11.70%              | 11.40%              | 12.10%              | 12.30%              | 12.00%              | 10.90%              |
| 1st year index return                 | iShares® MS0        | As of 6/3/2019<br>CI EM ETF Inde<br>contracts issued | x is available      | -24.34% to<br>-16.95% | -15.03% to<br>-1.56% | -7.22% to<br>0.76%  | -4.50% to<br>14.34% | 9.19% to<br>15.49%  | 3.48% to<br>9.18%   | 4.24% to<br>12.84%  | 8.68% to<br>17.00%  | 11.54% to<br>19.28% |
| 1st year actual<br>performance credit |                     | 8/24/2015.   |                     | -14.34% to<br>-6.95%  | -5.03% to<br>0.00%   | 0.00% to<br>11.60%  | 0.00% to<br>11.70%  | 11.40%              | 12.10%              | 12.30%              | 12.00%              | 10.90%              |
| 1st anniversary renewal<br>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<br>30.63% | 27.24% to<br>36.15%                                  | 30.53% to<br>76.15% | 49.34% to<br>63.21%   | 37.22% to<br>51.58%  | 34.69% to<br>41.62% | 17.31% to<br>32.45% | 12.08% to<br>19.86% | 12.29% to<br>20.64% | 8.68% to<br>15.41%  | -2.30% to<br>9.11%  | -8.24% to<br>-0.77% |
| 2nd year actual<br>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<br>14.10%  | 0.00%               |
| 2nd anniversary renewal<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 27.66% to         | 27.24% to         | 48.36% to         | 42.84% to         | 24.76% to         | 15.20% to         | 12.08% to         | 12.02% to          | 9.15% to            | -2.30% to           | -6.96% to          |
| ist year maex retain      | 30.91%            | 36.15%            | 73.72%            | 55.24%            | 51.58%            | 41.93%            | 26.73%            | 20.50%            | 20.84%             | 15.56%              | 12.36%              | -0.28%             |
| 1st year actual           | 10.80%            | 10.20%            | 10.40%            | 12.00%            | 13.00%            | 13.50%            | 13.50%            | 14.50%            | 13.70%             | 14.20%              | 0.00% to            | 0.00%              |
| performance credit        | 10.00%            | 10.20%            | 10.40%            | 12.00%            | 13.00%            | 13.30%            | 13.30%            | 14.30%            | 13./0%             | 14.20%              | 14.10%              | 0.00%              |
| 1st anniversary renewal   | 11.30%            | 11.50%            | 11.70%            | 11.90%            | 11.90%            | 11.50%            | 9.80%             | 9.40%             | 9.60%              | 10.00%              | 10.60%              | 10.10%             |
| cap rate                  | 11.30%            | 11.30%            | 11./0%            | 11.90%            | 11.40%            | 11.30%            | 9.00%             | 9.40%             | 9.00%              | 10.00%              | 10.00%              | 10.10%             |

| 2021 Index Effective Date  | 1/5 -<br>2/1/2021 | 2/2 -<br>3/1/2021 | 3/2 -<br>4/5/2021 | 4/6 -<br>5/3/2021 | 5/4 -<br>5/31/2021 | 6/1 -<br>7/5/2021 | 7/6 -<br>8/2/2021 | 8/3 -<br>9/6/2021 | 9/7 -<br>10/4/2021 | 10/5 -<br>11/1/2021 | 11/2 -<br>12/6/2021 | 12/7 -<br>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%             |
| Shares® MSCLEM FTE is not available to inforce contracts issued before August 24, 2015 |                   |                   |                   |                   |                    |                   |                   |                   |                    |                     |                     |                    |

IShares<sup>®</sup> MSCLEM ETF is not available to inforce contracts issued before August 24, 2015.

### Index GUARD Strategy

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.

|  |                     |                     |                     | Jar                 | SOO. ILIGE         |
|--|---------------------|---------------------|---------------------|---------------------|--------------------|
| 2015 Index Effective Date  | 8/4 -<br>8/21/2015  | 9/1 -               | 10/6 -              | 11/3 -              | 12/1 -             |
| INITIAL CAP RATE   | 8/31/2015<br>10.25% | 10/5/2015<br>10.25% | 11/2/2015<br>10.00% | 11/30/2015<br>9.50% | 1/4/2016<br>10.00% |
|  | 3.39% to            | 7.21% to            | -0.29% to           | -1.00% to           | 4.21% to           |
| 1st year index return  | 16.32%              | 15.39%              | 9.13%               | 6.98%               | 4.21% (0           |
|  | 3.39% to            | 7.21% to            | -0.29% to           | -1.00% to           | 4.21% to           |
| 1st year actual performance credit   | 10.25%              | 10.25%              | 9.13%               | 6.98%               | 10.00%             |
| 1st anniversary renewal cap rate   | 9.25%               | 9.25%               | 9.00%               | 9.00%               | 9.00%              |
| · ·  | 10.91% to           | 12.76% to           | 17.61% to           | 17.47% to           | 17.65% to          |
| 2nd year index return  | 14.44%              | 18.17%              | 22.97%              | 24.26%              | 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%              |
|  | 14.44% to           | 13.07% to           | 2.33% to            | 1.37% to            | -12.38% to         |
| Brd year index return  | 18.57%              | 17.16%              | 13.35%              | 7.60%               | 5.72%              |
| ) and a second sec | 10 50%              | 10 759/             | 2.33% to            | 1.37% to            | -10.00% to         |
| 3rd year actual performance credit   | 10.50%              | 10.75%              | 10.00%              | 7.60%               | 5.72%              |
| 3rd anniversary renewal cap rate   | 9.75%               | 9.75%               | 9.50%               | 9.25%               | 10.25%             |
|  | -0.95% to           | -1.23% to           | 0.30% to            | 11.00% to           | 10.85% to          |
| 4th year index return  | 3.70%               | 4.05%               | 15.08%              | 19.03%              | 37.13%             |
| Ith year actual performance credit   | -0.95% to           | -1.23% to           | 0.30% to            | 9.25%               | 10.25%             |
| an year actual performance creat   | 3.70%               | 4.05%               | 9.50%               | 7.2370              | 10.2370            |
| 4th anniversary renewal cap rate   | 10.50%              | 11.25%              | 11.50%              | 11.25%              | 11.00%             |
| 5th year index return  | 15.28% to           | 8.19% to            | 7.54% to            | 9.45% to            | 14.00% to          |
| Still year index retain  | 21.47%              | 22.36%              | 19.15%              | 16.17%              | 18.84%             |
| 5th year actual performance credit   | 10.50%              | 8.19% to            | 7.54% to            | 9.45% to            | 11.00%             |
| sti year actual performance credit   | 10.30%              | 11.25%              | 11.50%              | 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           | 26.70% to           | 23.10% to           | 26.59% to           | 23.15% to          |
| -  | 33.42%              | 37.44%              | 40.52%              | 38.34%              | 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%              |
|  |                     |                     |                     |                     |                    |

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|                                       |                     |                     |                      |                     |                     |                     |                     |                     |                     |                      |                     | S&P                 |
|---------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 2016 Index Effective Date             | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016  | 3/1 -<br>4/4/2016    | 4/5 -<br>5/2/2016   | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>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<br>27.29% | 13.80% to 21.11%     | 11.30% to<br>15.36% | 15.09% to<br>17.38% | 14.85% to<br>20.94% | 13.49% to<br>16.47% | 10.91% to<br>14.86% | 12.76% to<br>17.46% | 17.89% to 21.00%     | 17.53% to<br>24.26% | 17.22% to 20.41%    |
| 1st year actual<br>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<br>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<br>25.11% | 12.48% to<br>21.10% | 9.46% to<br>17.83%   | 10.23% to<br>15.65% | 10.12% to<br>15.40% | 11.29% to<br>14.51% | 12.50% to<br>14.89% | 14.11% to<br>18.57% | 15.37% to<br>17.16% | 2.33% to<br>14.34%   | 1.37% to<br>8.62%   | -12.38% to<br>2.54% |
| 2nd year actual<br>performance credit | 9.00%               | 9.25%               | 9.00%                | 9.75%               | 10.12% to<br>10.50% | 10.75%              | 10.75%              | 10.50%              | 10.75%              | 2.33% to<br>10.00%   | 1.37% to<br>8.62%   | -10.00% to<br>2.54% |
| 2nd anniversary renewal<br>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<br>-4.09% | -1.35% to<br>4.92%  | -0.12% to<br>11.05%  | 7.25% to<br>11.18%  | -0.09% to<br>12.01% | 3.72% to 10.42%     | 4.98% to<br>9.27%   | -0.63% to<br>3.71%  | -0.51% to<br>4.18%  | 1.74% to<br>15.08%   | 9.64% to<br>19.03%  | 16.69% to<br>37.13% |
| 3rd year actual<br>performance credit | -7.97% to<br>-4.09% | -1.35% to<br>4.92%  | -0.12% to<br>9.50%   | 7.25% to<br>9.25%   | -0.09% to<br>10.25% | 3.72% to<br>10.25%  | 4.98% to<br>9.27%   | -0.63% to<br>3.71%  | -0.51% to<br>4.18%  | 1.74% to<br>9.50%    | 9.25%               | 10.25%              |
| 3rd anniversary renewal<br>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<br>12.08% | -8.16% to<br>-1.63% | -3.49% to<br>13.79% | 3.56% to<br>12.50%  | 4.68% to<br>11.55%  | 12.37% to 22.36%    | 8.19% to<br>17.11%  | 7.62% to 20.29%      | 7.54% to<br>18.43%  | 13.59% to<br>18.06% |
| 4th year actual<br>performance credit | 10.50%              | 10.25%              | -10.00% to<br>11.00% | -8.16% to<br>-1.63% | -3.49% to<br>10.25% | 3.56% to<br>10.00%  | 4.68% to<br>11.50%  | 10.50%              | 8.19% to<br>11.25%  | 7.62% to<br>11.50%   | 7.54% to<br>11.25%  | 11.00%              |
| 4th anniversary renewal<br>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<br>18.86% | 15.37% to<br>22.41% | 20.39% to<br>76.12%  | 44.93% to<br>53.42% | 30.76% to<br>47.51% | 30.76% to<br>40.53% | 30.96% to<br>38.96% | 26.70% to<br>34.25% | 26.16% to<br>37.44% | 23.10% to<br>40.52%  | 23.22% to<br>39.89% | 23.63% to 29.61%    |
| 5th year actual<br>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<br>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 -<br>2/6/2017 | 2/7 -<br>3/6/2017 | 3/7 -<br>4/3/2017 | 4/4 -<br>5/1/2017 | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017 | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017 | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>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         | 11.76% to         | 10.33% to         | 10.48% to         | 10.12% to           | 11.29% to           | 12.50% to          | 13.28% to           | 13.61% to           | 15.54% to          | 2.33% to            | 1.37% to            | -12.38% to          |
| Ist year maex retain                  | 25.34%            | 17.41%            | 17.83%            | 15.65%            | 15.40%              | 14.71%              | 15.09%             | 14.89%              | 18.57%              | 17.16%             | 15.42%              | 8.62%               | 2.68%               |
| 1st year actual<br>performance credit | 9.00%             | 9.25%             | 9.00%             | 9.75%             | 10.12% to<br>11.50% | 11.29% to<br>12.00% | 12.00%             | 13.28% to<br>14.89% | 13.61% to<br>15.00% | 12.25%             | 2.33% to<br>10.75%  | 1.37% to<br>8.62%   | -10.00% to<br>2.68% |
| 1st anniversary renewal<br>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%              |
| On division in device the             | -9.77% to         | 0.59% to          | -0.12% to         | 7.17% to          | -0.09% to           | 2.57% to            | 6.89% to           | 5.54% to            | -0.63% to           | -1.23% to          | -0.51% to           | 9.64% to            | 15.46% to           |
| 2nd year index return                 | 2.87%             | 4.92%             | 9.90%             | 11.18%            | 12.01%              | 10.42%              | 9.27%              | 7.79%               | 4.98%               | 4.18%              | 15.08%              | 19.03%              | 37.13%              |
| 2nd year actual                       | -9.77% to         | 0.59% to          | -0.12% to         | 7.17% to          | -0.09% to           | 2.57% to            | 6.89% to           | 5.54% to            | -0.63% to           | -1.23% to          | -0.51% to           | 9.64% to            | 10 000/             |
| performance credit                    | 2.87%             | 4.92%             | 9.50%             | 9.25%             | 10.75%              | 10.42%              | 9.27%              | 7.79%               | 4.98%               | 4.18%              | 10.00%              | 9.75%               | 10.50%              |
| 2nd anniversary renewal<br>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%              |
| 2nd years in day, nations             | 19.23% to         | 6.10% to          | -21.63% to        | -8.16% to         | -3.49% to           | 3.27% to            | 4.68% to           | 6.49% to            | 11.55% to           | 9.12% to           | 7.54% to            | 14.17% to           | 13.59% to           |
| 3rd year index return                 | 32.15%            | 23.79%            | 3.55%             | -0.89%            | 13.01%              | 13.68%              | 6.85%              | 9.25%               | 21.47%              | 15.96%             | 20.29%              | 18.84%              | 18.43%              |
| 3rd year actual                       | 10.50%            | 6.10% to          | -10.00% to        | -8.16% to         | -3.49% to           | 3.27% to            | 4.68% to           | 6.49% to            | 11.55% to           | 9.12% to           | 7.54% to            | 11.75%              | 11.75%              |
| performance credit                    | 10.00%            | 10.25%            | 3.55%             | -0.89%            | 11.00%              | 10.50%              | 6.85%              | 9.25%               | 14.25%              | 11.75%             | 12.00%              | 11./5%              | 11./5%              |
| 3rd anniversary renewal<br>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         | 14.92% to         | 35.27% to         | 44.83% to         | 32.33% to           | 30.76% to           | 36.60% to          | 30.96% to           | 28.28% to           | 28.43% to          | 23.10% to           | 23.22% to           | 23.15% to           |
| 4th year maex return                  | 18.86%            | 32.08%            | 76.12%            | 53.42%            | 47.49%              | 42.59%              | 38.96%             | 37.53%              | 34.25%              | 35.48%             | 39.89%              | 32.42%              | 29.61%              |
| 4th year actual<br>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<br>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%               |

S&P 500<sup>®</sup> Index

|                                       |                     |                     |                     |                      |                     |                     |                     |                     |                     |                     |                     | S&P                 |
|---------------------------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018   | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>3.35%  | 0.51% to<br>4.92%   | -0.12% to<br>11.05% | 7.17% to<br>11.18%   | 0.36% to<br>12.01%  | 2.57% to<br>9.03%   | 0.15% to<br>10.42%  | -0.95% to<br>3.70%  | 0.54% to<br>4.18%   | -1.23% to<br>14.32% | 9.64% to<br>19.03%  | 15.28% to<br>37.10% |
| 1st year actual<br>performance credit | -9.77% to<br>3.35%  | 0.51% to<br>4.92%   | -0.12% to<br>10.00% | 7.17% to<br>9.75%    | 0.36% to<br>10.75%  | 2.57% to<br>9.03%   | 0.15% to<br>10.42%  | -0.95% to<br>3.70%  | 0.54% to<br>4.18%   | -1.23% to<br>11.50% | 9.64% to<br>11.50%  | 12.50%              |
| 1st anniversary renewal<br>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<br>32.15% | 6.10% to<br>23.79%  | -21.63% to<br>7.25% | -13.39% to<br>-0.89% | -3.49% to<br>11.34% | 3.27% to<br>13.68%  | 4.48% to<br>16.22%  | 14.38% to<br>21.47% | 9.12% to<br>15.15%  | 7.54% to<br>20.29%  | 14.06% to<br>18.54% | 14.29% to<br>18.84% |
| 2nd year actual<br>performance credit | 10.75%              | 6.10% to<br>11.00%  | -10.00% to<br>7.25% | -10.00% to<br>-0.89% | -3.49% to<br>11.00% | 3.27% to<br>10.50%  | 4.48% to<br>12.00%  | 11.25%              | 9.12% to<br>13.75%  | 7.54% to<br>13.50%  | 12.75%              | 13.00%              |
| 2nd anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 28.56% to<br>76.12% | 44.83% to<br>63.86%  | 35.91% to<br>48.11% | 30.76% to<br>42.59% | 30.96% to<br>39.05% | 29.10% to<br>32.82% | 28.88% to<br>37.24% | 23.10% to<br>39.89% | 23.77% to<br>33.97% | 23.15% to 28.46%    |
| 3rd year actual<br>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<br>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 -<br>2/4/2019 | 2/5 -<br>3/4/2019 | 3/5 -<br>4/1/2019 | 4/2 -<br>5/6/2019 | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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         | 6.10% to          | -21.63% to        | -13.39% to        | -0.10% to         | 3.27% to          | 4.48% to          | 14.38% to         | 8.19% to           | 7.62% to            | 14.06% to           | 13.59% to          |
| Ist year maex retain                | 32.15%            | 23.91%            | 8.40%             | -0.89%            | 13.79%            | 13.68%            | 16.98%            | 22.36%            | 16.65%             | 20.29%              | 17.83%              | 18.84%             |
| 1st year actual                     | 13.50%            | 6.10% to          | -10.00% to        | -10.00% to        | -0.10% to         | 3.27% to          | 4.48% to          | 14.38% to         | 8.19% to           | 7.62% to            | 12.75%              | 13.00%             |
| performance credit                  | 15.50%            | 14.25%            | 8.40%             | -0.89%            | 13.79%            | 13.25%            | 14.50%            | 14.50%            | 13.75%             | 13.50%              | 12.75%              | 13.00%             |
| 1st anniversary renewal             | 12.25%            | 12.75%            | 13.00%            | 11.75%            | 11.50%            | 11.25%            | 10.75%            | 10.50%            | 9.75%              | 9.25%               | 9.75%               | 9.50%              |
| cap rate                            | 12.25%            | 12.75%            | 15.00%            | 11./ 5/0          | 11.30%            | 11.23%            | 10.75%            | 10.30%            | 9.75%              | 9.23%               | 9.70%               | 9.00%              |
| 2nd year index return               | 13.17% to         | 14.92% to         | 27.05% to         | 44.83% to         | 34.26% to         | 30.76% to         | 30.96% to         | 26.70% to         | 31.28% to          | 23.40% to           | 24.75% to           | 23.15% to          |
| zna year maex return                | 18.86%            | 32.08%            | 76.12%            | 63.86%            | 46.90%            | 42.59%            | 39.05%            | 32.82%            | 37.44%             | 40.52%              | 33.97%              | 29.61%             |
| 2nd year actual                     | 12 259/           | 10 759/           | 12 00%            | 11 750/           | 11 50%            | 11 25%            | 10 75%            | 10 50%            | 0.75%              | 0.25%               | 0.75%               | 0 5 0%             |
| 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<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 14.92% to         | 20.39% to         | 44.83% to         | 37.51% to         | 30.78% to         | 32.06% to         | 26.70% to         | 27.49% to          | 23.10% to           | 23.22% to           | 23.15% to          |
| Ist year maex return                  | 17.57%            | 32.08%            | 70.96%            | 53.42%            | 47.51%            | 42.59%            | 38.63%            | 33.42%            | 37.44%             | 40.52%              | 38.34%              | 29.53%             |
| 1st year actual<br>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<br>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 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|---------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
|                           | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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 2  | 000 <sup>®</sup> Index |
|-------------------------------------|------------|------------|-----------|------------|------------------------|
| 2015 Index Effective Date           | 8/4 -      | 9/1 -      | 10/6 -    | 11/3 -     | 12/1 -                 |
|                                     | 8/31/2015  | 10/5/2015  | 11/2/2015 | 11/30/2015 | 1/4/2016               |
| INITIAL CAP RATE                    | 10.00%     | 9.75%      | 9.75%     | 9.75%      | 9.75%                  |
| 1st year index return               | -1.23% to  | 4.22% to   | -1.99% to | -2.91% to  | 9.11% to               |
| ist year maex return                | 12.31%     | 15.14%     | 9.93%     | 13.70%     | 25.20%                 |
| 1st year actual performance credit  | -1.23% to  | 4.22% to   | -1.99% to | -2.91% to  | 9.11% to               |
| ist year actual performance creat   | 10.00%     | 9.75%      | 9.75%     | 9.75%      | 9.75%                  |
| 1st anniversary renewal cap rate    | 10.00%     | 10.00%     | 9.75%     | 9.75%      | 9.75%                  |
| 2nd year index return               | 9.45% to   | 10.92% to  | 20.21% to | 12.33% to  | 9.49% to               |
|                                     | 16.36%     | 21.17%     | 28.73%    | 29.22%     | 16.99%                 |
| 2nd year actual performance credit  | 9.45% to   | 10.00%     | 9,75%     | 9.75%      | 9.49% to               |
| 2nd year actuat performance creat   | 10.00%     | 10.00%     | 9.75%     | 9.15%      | 9.75%                  |
| 2nd anniversary renewal cap rate    | 11.50%     | 11.75%     | 11.25%    | 11.00%     | 11.00%                 |
| 3rd year index return               | 19.10% to  | 7.94% to   | -2.06% to | -2.29% to  | -17.89% to             |
| Sta year maex retain                | 26.61%     | 23.15%     | 8.38%     | 5.05%      | 1.08%                  |
| 3rd year actual performance credit  | 11.50%     | 7.94% to   | -2.06% to | -2.29% to  | -10.00% to             |
| Sta year actual performance creat   | 11.50%     | 11.75%     | 8.38%     | 5.05%      | 1.08%                  |
| 3rd anniversary renewal cap rate    | 10.00%     | 10.25%     | 10.00%    | 10.00%     | 10.50%                 |
| 4th year index return               | -15.76% to | -15.42% to | -9.63% to | 2.15% to   | 3.47% to               |
| th year maex retain                 | -9.83%     | -6.98%     | 6.41%     | 9.46%      | 32.45%                 |
| 4th year actual performance credit  | -10.00% to | -10.00% to | -9.63% to | 2.15% to   | 3.47% to               |
| th year actual performance creat    | -9.83%     | -6.98%     | 6.41%     | 9.46%      | 10.50%                 |
| 4th anniversary renewal cap rate    | 11.25%     | 12.00%     | 12.00%    | 11.50%     | 11.50%                 |
| 5th year index return               | 2.00% to   | -6.85% to  | -1.82% to | 1.06% to   | 14.21% to              |
| Still year index retain             | 7.52%      | 6.52%      | 10.68%    | 14.28%     | 19.96%                 |
| 5th year actual performance credit  | 2.00% to   | -6.85% to  | -1.82% to | 1.06% to   | 11.50%                 |
| Still year actuat performance creat | 7.52%      | 6.52%      | 10.68%    | 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  | 40.86% to  | 35.49% to | 20.84% to  | 8.62% to               |
|                                     | 45.55%     | 55.64%     | 50.57%    | 48.94%     | 20.04%                 |
| 6th year actual performance credit  | 10.50%     | 11.00%     | 11.25%    | 11.75%     | 8.62% to               |
| our year actual performance credit  | 10.30%     | 11.00%     | 11.2370   | 11.7 576   | 11.50%                 |
| 6th anniversary renewal cap rate    | 12.50%     | 12.00%     | 12.25%    | 12.00%     | 12.25%                 |
|                                     |            |            |           |            |                        |

|                                       |                      |                     |                      |                       |                     |                     |                      |                      |                      |                      | Russell             | 2000° Index          |
|---------------------------------------|----------------------|---------------------|----------------------|-----------------------|---------------------|---------------------|----------------------|----------------------|----------------------|----------------------|---------------------|----------------------|
| 2016 Index Effective Date             | 1/5 -<br>2/1/2016    | 2/2 -<br>2/29/2016  | 3/1 -<br>4/4/2016    | 4/5 -<br>5/2/2016     | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016    | 8/2 -<br>9/5/2016    | 9/6 -<br>10/3/2016   | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>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<br>38.61%  | 34.55% to<br>46.00% | 22.55% to<br>34.06%  | 19.06% to<br>25.82%   | 18.53% to<br>26.44% | 18.36% to<br>28.81% | 17.16% to<br>24.63%  | 9.70% to<br>17.51%   | 10.92% to<br>21.37%  | 20.57% to<br>26.75%  | 12.33% to<br>29.22% | 9.49% to<br>14.21%   |
| 1st year actual<br>performance credit | 10.25%               | 10.00%              | 10.75%               | 11.00%                | 10.75%              | 10.25%              | 10.00%               | 9.70% to<br>10.00%   | 10.00%               | 9.75%                | 9.75%               | 9.49% to<br>9.75%    |
| 1st anniversary renewal<br>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<br>19.09%  | 7.08% to<br>13.99%  | 6.63% to<br>17.43%   | 9.75% to<br>16.28%    | 11.19% to 20.15%    | 15.42% to<br>21.67% | 15.66% to<br>21.02%  | 19.05% to<br>25.61%  | 10.54% to<br>22.73%  | -2.11% to<br>9.23%   | -2.37% to<br>6.97%  | -17.89% to<br>-2.09% |
| 2nd year actual<br>performance credit | 9.75%                | 7.08% to<br>9.75%   | 6.63% to<br>9.75%    | 9.75% to<br>10.50%    | 11.19% to<br>11.50% | 12.00%              | 12.00%               | 11.50%               | 10.54% to<br>11.75%  | -2.11% to<br>9.23%   | -2.37% to<br>6.97%  | -10.00% to<br>-2.09% |
| 2nd anniversary renewal<br>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<br>-4.93% | -1.92% to<br>3.93%  | -3.26% to<br>5.46%   | -1.12% to<br>4.34%    | -11.09% to<br>4.36% | -9.63% to<br>-4.77% | -9.05% to<br>-5.09%  | -15.00% to<br>-8.82% | -12.21% to<br>-6.98% | -8.88% to<br>6.41%   | 0.75% to<br>9.05%   | 10.59% to<br>32.14%  |
| 3rd year actual<br>performance credit | -10.00% to<br>-4.93% | -1.92% to<br>3.93%  | -3.26% to<br>5.46%   | -1.12% to<br>4.34%    | -10.00% to<br>4.36% | -9.63% to<br>-4.77% | -9.05% to<br>-5.09%  | -10.00% to<br>-8.82% | -10.00% to<br>-6.98% | -8.88% to<br>6.41%   | 0.75% to<br>9.05%   | 10.50%               |
| 3rd anniversary renewal<br>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<br>18.35%   | -1.57% to<br>10.71% | -36.62% to<br>-2.81% | -28.04% to<br>-18.64% | -21.79% to<br>2.22% | -9.28% to<br>1.49%  | -10.60% to<br>-2.83% | -1.75% to<br>8.47%   | -6.85% to<br>6.43%   | -1.82% to<br>11.02%  | -1.80% to<br>17.12% | 15.76% to<br>19.96%  |
| 4th year actual<br>performance credit | 8.67% to<br>10.75%   | -1.57% to<br>10.71% | -10.00% to<br>-2.81% | -10.00%               | -10.00% to<br>2.22% | -9.28% to<br>1.49%  | -10.00% to<br>-2.83% | -1.75% to<br>8.47%   | -6.85% to<br>6.43%   | -1.82% to<br>11.02%  | -1.80% to<br>11.50% | 11.50%               |
| 4th anniversary renewal<br>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<br>32.32%  | 31.81% to<br>41.75% | 40.21% to 128.78%    | 77.50% to<br>98.89%   | 50.90% to<br>80.18% | 50.90% to<br>67.92% | 45.15% to<br>62.57%  | 35.64% to<br>49.29%  | 40.17% to<br>55.64%  | 34.66% to<br>48.90%  | 16.51% to<br>53.28% | 8.61% to<br>19.17%   |
| 5th year actual<br>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<br>11.50%   |
| 5th anniversary renewal<br>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 -<br>2/6/2017 | 2/7 -<br>3/6/2017 | 3/7 -<br>4/3/2017 | 4/4 -<br>5/1/2017 | 5/2 -<br>6/5/2017 | 6/6 -<br>7/4/2017 | 7/5 -<br>7/16/2017 | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017 | 9/6 -<br>10/2/2017 | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>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          | 6.63% to          | 10.40% to         | 9.75% to          | 11.12% to         | 15.42% to         | 17.48% to          | 15.66% to           | 16.87% to         | 9.71% to           | -2.11% to           | -3.37% to           | -17.89% to         |
| ist year maex return                  | 19.50%            | 12.86%            | 17.43%            | 16.28%            | 19.87%            | 21.67%            | 20.93%             | 18.51%              | 26.61%            | 22.73%             | 10.54%              | 6.97%               | -2.09%             |
| 1st year actual                       | 8.22% to          | 6.63% to          | 9.75%             | 9.75% to          | 11.12% to         | 12.75%            | 13.00%             | 15.66% to           | 16.00%            | 9.71% to           | -2.11% to           | -3.37% to           | -10.00% to         |
| performance credit                    | 9.75%             | 9.75%             | 9.75%             | 10.50%            | 12.25%            | 12.75%            | 15.00%             | 16.00%              | 10.00%            | 12.50%             | 10.54%              | 6.97%               | -2.09%             |
| 1st anniversary renewal<br>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%             |
| Deal second in days we have           | -14.28% to        | -1.62% to         | -3.26% to         | -1.12% to         | -11.09% to        | -10.29% to        | -8.40% to          | -9.05% to           | -15.00% to        | -12.21% to         | -11.07% to          | 0.75% to            | 9.05% to           |
| 2nd year index return                 | 1.77%             | 5.46%             | 3.22%             | 4.34%             | 4.36%             | -4.77%            | -6.18%             | -5.09%              | -7.10%            | -6.98%             | 6.41%               | 9.46%               | 32.14%             |
| 2nd year actual                       | -10.00% to        | -1.62% to         | -3.26% to         | -1.12% to         | -10.00% to        | -10.00% to        | -8.40% to          | -9.05% to           | -10.00% to        | -10.00% to         | -10.00% to          | 0.75% to            | 9.05% to           |
| performance credit                    | 1.77%             | 5.46%             | 3.22%             | 4.34%             | 4.36%             | -4.77%            | -6.18%             | -5.09%              | -7.10%            | -6.98%             | 6.41%               | 9.46%               | 11.00%             |
| 2nd anniversary renewal<br>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          | -6.29% to         | -35.84% to        | -28.04% to        | -21.74% to        | -9.28% to         | -10.60% to         | -7.14% to           | -2.83% to         | -4.98% to          | -1.80% to           | 6.64% to            | 15.76% to          |
| sra year maex return                  | 24.80%            | 10.71%            | -12.78%           | -18.64%           | 0.02%             | 2.22%             | -7.59%             | -3.71%              | 8.47%             | 4.03%              | 11.02%              | 17.26%              | 19.96%             |
| 3rd year actual                       | 7.56% to          | -6.29% to         | -10.00%           | -10.00%           | -10.00% to        | -9.28% to         | -10.00% to         | -7.14% to           | -2.83% to         | -4.98% to          | -1.80% to           | 6.64% to            | 12.00%             |
| performance credit                    | 10.75%            | 10.71%            | -10.00%           | -10.00%           | 0.02%             | 2.22%             | -7.59%             | -3.71%              | 8.47%             | 4.03%              | 11.02%              | 12.00%              | 12.00%             |
| 3rd anniversary renewal<br>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         | 32.72% to         | 67.73% to         | 77.50% to         | 53.88% to         | 50.90% to         | 54.20% to          | 44.62% to           | 37.32% to         | 42.00% to          | 34.66% to           | 16.44% to           | 8.61% to           |
| 4th year muex return                  | 36.50%            | 54.11%            | 127.50%           | 98.89%            | 80.18%            | 68.43%            | 62.57%             | 51.38%              | 49.29%            | 54.65%             | 50.57%              | 43.27%              | 19.17%             |
| 4th year actual<br>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<br>12.00% |
| 4th anniversary renewal<br>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%             |

|                     |   |   |   |   |  |  |  |   |   |   | Russell 2  |
|---------------------|---|---|---|---|--|--|--|---|---|---|--|
| 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018  | 7/3 -<br>8/6/2018  | 8/7 -<br>9/4/2018  | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018   | 11/6 -<br>12/3/2018   | 12/4 -<br>1/1/2019   |
| 11.25%              | 11.50%  | 11.75%  | 11.25%  | 11.25%  | 11.25%   | 11.00%   | 10.50%   | 12.00%  | 12.00%  | 12.25%  | 12.75%   |
| -14.28% to<br>1.95% | -0.16% to 5.46%   | -3.23% to<br>4.07%  | -1.12% to<br>4.34%  | -10.80% to<br>4.36%   | -10.29% to<br>-4.77%   | -11.11% to<br>-5.32%   | -15.76% to<br>-9.17%   | -12.55% to<br>-7.35%  | -11.07% to<br>5.94%   | 0.75% to<br>9.46%   | 8.99% to<br>32.45%   |
| -10.00% to<br>1.95% | -0.16% to<br>5.46%  | -3.23% to<br>4.07%  | -1.12% to<br>4.34%  | -10.00% to<br>4.36%   | -10.00% to<br>-4.77%   | -10.00% to<br>-5.32%   | -10.00% to<br>-9.17%   | -10.00% to<br>-7.35%  | -10.00% to<br>5.94%   | 0.75% to<br>9.46%   | 8.99% to<br>12.75%   |
| 11.25%              | 12.00%  | 11.50%  | 11.25%  | 11.25%  | 11.25%   | 12.50%   | 12.00%   | 14.00%  | 13.75%  | 12.75%  | 13.00%   |
| 7.56% to<br>24.80%  | -6.29% to<br>10.71%   | -35.84% to<br>-5.70%  | -32.60% to<br>-18.64%   | -21.74% to<br>-3.75%  | -10.72% to<br>2.22%  | -10.60% to<br>2.83%  | 2.82% to<br>8.47%  | -5.33% to<br>2.53%  | -1.80% to<br>11.02%   | 3.44% to<br>15.35%  | 15.76% to<br>19.96%  |
| 7.56% to<br>11.25%  | -6.29% to<br>10.71%   | -10.00% to<br>-5.70%  | -10.00%   | -10.00% to<br>-3.75%  | -10.00% to<br>2.22%  | -10.00% to 2.83%   | 2.82% to<br>8.47%  | -5.33% to<br>2.53%  | -1.80% to<br>11.02%   | 3.44% to<br>12.75%  | 13.00%   |
| 11.75%              | 11.75%  | 12.00%  | 11.75%  | 11.25%  | 11.25%   | 10.75%   | 11.00%   | 11.00%  | 11.25%  | 11.25%  | 11.00%   |
| 16.99% to<br>32.78% | 32.72% to 54.11%  | 52.01% to<br>127.50%  | 79.17% to<br>115.28%  | 57.46% to<br>80.68%   | 50.90% to<br>72.23%  | 44.62% to<br>62.98%  | 37.32% to<br>49.29%  | 42.00% to<br>54.85%   | 34.66% to 50.57%  | 16.80% to 48.57%  | 8.61% to<br>19.17%   |
| 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<br>11.00%   |
| 12.25%              | 12.50%  | 13.25%  | 12.50%  | 12.75%  | 12.75%   | 13.00%   | 13.00%   | 11.25%  | 11.25%  | 11.25%  | 11.50%   |
|                     | 2/5/2018<br>11.25%<br>-14.28% to<br>1.95%<br>-10.00% to<br>1.95%<br>11.25%<br>7.56% to<br>24.80%<br>7.56% to<br>11.25%<br>11.75%<br>16.99% to<br>32.78%<br>11.75% | 2/5/2018         3/5/2018           11.25%         11.50%           -14.28% to         -0.16% to           1.95%         5.46%           -10.00% to         -0.16% to           1.95%         5.46%           11.25%         12.00%           11.25%         12.00%           7.56% to         -6.29% to           24.80%         10.71%           7.56% to         -6.29% to           11.25%         10.71%           11.25%         10.71%           11.75%         11.75%           11.75%         11.75%           11.75%         11.75%           11.75%         11.75% | 2/5/2018         3/5/2018         4/2/2018           11.25%         11.50%         11.75%           -14.28% to         -0.16% to         -3.23% to           1.95%         5.46%         4.07%           -10.00% to         -0.16% to         -3.23% to           1.95%         5.46%         4.07%           -10.00% to         -0.16% to         -3.23% to           1.95%         5.46%         4.07%           11.05%         12.00%         11.50%           11.25%         12.00%         11.50%           7.56% to         -6.29% to         -35.84% to           24.80%         10.71%         -5.70%           7.56% to         -6.29% to         -10.00% to           11.25%         10.71%         -5.70%           11.75%         11.75%         12.00%           11.75%         11.75%         12.00%           11.75%         11.75%         12.00% | 2/5/2018         3/5/2018         4/2/2018         4/30/2018           11.25%         11.50%         11.75%         11.25%           -14.28% to         -0.16% to         -3.23% to         -1.12% to           1.95%         5.46%         4.07%         4.34%           -10.00% to         -0.16% to         -3.23% to         -1.12% to           1.95%         5.46%         4.07%         4.34%           -10.00% to         -0.16% to         -3.23% to         -1.12% to           1.95%         5.46%         4.07%         4.34%           11.25%         12.00%         11.50%         11.25%           7.56% to         -6.29% to         -35.84% to         -32.60% to           24.80%         10.71%         -5.70%         -18.64%           7.56% to         -6.29% to         -10.00% to         -10.00%           11.25%         10.71%         -5.70%         -10.00%           11.25%         10.71%         -5.70%         -10.00%           11.75%         11.75%         12.00%         11.75%           16.99% to         32.72% to         52.01% to         79.17% to           32.78%         54.11%         127.50%         115.28% | 2/5/2018         3/5/2018         4/2/2018         4/30/2018         6/4/2018           11.25%         11.50%         11.75%         11.25%         11.25%           -14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to           1.95%         5.46%         4.07%         4.34%         4.36%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to           1.95%         5.46%         4.07%         4.34%         4.36%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to           1.95%         5.46%         4.07%         4.34%         4.36%           11.25%         12.00%         11.50%         11.25%         11.25%           11.25%         12.00%         11.50%         11.25%         11.25%           7.56% to         -6.29% to         -35.84% to         -32.60% to         -21.74% to           24.80%         10.71%         -5.70%         -10.00%         -3.75%           11.25%         10.71%         -5.70%         -10.00%         -3.75%           11.75%         11.75%         12.00%         11.75%         11.25%           11.75% | 2/5/2018         3/5/2018         4/2/2018         4/30/2018         6/4/2018         7/2/2018           11.25%         11.50%         11.75%         11.25%         11.25%         11.25%           -14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to         -10.29% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -10.00% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -10.00% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%           11.25%         12.00%         11.50%         11.25%         11.25%         11.25%           11.25%         12.00%         11.25%         11.25%         11.25%         2.22%           7.56% to         -6.29% to         -10.00% to         -10.00% to         -10.00% to         -10.00% to           11.25%         10.71%         -5.70%         11.75%         11.25%         11.25%         2.22% | 2/5/2018         3/5/2018         4/2/2018         4/30/2018         6/4/2018         7/2/2018         8/6/2018           11.25%         11.50%         11.75%         11.25%         11.25%         11.25%         11.25%         11.00%           -14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to         -10.29% to         -11.11% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%         -5.32%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -10.00% to         -5.32%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -10.00% to         -5.32%           11.25%         12.00%         11.50%         11.25%         11.25%         11.25%         12.50%           11.25%         12.00%         11.50%         11.25%         11.25%         10.00% to         -10.00% to           24.80%         10.71%         -5.70%         -18.64%         -3.75%         2.22%         2.83%           11.25%         10.71%         -5.70%         -10.00%         -10.00% to         -10.00% to         -10.00% to         2.22%         2.83% | 2/5/2018         3/5/2018         4/2/2018         4/30/2018         6/4/2018         7/2/2018         8/6/2018         9/4/2018           11.25%         11.50%         11.75%         11.25%         11.25%         11.25%         11.00%         10.50%           -14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to         -10.29% to         -11.11% to         -15.76% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%         -5.32%         -9.17%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -10.00% to         -10.00% to         -9.17%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -10.00% to         -9.17%           11.25%         12.00%         11.50%         11.25%         11.25%         11.25%         12.00%         12.00%           11.25%         12.00%         11.50%         11.25%         11.25%         10.72% to         2.82% to           24.80%         10.71%         -5.70%         -10.00%         -10.00% to         -10.00% to         2.22%         2.83%         8.47%           11.25%         10.71%         -5 | 2/5/2018         3/5/2018         4/2/2018         4/30/2018         6/4/2018         7/2/2018         8/6/2018         9/4/2018         10/1/2018           11.25%         11.50%         11.75%         11.25%         11.25%         11.25%         11.00%         10.50%         12.00%           -14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to         -10.29% to         -11.11% to         -15.76% to         -12.55% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%         -5.32%         -9.17%         -7.35%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -10.00% to         -10.00% to         -10.00% to         -10.00% to         -7.35%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -7.35%           11.25%         12.00%         11.25%         11.25%         11.25%         12.00%         14.00%           7.56% to         -6.29% to         -5.70%         -32.60% to         -21.74% to         -10.72% to         -10.60% to         2.82% to | 2/5/2018         3/5/2018         4/2/2018         4/3/2018         6/4/2018         7/2/2018         8/6/2018         9/4/2018         10/1/2018         11/5/2018           11.25%         11.50%         11.75%         11.25%         11.25%         11.00%         10.50%         12.00%         12.00%           .14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to         -10.29% to         -11.11% to         -15.76% to         -12.55% to         -11.07% to           .195%         5.46%         4.07%         4.34%         4.36%         -4.77%         -5.32%         -9.17%         -7.35%         5.94%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         -28.2% to         -5.33% to         -1.80% to           11.25%         10.71%         -5.70%         -18.64%         -3.75%         2.22%         2.83%         8.47% <td< td=""><td>2/5/2018         3/5/2018         4/2/2018         4/30/2018         6/4/2018         7/2/2018         8/6/2018         9/4/2018         10/1/2018         11/5/2018         12/3/2018           11.25%         11.50%         11.75%         11.25%         11.25%         11.00%         10.50%         12.00%         12.00%         12.25%           -14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to         -10.29% to         -11.11% to         -15.76% to         -12.55% to         -11.07% to         0.75% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%         -5.32%         -9.17%         -7.35%         5.94%         9.46%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         2.82% to         -5.33% to         -1.80% to         3.44% to</td></td<> | 2/5/2018         3/5/2018         4/2/2018         4/30/2018         6/4/2018         7/2/2018         8/6/2018         9/4/2018         10/1/2018         11/5/2018         12/3/2018           11.25%         11.50%         11.75%         11.25%         11.25%         11.00%         10.50%         12.00%         12.00%         12.25%           -14.28% to         -0.16% to         -3.23% to         -1.12% to         -10.80% to         -10.29% to         -11.11% to         -15.76% to         -12.55% to         -11.07% to         0.75% to           1.95%         5.46%         4.07%         4.34%         4.36%         -4.77%         -5.32%         -9.17%         -7.35%         5.94%         9.46%           -10.00% to         -0.16% to         -3.23% to         -1.12% to         -10.00% to         2.82% to         -5.33% to         -1.80% to         3.44% to |

| 2019 Index Effective Date             | 1/2 -<br>2/4/2019   | 2/5 -<br>3/4/2019   | 3/5 -<br>4/1/2019    | 4/2 -<br>5/6/2019     | 5/7 -<br>6/3/2019    | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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<br>24.80%  | -6.29% to<br>10.71% | -36.62% to<br>-5.70% | -32.60% to<br>-18.64% | -19.80% to<br>-1.22% | -10.72% to<br>2.22% | -10.60% to<br>3.95% | 2.82% to<br>8.47%   | -6.85% to<br>3.40%  | -1.82% to<br>11.02% | 3.44% to<br>14.79%  | 15.35% to<br>23.73% |
| 1st year actual<br>performance credit | 8.67% to<br>13.25%  | -6.29% to<br>10.71% | -10.00% to<br>-5.70% | -10.00%               | -10.00% to<br>-1.22% | -10.00% to<br>2.22% | -10.00% to<br>3.95% | 2.82% to<br>8.47%   | -6.85% to<br>3.40%  | -1.82% to<br>11.02% | 3.44% to<br>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<br>32.93% | 31.77% to<br>54.11% | 48.24% to<br>128.78% | 77.47% to<br>115.28%  | 56.96% to<br>79.76%  | 50.90% to<br>72.23% | 44.61% to 62.98%    | 35.64% to<br>48.38% | 42.00% to<br>55.64% | 34.66% to 50.33%    | 20.04% to<br>48.57% | 7.21% to<br>16.80%  |
| 2nd year actual<br>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<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 31.77% to         | 40.21% to         | 77.50% to         | 58.25% to         | 52.50% to         | 44.62% to         | 35.64% to         | 40.86% to          | 35.49% to           | 16.96% to           | 8.62% to           |
| Lst year index return                 | 30.14%            | 54.11%            | 128.78%           | 95.15%            | 79.76%            | 72.23%            | 62.98%            | 49.29%            | 55.64%             | 50.57%              | 48.94%              | 20.04%             |
| 1st year actual<br>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<br>11.00% |
| 1st anniversary renewal<br>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 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|---------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
|                           | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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%   |

#### Russell 2000° Index

# Index **GUARD** Strategy

|                                    |                     |                     |                     | Nasdaq-              | 100 <sup>®</sup> Index |
|------------------------------------|---------------------|---------------------|---------------------|----------------------|------------------------|
| 2015 Index Effective Date          | 8/4 -<br>8/31/2015  | 9/1 -<br>10/5/2015  | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>1/4/2016     |
| INITIAL CAP RATE                   | 9.00%               | 9.25%               | 9.25%               | 9.50%                | 9.25%                  |
| 1st year index return              | 3.86% to<br>18.90%  | 9.38% to<br>18.81%  | 0.49% to<br>13.17%  | -1.21% to<br>5.71%   | 0.38% to<br>9.77%      |
| 1st year actual performance credit | 3.86% to<br>9.00%   | 9.25%               | 0.49% to<br>9.25%   | -1.21% to<br>5.71%   | 0.38% to<br>9.25%      |
| 1st anniversary renewal cap rate   | 9.00%               | 8.75%               | 8.50%               | 8.25%                | 8.50%                  |
| 2nd year index return              | 20.34% to<br>24.37% | 20.75% to<br>27.75% | 23.58% to<br>31.93% | 29.83% to<br>35.47%  | 29.84% to<br>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<br>29.83% | 22.15% to<br>28.90% | 7.81% to<br>21.67%  | 2.21% to<br>11.52%   | -8.75% to<br>12.75%    |
| 3rd year actual performance credit | 10.00%              | 9.50%               | 7.81% to<br>9.50%   | 2.21% to<br>9.75%    | -8.75% to<br>9.75%     |
| 3rd anniversary renewal cap rate   | 9.75%               | 10.00%              | 10.00%              | 10.00%               | 10.50%                 |
| 4th year index return              | -0.31% to<br>4.72%  | -1.02% to<br>6.11%  | 3.42% to<br>20.80%  | 17.09% to<br>28.26%  | 16.89% to<br>47.47%    |
| 4th year actual performance credit | -0.31% to<br>4.72%  | -1.02% to<br>6.11%  | 3.42% to<br>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<br>58.09% | 38.56% to<br>61.49% | 37.38% to<br>54.14% | 37.38% to<br>47.53%  | 43.47% to<br>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<br>38.17% | 25.63% to<br>41.38% | 21.29% to<br>44.09% | 31.87% to<br>43.13%  | 22.68% to<br>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%                 |

|                                       |   |                     |                               |                              |                     |                     |                   |                     |                     |                      |                     | Nasda               |
|---------------------------------------|---|---------------------|-------------------------------|------------------------------|---------------------|---------------------|-------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 2016 Index Effective Date             | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016  | 3/1 -<br>4/4/2016             | 4/5 -<br>5/2/2016            | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016 | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>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<br>32.67% | 19.86% to<br>25.65%           | 17.54% to<br>28.82%          | 28.27% to<br>31.85% | 26.13% to<br>35.00% | 23.95% to 28.52%  | 20.40% to 25.32%    | 20.75% to<br>27.75% | 23.45% to 29.59%     | 30.82% to<br>35.47% | 29.56% to<br>33.88% |
| 1st year actual<br>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<br>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<br>36.40%   | 21.35% to<br>31.33% | 17.65% to<br>32.40%           | 17.41% to<br>26.74%          | 18.10% to<br>23.67% | 21.28% to 27.63%    | 21.73% to 28.75%  | 24.49% to<br>29.83% | 24.16% to<br>28.66% | 7.81% to 24.86%      | 2.21% to 13.96%     | -8.75% to<br>8.67%  |
| 2nd year actual<br>performance credit | 8.50%   | 9.00%               | 8.75%                         | 9.50%                        | 10.00%              | 9.75%               | 9.75%             | 10.00%              | 9.50%               | 7.81% to<br>9.50%    | 2.21% to 9.75%      | -8.75% to<br>8.67%  |
| 2nd anniversary renewal<br>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 1.81% to 0.46% to 12.53% to -2.32% to 2.74% to 5.61% to -0.31% to 0.01% to 3.53% to | 3.53% to            | 14.11% to                     | 22.79% to                    |                     |                     |                   |                     |                     |                      |                     |                     |
| ara year maex return                  | -0.38%  | 9.63%               | 17.02%                        | 20.00%                       | 18.10%              | 12.02%              | 11.07%            | 4.72%               | 5.73%               | 20.80%               | 28.26%              | 47.41%              |
| Brd year actual<br>performance credit | -4.64% to<br>-0.38%   | 1.81% to<br>9.63%   | 0.46% to<br>10.50%            | 9.75%                        | -2.32% to<br>10.50% | 2.74% to 10.00%     | 5.61% to<br>9.50% | -0.31% to<br>4.72%  | 0.01% to<br>5.73%   | 3.53% to<br>10.00%   | 10.00%              | 10.50%              |
| 3rd anniversary renewal<br>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   | 24.17% to           | -6.49% to                     | 5.92% to                     | 12.60% to           | 29.52% to           | 31.84% to         | 43.50% to           | 38.56% to           | 37.38% to            | 35.00% to           | 43.08% to           |
| 4th year actual<br>performance credit | 38.67%<br>10.50%  | 37.76%<br>10.25%    | 25.15%<br>-6.49% to<br>10.75% | 14.37%<br>5.92% to<br>10.25% | 39.08%<br>10.50%    | 34.95%<br>10.25%    | 41.71%<br>11.25%  | 61.49%<br>10.25%    | 50.67%<br>10.75%    | 56.17%<br>10.25%     | 51.61%<br>10.25%    | 51.10%<br>10.50%    |
| 4th anniversary renewal<br>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   | 39.74% to           | 39.27% to                     | 56.21% to                    | 39.40% to           | 38.30% to           | 32.84% to         | 25.63% to           | 25.75% to           | 21.29% to            | 25.80% to           | 23.15% to           |
| Sur year maex return                  | 47.47%  | 47.44%              | 87.34%                        | 69.17%                       | 56.21%              | 45.82%              | 42.59%            | 38.17%              | 41.38%              | 41.60%               | 44.09%              | 30.61%              |
| 5th year actual<br>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<br>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 -<br>2/6/2017 | 2/7 -<br>3/6/2017 | 3/7 -<br>4/3/2017   | 4/4 -<br>5/1/2017  | 5/2 -<br>6/5/2017 | 6/6 -<br>7/4/2017 | 7/5 -<br>7/16/2017 | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017 | 9/6 -<br>10/2/2017 | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>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%             |
| Ant                                   | 25.85% to         | 21.35% to         | 18.90% to           | 17.41% to          | 17.72% to         | 21.28% to         | 25.71% to          | 21.73% to           | 23.37% to         | 24.16% to          | 8.05% to            | 2.21% to            | -8.75% to          |
| 1st year index return                 | 37.46%            | 30.80%            | 32.40%              | 26.74%             | 23.67%            | 27.63%            | 28.75%             | 26.78%              | 29.83%            | 28.90%             | 27.40%              | 13.96%              | 8.67%              |
| 1st year actual<br>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<br>10.00%  | 2.21% to 10.25%     | -8.75% to<br>8.67% |
| 1st anniversary renewal<br>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%             |
| De de la contrada contrada            | -6.52% to         | 1.81% to          | 0.46% to            | 12.53% to          | -2.32% to         | 0.91% to          | 7.01% to           | 5.61% to            | -0.31% to         | -1.02% to          | 0.01% to            | 14.11% to           | 22.27% to          |
| 2nd year index return                 | 7.14%             | 9.63%             | 16.82%              | 20.00%             | 18.10%            | 12.02%            | 10.42%             | 11.07%              | 7.26%             | 5.73%              | 20.80%              | 28.26%              | 47.41%             |
| 2nd year actual                       | -6.52% to         | 1.81% to          | 0.46% to            | 0.75%              | -2.32% to         | 0.91% to          | 7.01% to           | 5.61% to            | -0.31% to         | -1.02% to          | 0.01% to            | 40 500/             | 44.000/            |
| performance credit                    | 7.14%             | 9.63%             | 10.50%              | 9.75%              | 11.00%            | 10.50%            | 10.00%             | 11.07%              | 7.26%             | 5.73%              | 10.25%              | 10.50%              | 11.00%             |
| 2nd anniversary renewal<br>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%             |
| 2 nd second in days not some          | 31.12% to         | 18.54% to         | -6.49% to           | 5.92% to           | 12.60% to         | 29.14% to         | 33.08% to          | 30.87% to           | 41.71% to         | 38.64% to          | 35.00% to           | 41.04% to           | 43.08% to          |
| 3rd year index return                 | 43.06%            | 37.74%            | 16.87%              | 14.99%             | 38.40%            | 36.09%            | 37.11%             | 39.79%              | 59.83%            | 49.07%             | 56.17%              | 51.01%              | 51.61%             |
| 3rd year actual<br>performance credit | 10.50%            | 10.25%            | -6.49% to<br>10.75% | 5.92% to<br>10.25% | 10.75%            | 10.75%            | 11.50%             | 14.50%              | 13.75%            | 11.25%             | 10.75%              | 10.75%              | 10.75%             |
| 3rd anniversary renewal<br>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         | 37.35% to         | 52.31% to           | 57.46% to          | 40.50% to         | 38.60% to         | 37.30% to          | 32.84% to           | 27.00% to         | 28.58% to          | 21.29% to           | 26.48% to           | 22.68% to          |
| 4th year maex return                  | 50.69%            | 57.44%            | 87.34%              | 69.17%             | 56.21%            | 47.47%            | 40.73%             | 44.29%              | 38.17%            | 41.13%             | 44.09%              | 38.09%              | 29.99%             |
| 4th year actual<br>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<br>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%             |

|                                       |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     | Nasdaq              |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>8.12%  | 1.92% to<br>9.63%   | 0.71% to<br>17.35%  | 12.53% to 20.00%    | -1.50% to<br>18.10% | 0.76% to<br>9.89%   | 0.27% to<br>12.02%  | -0.59% to<br>4.63%  | 0.51% to<br>6.11%   | -1.02% to<br>18.36% | 14.11% to 28.26%    | 22.09% to<br>47.47% |
| 1st year actual<br>performance credit | -6.52% to<br>8.12%  | 1.92% to<br>9.63%   | 0.71% to<br>10.75%  | 10.50%              | -1.50% to<br>11.00% | 0.76% to<br>9.89%   | 0.27% to<br>10.00%  | -0.59% to<br>4.63%  | 0.51% to<br>6.11%   | -1.02% to<br>11.50% | 12.00%              | 12.50%              |
| 1st anniversary renewal<br>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<br>43.06% | 18.54% to<br>37.74% | -6.49% to<br>19.94% | -0.22% to<br>14.99% | 12.47% to<br>37.56% | 27.61% to<br>36.09% | 30.87% to<br>49.80% | 43.50% to<br>58.09% | 38.64% to<br>50.74% | 35.00% to<br>56.17% | 42.21% to<br>51.03% | 45.41% to<br>51.61% |
| 2nd year actual<br>performance credit | 10.75%              | 11.00%              | -6.49% to<br>11.00% | -0.22% to<br>10.75% | 10.75%              | 10.75%              | 11.50%              | 10.75%              | 12.75%              | 11.75%              | 11.25%              | 11.50%              |
| 2nd anniversary renewal<br>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<br>50.69% | 37.35% to<br>57.44% | 44.18% to<br>87.34% | 57.46% to<br>80.63% | 41.64% to<br>58.29% | 39.40% to<br>47.47% | 32.84% to<br>44.29% | 29.40% to<br>36.52% | 27.70% to<br>40.68% | 21.29% to<br>44.09% | 26.03% to<br>38.28% | 22.68% to<br>31.69% |
| 3rd year actual<br>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<br>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 -<br>2/4/2019 | 2/5 -<br>3/4/2019 | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019   | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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         | 18.54% to         | -6.49% to           | -0.22% to           | 19.13% to         | 27.61% to         | 30.87% to         | 43.50% to         | 38.56% to          | 35.82% to           | 42.82% to           | 42.66% to          |
|                                       | 43.06%            | 37.76%            | 21.17%              | 15.28%              | 39.08%            | 36.09%            | 50.03%            | 61.49%            | 50.56%             | 56.17%              | 49.91%              | 51.61%             |
| 1st year actual<br>performance credit | 12.75%            | 13.50%            | -6.49% to<br>13.50% | -0.22% to<br>13.00% | 13.25%            | 12.75%            | 13.25%            | 12.75%            | 12.75%             | 11.75%              | 11.25%              | 11.50%             |
| 1st anniversary renewal<br>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         | 37.35% to         | 44.18% to           | 51.52% to           | 39.41% to         | 38.30% to         | 32.84% to         | 25.63% to         | 33.79% to          | 21.72% to           | 28.37% to           | 22.68% to          |
| Znu yeur muex return                  | 50.61%            | 57.44%            | 87.10%              | 80.63%              | 50.73%            | 47.47%            | 44.29%            | 36.52%            | 41.38%             | 43.49%              | 38.57%              | 31.69%             |
| 2nd year actual<br>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<br>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 -<br>2/3/2020   | 2/4 -<br>3/2/2020   | 3/3 -<br>4/6/2020   | 4/7 -<br>5/4/2020   | 5/5 -<br>6/1/2020   | 6/2 -<br>7/6/2020   | 7/7 -<br>8/3/2020   | 8/4 -<br>9/7/2020   | 9/8 -<br>10/5/2020  | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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<br>47.50% | 37.35% to<br>57.44% | 39.27% to<br>87.10% | 53.32% to<br>69.17% | 41.64% to<br>51.52% | 38.30% to<br>47.47% | 34.48% to<br>44.29% | 25.63% to<br>38.17% | 27.50% to<br>41.38% | 21.29% to<br>44.09% | 27.48% to<br>43.13% | 22.68% to<br>31.69% |
| 1st year actual<br>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<br>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 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|---------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
|                           | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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%   |

#### EURO STOXX 50®1

| 2015 Index Effective Date          | 8/4 -<br>8/31/2015 | 9/1 -<br>10/5/2015 | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>1/4/2016 |
|------------------------------------|--------------------|--------------------|---------------------|----------------------|--------------------|
| INITIAL CAP RATE                   | 10.25%             | 10.25%             | 10.00%              | 9.75%                | 10.00%             |
| 1-to see index water               | -19.12% to         | -9.73% to          | -13.23% to          | -14.09% to           | -13.08% to         |
| 1st year index return              | -2.11%             | -0.79%             | -5.21%              | -9.55%               | 4.83%              |
| 1st year actual performance credit | -10.00% to         | -9.73% to          | -10.00% to          | -10.00% to           | -10.00% to         |
| ist year actual performance creat  | -2.11%             | -0.79%             | -5.21%              | -9.55%               | 4.83%              |
| 1st anniversary renewal cap rate   | 10.00%             | 10.00%             | 9.75%               | 9.75%                | 9.75%              |
| 2nd year index return              | 11.72% to          | 11.39% to          | 16.65% to           | 16.62% to            | 7.49% to           |
|                                    | 19.61%             | 20.15%             | 23.78%              | 24.63%               | 18.61%             |
| 2nd year actual performance credit | 10.00%             | 10.00%             | 9.75%               | 9.75%                | 7.49% to           |
| zha year actuat performance creat  | 10.00%             | 10.00%             | 7.7 570             | 7.7 370              | 9.75%              |
| 2nd anniversary renewal cap rate   | 19.25%             | 25.00%             | 25.00%              | 25.00%               | 25.00%             |
| 3rd year index return              | -2.57% to          | -7.42% to          | -13.85% to          | -12.90% to           | -16.31% to         |
|                                    | 1.02%              | -1.03%             | -8.00%              | -9.78%               | -8.86%             |
| 3rd year actual performance credit | -2.57% to          | -7.42% to          | -10.00% to          | -10.00% to           | -10.00% to         |
| Sid year actual performance creat  | 1.02%              | -1.03%             | -8.00%              | -9.78%               | -8.86%             |
| 3rd anniversary renewal cap rate   | 22.00%             | 23.00%             | 23.00%              | 23.00%               | 23.50%             |
| 4th year index return              | -5.55% to          | 0.72% to           | 3.72% to            | 13.92% to            | 12.32% to          |
|                                    | -0.11%             | 6.20%              | 15.66%              | 18.22%               | 27.00%             |
| 4th year actual performance credit | -5.55% to          | 0.72% to           | 3.72% to            | 13.92% to            | 12.32% to          |
| An year actual performance create  | -0.11%             | 6.20%              | 15.66%              | 18.22%               | 23.50%             |
| 4th anniversary renewal cap rate   | 25.50%             | 24.50%             | 24.00%              | 23.00%               | 24.00%             |
| 5th year index return              | -3.98% to          | -10.70% to         | -18.26% to          | -15.46% to           | -8.68% to          |
|                                    | 1.10%              | -2.76%             | -4.65%              | -4.80%               | -1.99%             |
| 5th year actual performance credit | -3.98% to          | -10.00% to         | -10.00% to          | -10.00% to           | -8.68% to          |
| Stiryear actual performance create | 1.10%              | -2.76%             | -4.65%              | -4.80%               | -1.99%             |
| 5th anniversary renewal cap rate   | 19.50%             | 18.75%             | 17.25%              | 17.00%               | 18.00%             |
| 6th year index return              | 24.22% to          | 23.14% to          | 22.95% to           | 16.48% to            | 15.83% to          |
|                                    | 28.83%             | 32.78%             | 42.87%              | 39.08%               | 22.53%             |
| 6th year actual performance credit | 19.50%             | 18.75%             | 17.25%              | 16.48% to            | 15.83% to          |
| our year actual performance credit | 17.30%             | 10.75%             | 17.2370             | 17.00%               | 18.00%             |
| 6th anniversary renewal cap rate   | 25.00%             | 25.00%             | 20.75%              | 16.25%               | 15.75%             |
|                                    |                    |                    |                     |                      |                    |

<sup>1</sup> 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.

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

·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.

|                                       |                     |                     |            |            |            |           |           |                     |           |            |            | EURO ST             | OXX 50 <sup>®1</sup> |
|---------------------------------------|---------------------|---------------------|------------|------------|------------|-----------|-----------|---------------------|-----------|------------|------------|---------------------|----------------------|
| 2017 Index Effective Date             | 1/3 -               | 2/7 -               | 3/7 -      | 4/4 -      | 5/2 -      | 6/6 -     | 7/5 -     | 7/17 -              | 8/1 -     | 9/6 -      | 10/3 -     | 11/7 -              | 12/5 -               |
|                                       | 2/6/2017            | 3/6/2017            | 4/3/2017   | 5/1/2017   | 6/5/2017   | 7/4/2017  | 7/16/2017 | 7/31/2017           | 9/5/2017  | 10/2/2017  | 11/6/2017  | 12/4/2017           | 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            | -1.77% to           | -4.80% to  | -4.06% to  | -3.43% to  | -5.42% to | -2.18% to | -1.67% to           | -3.08% to | -5.93% to  | -13.81% to | -12.50% to          | -17.26% to           |
|                                       | 12.20%              | 6.76%               | 0.70%      | 2.38%      | 0.32%      | -0.56%    | -0.10%    | 1.29%               | 0.92%     | -2.92%     | -5.55%     | -8.86%              | -11.77%              |
| 1st year actual                       | 4.84% to            | -1.77% to           | -4.80% to  | -4.06% to  | -3.43% to  | -5.42% to | -2.18% to | -1.67% to           | -3.08% to | -5.93% to  | -10.00% to | -10.00% to          | -10.00%              |
| performance credit                    | 9.75%               | 6.76%               | 0.70%      | 2.38%      | 0.32%      | -0.56%    | -0.10%    | 1.29%               | 0.92%     | -2.92%     | -5.55%     | -8.86%              |                      |
| 1st anniversary renewal<br>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          | -8.79% to           | -3.80% to  | -0.98% to  | -6.87% to  | -4.19% to | 0.81% to  | -0.10% to           | -5.55% to | 0.72% to   | 0.35% to   | 12.80% to           | 15.80% to            |
|                                       | -5.37%              | -0.23%              | 2.65%      | 3.04%      | -0.75%     | 3.94%     | 2.53%     | 1.42%               | 5.10%     | 6.49%      | 15.69%     | 18.22%              | 28.76%               |
| 2nd year actual                       | -10.00% to          | -8.79% to           | -3.80% to  | -0.98% to  | -6.87% to  | -4.19% to | 0.81% to  | -0.10% to           | -5.55% to | 0.72% to   | 0.35% to   | 12.80% to           | 15.80% to            |
| performance credit                    | -5.37%              | -0.23%              | 2.65%      | 3.04%      | -0.75%     | 3.94%     | 2.53%     | 1.42%               | 5.10%     | 6.49%      | 15.69%     | 18.22%              | 24.50%               |
| 2nd anniversary renewal<br>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           | -2.79% to           | -27.67% to | -20.23% to | -19.59% to | -7.49% to | -5.86% to | -6.29% to           | -6.93% to | -11.49% to | -17.62% to | -8.06% to           | -8.68% to            |
|                                       | 27.71%              | 20.97%              | -9.88%     | -15.53%    | 1.33%      | 0.84%     | -4.20%    | -2.42%              | 0.70%     | -5.18%     | -5.46%     | -2.80%              | -3.24%               |
| 3rd year actual                       | 15.46% to           | -2.79% to           | -10.00% to | -10.00%    | -10.00% to | -7.49% to | -5.86% to | -6.29% to           | -6.93% to | -10.00% to | -10.00% to | -8.06% to           | -8.68% to            |
| performance credit                    | 25.00%              | 20.97%              | -9.88%     |            | 1.33%      | 0.84%     | -4.20%    | -2.42%              | 0.70%     | -5.18%     | -5.46%     | -2.80%              | -3.24%               |
| 3rd anniversary renewal<br>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           | -3.98% to           | 27.18% to  | 35.43% to  | 21.08% to  | 21.68% to | 20.97% to | 15.94% to           | 25.35% to | 23.14% to  | 22.95% to  | 16.49% to           | 15.83% to            |
|                                       | -1.41%              | 16.43%              | 57.16%     | 43.14%     | 44.61%     | 32.11%    | 24.18%    | 24.21%              | 30.23%    | 32.78%     | 42.28%     | 27.80%              | 21.53%               |
| 4th year actual<br>performance credit | -5.98% to<br>-1.41% | -3.98% to<br>16.43% | 24.50%     | 22.25%     | 21.00%     | 20.00%    | 19.00%    | 15.94% to<br>22.00% | 23.00%    | 19.25%     | 17.25%     | 16.49% to<br>17.50% | 15.83% to<br>19.25%  |
| 4th anniversary renewal<br>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 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018 | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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          | -8.79% to           | -3.80% to           | -0.48% to           | -6.86% to           | -4.19% to           | -5.50% to           | -5.55% to           | 2.73% to           | 0.35% to            | 12.32% to           | 14.76% to           |
| 15t year maex retain                  | -7.58%              | -0.23%              | 1.24%               | 3.04%               | -0.61%              | 4.03%               | 3.94%               | 2.72%               | 6.49%              | 15.69%              | 18.22%              | 28.76%              |
| 1st year actual                       | -10.00% to          | -8.79% to           | -3.80% to           | -0.48% to           | -6.86% to           | -4.19% to           | -5.50% to           | -5.55% to           | 2.73% to           | 0.35% to            | 12.32% to           | 14.76% to           |
| performance credit                    | -7.58%              | -0.23%              | 1.24%               | 3.04%               | -0.61%              | 4.03%               | 3.94%               | 2.72%               | 6.49%              | 15.69%              | 18.22%              | 25.50%              |
| 1st anniversary renewal<br>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           | 0.65% to            | -28.01% to          | -22.49% to          | -19.59% to          | -7.54% to           | -7.08% to           | -5.51% to           | -11.49% to         | -17.62% to          | -13.14% to          | -8.68% to           |
| zna year maex return                  | 27.71%              | 20.97%              | -2.79%              | -15.35%             | -2.15%              | 1.33%               | -1.56%              | 0.70%               | -4.90%             | -5.16%              | -2.60%              | -3.24%              |
| 2nd year actual                       | 15.46% to           | 0.65% to            | -10.00% to          | -10.00%             | -10.00% to          | -7.54% to           | -7.08% to           | -5.51% to           | -10.00% to         | -10.00% to          | -10.00% to          | -8.68% to           |
| performance credit                    | 26.00%              | 20.97%              | -2.79%              | -10.00%             | -2.15%              | 1.33%               | -1.56%              | 0.70%               | -4.90%             | -5.16%              | -2.60%              | -3.24%              |
| 2nd anniversary renewal<br>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<br>-1.93% | -4.12% to<br>11.33% | 16.43% to<br>57.16% | 35.43% to<br>48.18% | 25.38% to<br>45.55% | 21.08% to<br>32.11% | 15.94% to 28.83%    | 25.35% to<br>30.23% | 23.14% to 32.78%   | 22.95% to<br>42.28% | 16.01% to<br>35.84% | 15.83% to<br>21.14% |
| 3rd year actual<br>performance credit | -5.98% to<br>-1.93% | -4.12% to<br>11.33% | 16.43% to<br>25.00% | 23.00%              | 21.00%              | 20.00%              | 15.94% to<br>19.00% | 20.00%              | 18.50%             | 18.75%              | 16.01% to<br>18.00% | 15.83% to<br>19.00% |
| 3rd anniversary renewal<br>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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|                                     |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     | EURO STO           |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|--------------------|
| 2019 Index Effective Date           | 1/2 -<br>2/4/2019 | 2/5 -<br>3/4/2019 | 3/5 -<br>4/1/2019 | 4/2 -<br>5/6/2019 | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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         | 0.81% to          | -29.58% to        | -22.49% to        | -18.17% to        | -7.70% to         | -7.08% to         | -3.98% to         | -11.49% to         | -18.26% to          | -13.14% to          | -8.68% to          |
| ist year maex return                | 27.71%            | 20.97%            | 1.09%             | -15.35%           | -0.93%            | 1.33%             | -1.29%            | 1.10%             | -4.87%             | -5.16%              | -2.90%              | -2.60%             |
| 1st year actual                     | 15.46% to         | 0.81% to          | -10.00% to        | 10.00%            | -10.00% to        | -7.70% to         | -7.08% to         | -3.98% to         | -10.00% to         | -10.00% to          | -10.00% to          | -8.68% to          |
| performance credit                  | 27.00%            | 20.97%            | 1.09%             | -10.00%           | -0.93%            | 1.33%             | -1.29%            | 1.10%             | -4.87%             | -5.16%              | -2.90%              | -2.60%             |
| Lst anniversary renewal<br>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%             |
|                                     | -6.03% to         | -4.12% to         | 9.10% to          | 36.62% to         | 24.76% to         | 21.08% to         | 15.94% to         | 24.22% to         | 23.14% to          | 23.48% to           | 16.48% to           | 15.83% to          |
| 2nd year index return               | -2.42%            | 11.33%            | 62.11%            | 48.18%            | 45.55%            | 31.76%            | 27.31%            | 28.83%            | 32.78%             | 42.87%              | 35.84%              | 21.53%             |
| 2nd year actual                     | -6.03% to         | -4.12% to         | 9.10% to          | 22.00%            | 22.00%            | 20 50%            | 15.94% to         | 21.00%            | 10 50%             | 10 75%              | 16.48% to           | 15.83% to          |
| performance credit                  | -2.42%            | 11.33%            | 26.00%            | 23.00%            | 22.00%            | 20.50%            | 20.00%            | 21.00%            | 18.50%             | 18.75%              | 18.00%              | 19.00%             |
| 2nd anniversary renewal<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | -4.12% to         | 8.31% to          | 35.43% to         | 31.54% to         | 20.97% to         | 16.73% to         | 24.22% to         | 23.14% to          | 22.95% to           | 16.48% to           | 15.83% to          |
| Ist year maex return      | -3.38%            | 11.33%            | 62.11%            | 43.40%            | 45.55%            | 32.11%            | 26.77%            | 30.23%            | 32.78%             | 42.87%              | 39.08%              | 22.53%             |
| 1st year actual           | -5.98% to         | -4.12% to         | 8.31% to          | 23.00%            | 18.25%            | 15.00%            | 15.50%            | 13.75%            | 12.50%             | 12.75%              | 13.00%              | 13.00%             |
| performance credit        | -3.38%            | 11.33%            | 26.00%            | 23.00%            | 10.23%            | 10.00%            | 10.00%            | 13./ 3/6          | 12.30%             | 12.75%              | 13.00%              | 15.00%             |
| 1st anniversary renewal   | 19.50%            | 20.00%            | 19.50%            | 18.75%            | 15.00%            | 15.00%            | 16.00%            | 16.00%            | 16.00%             | 16.50%              | 14.50%              | 15.25%             |
| cap rate                  | 19.00%            | 20.00%            | 19.00%            | 10./ 5%           | 10.00%            | 10.00%            | 10.00%            | 10.00%            | 10.00%             | 10.00%              | 14.30%              | 10.20%             |
|                           |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     |                    |

| 2021 Index Effective Date | 1/5 -<br>2/1/2021 | 2/2 -<br>3/1/2021 | 3/2 -<br>4/5/2021 | 4/6 -<br>5/3/2021 | 5/4 -<br>5/31/2021 | 6/1 -<br>7/5/2021        | 7/6 -<br>8/2/2021 | 8/3 -<br>9/6/2021 | 9/7 -<br>10/4/2021 | 10/5 -<br>11/1/2021 | 11/2 -<br>12/6/2021 | 12/7 -<br>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%             |
| FUDO CTOVV FOR is a stand | attalle as take   |                   |                   |                   |                    | and an end of the second | in Misservitle d  |                   | 01/                |                     |                     |                    |

<sup>1</sup>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 GUARD Strategy

#### iShares<sup>®</sup> MSCI EM ETF<sup>1</sup>

| 2015 Index Effective Date           | 8/4 -<br>8/31/2015  | 9/1 -<br>10/5/2015 | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>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   | 3.48% to           | 3.73% to            | 4.19% to             | 11.57% to          |
| Still year maex return              | 15.49%  | 12.71%             | 12.84%              | 15.78%               | 19.28%             |
| 5th year actual performance credit  | 10.25% to   | 3.48% to           | 3.73% to            | 4.19% to             | 11.57% to          |
| Still year actual performance creat | 8/31/2015         10/5/2015         11/2           ate         13.25%         13.00%         13           10.25% to         3.48% to         3.7           15.49%         12.71%         12           redit         10.25% to         3.48% to         3.7           15.49%         12.71%         12           redit         10.25% to         3.48% to         3.7           12.05% to         3.48% to         3.7           12.05% to         3.48% to         3.7           12.05% to         12.71%         12           ate         11.75%         12.00%         11           19.29%         20.84%         15           redit         11.75%         12.00%         11 | 12.84%             | 13.00%              | 12.50%               |                    |
| 5th anniversary renewal cap rate    | 11.75%  | 12.00%             | 11.50%              | 11.75%               | 11.50%             |
| 6th year index return               | 12.08% to   | 12.02% to          | 9.15% to            | -2.30% to            | -6.96% to          |
| oth year maex return                | 19.29%  | 20.84%             | 15.56%              | 12.36%               | -0.28%             |
| 6th year actual performance credit  | 11 75%  | 12 0.0%            | 9.15% to            | -2.30% to            | -6.96% to          |
| 6th year actual performance credit  | 11./5%  | 12.00%             | 11.50%              | 11.75%               | -0.28%             |
| 6th anniversary renewal cap rate    | 14.00%  | 12.50%             | 13.00%              | 13.00%               | 13.50%             |
|                                     |   |                    |                     |                      |                    |

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

#### iShares<sup>®</sup> MSCI EM ETF<sup>1</sup>

| 2016 Index Effective Date             | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016  | 3/1 -<br>4/4/2016   | 4/5 -<br>5/2/2016 | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>1/2/2017  |
|---------------------------------------|---------------------|---------------------|---------------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 3rd anniversary renewal<br>cap rate   |                     |                     | As of 6/3/2019,     |                   |                     | 12.00%              | 12.50%              | 13.25%              | 13.00%              | 13.00%               | 13.00%              | 12.50%              |
| 4th year index return                 | iShares® MSC        |                     | after 8/24/2015     | inforce contrac   | ts issued on or     | -6.86% to<br>-0.02% | -0.59% to<br>6.45%  | 7.50% to<br>15.49%  | 3.48% to<br>9.29%   | 4.24% to<br>12.56%   | 3.73% to<br>18.75%  | 11.54% to<br>18.58% |
| 4th year actual<br>performance credit |                     |                     | uiter 0/24/2015     |                   |                     | -6.86% to<br>-0.02% | -0.59% to<br>6.45%  | 7.50% to<br>13.25%  | 3.48% to<br>9.29%   | 4.24% to<br>12.56%   | 3.73% to<br>13.00%  | 11.54% to<br>12.50% |
| 4th anniversary renewal<br>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<br>30.63% | 27.66% to<br>34.61% | 27.24% to<br>76.15% | 48.36% to 55.61%  | 35.32% to<br>51.24% | 26.98% to<br>41.14% | 15.20% to<br>26.98% | 12.08% to<br>19.80% | 11.24% to 20.84%    | 9.15% to<br>15.56%   | -3.05% to<br>13.34% | -5.57% to<br>-0.77% |
| 5th year actual<br>performance credit | 12.25%              | 12.75%              | 12.75%              | 12.50%            | 11.50%              | 11.50%              | 13.00%              | 11.75%              | 11.24% to<br>12.00% | 9.15% to<br>11.50%   | -3.05% to<br>11.75% | -5.57% to<br>-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 -<br>2/6/2017   | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017                   | 4/4 -<br>5/1/2017 | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017 | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017  | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018  |
|---------------------------------------|---------------------|---------------------|-------------------------------------|-------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2nd anniversary renewal<br>cap rate   |                     | As of 6             | /3/2019,                            |                   | 12.75%              | 12.75%              | 13.00%             | 16.00%              | 16.75%              | 13.75%              | 13.75%              | 13.75%              | 13.25%              |
| 3rd year index return                 |                     | ASCI EM ETF Ind     | dex is available<br>or after 8/24/2 |                   | -19.27% to<br>0.20% | -6.63% to<br>0.76%  | -0.59% to<br>1.10% | -0.12% to<br>2.82%  | 6.45% to<br>15.49%  | 4.27% to<br>9.24%   | 3.73% to<br>12.74%  | 9.48% to<br>19.28%  | 11.54% to<br>18.75% |
| 3rd year actual<br>performance credit | con                 |                     | of ulter 0/24/2                     | JIJ.              | -10.00% to<br>0.20% | -6.63% to<br>0.76%  | -0.59% to<br>1.10% | -0.12% to<br>2.82%  | 6.45% to<br>15.49%  | 4.27% to<br>9.24%   | 3.73% to<br>12.74%  | 9.48% to<br>13.75%  | 11.54% to<br>13.25% |
| 3rd anniversary renewal<br>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<br>30.91% | 28.25% to<br>36.15% | 35.63% to<br>76.15%                 | 49.34% to 55.61%  | 36.14% to 51.20%    | 26.98% to<br>41.14% | 23.96% to 26.98%   | 15.20% to<br>23.19% | 12.24% to<br>19.80% | 12.29% to 20.84%    | 7.22% to<br>15.56%  | -3.05% to<br>7.24%  | -6.96% to<br>-1.16% |
| 4th year actual<br>performance credit | 12.25%              | 12.75%              | 12.75%                              | 12.50%            | 12.00%              | 12.00%              | 13.50%             | 15.20% to<br>16.50% | 12.24% to<br>15.25% | 12.29% to<br>12.50% | 7.22% to<br>12.00%  | -3.05% to<br>7.24%  | -6.96% to<br>-1.16% |
| 4th anniversary renewal<br>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 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018           | 4/3 -<br>4/30/2018 | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018 | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>1/1/2019  |
|---------------------------------------|---------------------|---------------------|-----------------------------|--------------------|----------------------|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|
| 1st anniversary renewal<br>cap rate   |                     |                     |                             |                    | 12.75%               | 12.75%              | 13.00%              | 13.75%              | 16.00%             | 15.50%              | 14.75%              | 14.50%              |
| 2nd year index return                 |                     | ,<br>ISCI EM ETF In | 3/2019,<br>dex is available |                    | -19.27% to<br>-3.16% | -7.22% to<br>0.76%  | -4.33% to<br>13.08% | 9.18% to<br>15.49%  | 4.10% to<br>9.66%  | 3.73% to<br>12.84%  | 9.48% to<br>18.96%  | 11.54% to<br>19.28% |
| 2nd year actual performance credit    | con                 | tracts issued on    | or after 8/24/2             | 015.               | -10.00% to<br>-3.16% | -7.22% to<br>0.76%  | -4.33% to<br>13.00% | 9.18% to<br>13.75%  | 4.10% to<br>9.66%  | 3.73% to<br>12.84%  | 9.48% to<br>14.75%  | 11.54% to<br>14.50% |
| 2nd anniversary renewal<br>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<br>30.63% | 28.13% to<br>36.15% | 30.53% to<br>76.15%         | 49.34% to 63.21%   | 40.43% to 52.83%     | 32.45% to<br>41.62% | 15.20% to<br>32.45% | 12.24% to<br>19.86% | 12.29% to 20.64%   | 6.73% to<br>15.56%  | -2.80% to<br>9.11%  | -6.96% to<br>-1.51% |
| 3rd year actual<br>performance credit | 12.75%              | 13.50%              | 13.50%                      | 13.00%             | 12.00%               | 12.00%              | 13.50%              | 12.24% to<br>12.25% | 11.75%             | 6.73% to<br>11.25%  | -2.80% to<br>9.11%  | -6.96% to<br>-1.51% |
| 3rd anniversary renewal<br>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%              |

#### iShares<sup>®</sup> MSCI EM ETF<sup>1</sup>

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

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

| 2020 Index Effective Date | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 27.66% to         | 27.24% to         | 48.36% to         | 42.84% to         | 24.76% to         | 15.20% to         | 12.08% to         | 12.02% to          | 9.15% to            | -2.30% to           | -6.96% to          |
| ist year maex return      | 30.91%            | 36.15%            | 73.72%            | 55.24%            | 51.58%            | 41.93%            | 26.73%            | 20.50%            | 20.84%             | 15.56%              | 12.36%              | -0.28%             |
| 1st year actual           | 13.75%            | 14.50%            | 14.00%            | 13.00%            | 12.00%            | 12.00%            | 13.25%            | 11.75%            | 11.75%             | 9.15% to            | -2.30% to           | -6.96% to          |
| performance credit        | 13.75%            | 14.30%            | 14.00%            | 15.00%            | 12.00%            | 12.00%            | 13.23%            | 11.75%            | 11./ 5/0           | 11.25%              | 11.25%              | -0.28%             |
| 1st anniversary renewal   | 10.50%            | 11.00%            | 11.00%            | 11.25%            | 12.00%            | 12.25%            | 12.75%            | 12.50%            | 11.50%             | 12.00%              | 12.25%              | 12.50%             |
| cap rate                  | 10.30%            | 11.00%            | 11.00%            | 11.25%            | 12.00%            | 12.25%            | 12./5%            | 12.30%            | 11.30%             | 12.00%              | 12.25%              | 12.50%             |

| 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\% 12.50\% | 2021 Index Effective Date | 1/5 -<br>2/1/2021 | 2/2 -<br>3/1/2021 | 3/2 -<br>4/5/2021 | 4/6 -<br>5/3/2021 | 5/4 -<br>5/31/2021 | 6/1 -<br>7/5/2021 | 7/6 -<br>8/2/2021 | 8/3 -<br>9/6/2021 | 9/7 -<br>10/4/2021 | 10/5 -<br>11/1/2021 | 11/2 -<br>12/6/2021 | 12/7 -<br>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%             |

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

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.

|                                    |                     |                     | S&P                 | 500 <sup>®</sup> Index |
|------------------------------------|---------------------|---------------------|---------------------|------------------------|
| 2013 Index Effective Date          | 9/16 -<br>9/30/2013 | 10/1 -<br>11/4/2013 | 11/5 -<br>12/2/2013 | 12/3 -<br>1/6/2014     |
| INITIAL CAP RATE                   | 4.00%               | 4.50%               | 4.50%               | 4.00%                  |
| 1st year index return              | 16.14% to<br>17.75% | 8.20% to<br>18.93%  | 13.52% to<br>16.30% | 9.63% to<br>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<br>-0.18% | -1.15% to<br>9.15%  | -0.80% to<br>3.77%  | -2.76% to<br>5.09%     |
| 2nd year actual performance credit | 0.00%               | 0.00% to<br>3.75%   | 0.00% to<br>3.75%   | 0.00% to<br>3.75%      |
| 2nd anniversary renewal cap rate   | 3.75%               | 3.75%               | 3.75%               | 3.50%                  |
| 3rd year index return              | 7.21% to<br>14.78%  | -0.81% to<br>12.34% | 1.50% to<br>6.98%   | 5.40% to<br>14.41%     |
| 3rd year actual performance credit | 3.75%               | 0.00% to<br>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<br>17.22% | 17.02% to<br>24.26% | 17.47% to<br>21.56% | 17.22% to<br>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<br>16.93% | 2.66% to<br>15.64%  | 1.96% to<br>8.62%   | -12.38% to<br>5.72%    |
| 5th year actual performance credit | 3.75%               | 3.75%               | 3.75%               | 0.00% to<br>3.75%      |
| 5th anniversary renewal cap rate   | 4.00%               | 3.90%               | 3.90%               | 4.00%                  |
| 6th year index return              | 1.62% to<br>4.05%   | -1.23% to<br>15.08% | 9.64% to<br>17.66%  | 10.85% to<br>37.13%    |
| 6th year actual performance credit | 4.00%               | 0.00% to<br>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<br>13.16%  | 7.62% to<br>20.29%  | 14.06% to 17.83%    | 13.59% to<br>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<br>37.44% | 23.40% to<br>40.52% | 24.75% to<br>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%                  |

#### S&P 500<sup>®</sup> Index

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

#### S&P 500<sup>®</sup> Index

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

|                                       |                     |                    |                      |                     |                     |                     |                     |                     |                     |                      |                     | S&P                 |
|---------------------------------------|---------------------|--------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 2016 Index Effective Date             | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016 | 3/1 -<br>4/4/2016    | 4/5 -<br>5/2/2016   | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>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<br>15.36% | 15.09% to<br>17.38% | 14.85% to<br>20.94% | 13.49% to<br>16.47% | 10.91% to<br>14.86% | 12.76% to<br>17.46% | 17.89% to 21.00%     | 17.53% to 24.26%    | 17.22% to 20.41%    |
| 1st year actual<br>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<br>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           | 12.48% to          | 9.46% to             | 10.23% to           | 10.12% to           | 11.29% to           | 12.50% to           | 14.11% to           | 15.37% to           | 2.33% to             | 1.37% to            | -12.38% to          |
| zna year maex return                  | 25.11%              | 21.10%             | 17.83%               | 15.65%              | 15.40%              | 14.51%              | 14.89%              | 18.57%              | 17.16%              | 14.34%               | 8.62%               | 2.54%               |
| 2nd year actual<br>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<br>3.75%   |
| 2nd anniversary renewal<br>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           | -1.35% to          | -0.12% to            | 7.25% to            | -0.09% to           | 3.72% to            | 4.98% to            | -0.63% to           | -0.51% to           | 1.74% to             | 9.64% to            | 16.69% to           |
| Sta year maex return                  | -4.09%              | 4.92%              | 11.05%               | 11.18%              | 12.01%              | 10.42%              | 9.27%               | 3.71%               | 4.18%               | 15.08%               | 19.03%              | 37.13%              |
| 3rd year actual<br>performance credit | 0.00%               | 0.00% to<br>3.65%  | 0.00% to<br>3.85%    | 3.80%               | 0.00% to<br>4.05%   | 4.00%               | 4.00%               | 0.00% to<br>4.00%   | 0.00% to<br>4.00%   | 3.90%                | 3.90%               | 4.00%               |
| 3rd anniversary renewal<br>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<br>12.08% | -8.16% to<br>-1.63% | -3.49% to<br>13.79% | 3.56% to<br>12.50%  | 4.68% to<br>11.55%  | 12.37% to 22.36%    | 8.19% to<br>17.11%  | 7.62% to 20.29%      | 7.54% to<br>18.43%  | 13.59% to<br>18.06% |
| 4th year actual<br>performance credit | 4.00%               | 4.00%              | 0.00% to<br>4.10%    | 0.00%               | 0.00% to<br>4.00%   | 4.00%               | 4.20%               | 4.00%               | 4.20%               | 3.90%                | 4.20%               | 4.20%               |
| 4th anniversary renewal<br>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<br>18.86% | 15.37% to 22.41%   | 20.39% to<br>76.12%  | 44.93% to<br>53.42% | 30.76% to<br>47.51% | 30.76% to<br>40.53% | 30.96% to<br>38.96% | 26.70% to 34.25%    | 26.16% to<br>37.44% | 23.10% to<br>40.52%  | 23.22% to<br>39.89% | 23.63% to 29.61%    |
| 5th year actual<br>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<br>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 -<br>2/6/2017   | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017   | 4/4 -<br>5/1/2017   | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017  | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>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<br>17.41% | 10.33% to<br>17.83% | 10.48% to 15.65%    | 10.12% to<br>15.40% | 11.29% to<br>14.71% | 12.50% to<br>15.09% | 13.28% to<br>14.89% | 13.61% to<br>18.57% | 15.54% to<br>17.16% | 2.33% to<br>15.42%  | 1.37% to<br>8.62%   | -12.38% to 2.68%    |
| 1st year actual<br>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<br>3.75%   |
| 1st anniversary renewal<br>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<br>2.87%  | 0.59% to<br>4.92%   | -0.12% to<br>9.90%  | 7.17% to<br>11.18%  | -0.09% to<br>12.01% | 2.57% to 10.42%     | 6.89% to<br>9.27%   | 5.54% to<br>7.79%   | -0.63% to<br>4.98%  | -1.23% to<br>4.18%  | -0.51% to<br>15.08% | 9.64% to<br>19.03%  | 15.46% to<br>37.13% |
| 2nd year actual<br>performance credit | 0.00% to<br>3.75%   | 3.65%               | 0.00% to<br>3.85%   | 3.80%               | 0.00% to<br>4.20%   | 4.10%               | 4.10%               | 5.10%               | 0.00% to<br>5.10%   | 0.00% to<br>4.10%   | 0.00% to<br>4.10%   | 4.00%               | 4.20%               |
| 2nd anniversary renewal<br>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<br>32.15% | 6.10% to<br>23.79%  | -21.63% to<br>3.55% | -8.16% to<br>-0.89% | -3.49% to<br>13.01% | 3.27% to<br>13.68%  | 4.68% to<br>6.85%   | 6.49% to<br>9.25%   | 11.55% to<br>21.47% | 9.12% to<br>15.96%  | 7.54% to 20.29%     | 14.17% to<br>18.84% | 13.59% to<br>18.43% |
| 3rd year actual<br>performance credit | 4.00%               | 4.00%               | 0.00% to<br>4.10%   | 0.00%               | 0.00% to<br>4.20%   | 4.10%               | 4.30%               | 5.30%               | 5.20%               | 4.30%               | 4.10%               | 4.40%               | 4.30%               |
| 3rd anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 35.27% to<br>76.12% | 44.83% to 53.42%    | 32.33% to<br>47.49% | 30.76% to<br>42.59% | 36.60% to<br>38.96% | 30.96% to<br>37.53% | 28.28% to<br>34.25% | 28.43% to 35.48%    | 23.10% to 39.89%    | 23.22% to<br>32.42% | 23.15% to 29.61%    |
| 4th year actual<br>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<br>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%               |

|                                       |                     |                     |                     |                     |                     |                     |                     |                    |                     |                     |                     | S&P                 |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018  | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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<br>3.35%  | 0.51% to<br>4.92%   | -0.12% to<br>11.05% | 7.17% to<br>11.18%  | 0.36% to<br>12.01%  | 2.57% to<br>9.03%   | 0.15% to<br>10.42%  | -0.95% to<br>3.70% | 0.54% to<br>4.18%   | -1.23% to<br>14.32% | 9.64% to<br>19.03%  | 15.28% to<br>37.10% |
| 1st year actual<br>performance credit | 0.00% to<br>3.75%   | 3.85%               | 0.00% to<br>3.90%   | 3.95%               | 4.20%               | 4.10%               | 4.10%               | 0.00% to<br>4.10%  | 5.00%               | 0.00% to<br>5.00%   | 5.10%               | 5.40%               |
| 1st anniversary renewal<br>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%               |
| and your index return                 | 19.23% to           | 6.10% to            | -21.63% to          | -13.39% to          | -3.49% to           | 3.27% to            | 4.48% to            | 14.38% to          | 9.12% to            | 7.54% to            | 14.06% to           | 14.29% to           |
| · · ·                                 | 32.15%              | 23.79%              | 7.25%               | -0.89%              | 11.34%              | 13.68%              | 16.22%              | 21.47%             | 15.15%              | 20.29%              | 18.54%              | 18.84%              |
| 2nd year actual<br>performance credit | 4.00%               | 4.10%               | 0.00% to<br>4.20%   | 0.00%               | 0.00% to<br>4.20%   | 4.10%               | 4.30%               | 4.20%              | 4.50%               | 4.80%               | 5.00%               | 5.20%               |
| 2nd anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 28.56% to<br>76.12% | 44.83% to<br>63.86% | 35.91% to<br>48.11% | 30.76% to<br>42.59% | 30.96% to<br>39.05% | 29.10% to 32.82%   | 28.88% to<br>37.24% | 23.10% to 39.89%    | 23.77% to 33.97%    | 23.15% to 28.46%    |
| 3rd year actual<br>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<br>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 -<br>2/4/2019   | 2/5 -<br>3/4/2019   | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019   | 5/7 -<br>6/3/2019   | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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           | 6.10% to            | -21.63% to          | -13.39% to          | -0.10% to           | 3.27% to            | 4.48% to            | 14.38% to           | 8.19% to            | 7.62% to            | 14.06% to           | 13.59% to          |
| 15t year maex retarm                  | 32.15%              | 23.91%              | 8.40%               | -0.89%              | 13.79%              | 13.68%              | 16.98%              | 22.36%              | 16.65%              | 20.29%              | 17.83%              | 18.84%             |
| 1st year actual<br>performance credit | 5.60%               | 5.90%               | 0.00% to<br>5.60%   | 0.00%               | 0.00% to<br>5.40%   | 5.20%               | 4.90%               | 4.70%               | 4.50%               | 4.00%               | 3.90%               | 3.80%              |
| 1st anniversary renewal<br>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<br>18.86% | 14.92% to<br>32.08% | 27.05% to<br>76.12% | 44.83% to<br>63.86% | 34.26% to<br>46.90% | 30.76% to<br>42.59% | 30.96% to<br>39.05% | 26.70% to<br>32.82% | 31.28% to<br>37.44% | 23.40% to<br>40.52% | 24.75% to<br>33.97% | 23.15% to 29.61%   |
| 2nd year actual<br>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<br>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 -<br>2/3/2020   | 2/4 -<br>3/2/2020   | 3/3 -<br>4/6/2020   | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020   | 6/2 -<br>7/6/2020   | 7/7 -<br>8/3/2020   | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020  | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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<br>17.57% | 14.92% to<br>32.08% | 20.39% to<br>70.96% | 44.83% to 53.42%  | 37.51% to<br>47.51% | 30.78% to<br>42.59% | 32.06% to<br>38.63% | 26.70% to 33.42%  | 27.49% to<br>37.44% | 23.10% to 40.52%    | 23.22% to<br>38.34% | 23.15% to 29.53%   |
| 1st year actual<br>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<br>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 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|---------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
|                           | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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 29<sup>th</sup>, 30<sup>th</sup>, or 31<sup>st</sup> of a month, or on a day that is not a business day.

### Index **PROTECTION** Strategy

#### Russell 2000<sup>®</sup> Index

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

| 2016 Index Effective Date             | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016                                   | 3/1 -<br>4/4/2016    | 4/5 -<br>5/2/2016     | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016    | 8/2 -<br>9/5/2016    | 9/6 -<br>10/3/2016   | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>1/2/2017  |
|---------------------------------------|---------------------|--|----------------------|-----------------------|---------------------|---------------------|----------------------|----------------------|----------------------|----------------------|---------------------|---------------------|
| 2nd anniversary renewal<br>cap rate   |                     |  |                      |                       | 4.10%               | 4.00%               | 4.00%                | 4.00%                | 4.00%                | 4.00%                | 4.00%               | 4.00%               |
| 3rd year index return                 |                     | 018, Russell 2000 <sup>o</sup><br>ontracts issued on |                      |                       | -11.09% to<br>4.36% | -9.63% to<br>-4.77% | -9.05% to<br>-5.09%  | -15.00% to<br>-8.82% | -12.21% to<br>-6.98% | -8.88% to<br>6.41%   | 0.75% to<br>9.05%   | 10.59% to<br>32.14% |
| 3rd year actual<br>performance credit |                     |  |                      |                       | 0.00% to<br>4.10%   | 0.00%               | 0.00%                | 0.00%                | 0.00%                | 0.00% to<br>4.00%    | 4.00%               | 4.00%               |
| 3rd anniversary renewal<br>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<br>18.35%  | -1.57% to<br>10.71%                                  | -36.62% to<br>-2.81% | -28.04% to<br>-18.64% | -21.79% to<br>2.22% | -9.28% to<br>1.49%  | -10.60% to<br>-2.83% | -1.75% to<br>8.47%   | -6.85% to<br>6.43%   | -1.82% to<br>11.02%  | -1.80% to<br>17.12% | 15.76% to<br>19.96% |
| 4th year actual<br>performance credit | 4.00%               | 0.00% to<br>3.90%                                    | 0.00%                | 0.00%                 | 0.00% to<br>4.00%   | 0.00% to<br>4.00%   | 0.00%                | 0.00% to<br>4.10%    | 0.00% to<br>4.20%    | 0.00% to<br>4.00%    | 0.00% to<br>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<br>32.32% | 31.81% to<br>41.75%                                  | 40.21% to 128.78%    | 77.50% to<br>98.89%   | 50.90% to<br>80.18% | 50.90% to<br>67.92% | 45.15% to<br>62.57%  | 35.64% to<br>49.29%  | 40.17% to 55.64%     | 34.66% to<br>48.90%  | 16.51% to<br>53.28% | 8.61% to<br>19.17%  |
| 5th year actual<br>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<br>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%               |

|                                      |                     |                           |   |                     |                     |                      |                     |                     |                      |                      |                     | Russell             | 2000 <sup>®</sup> Index |
|--------------------------------------|---------------------|---------------------------|---|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|----------------------|---------------------|---------------------|-------------------------|
| 2017 Index Effective Date            | 1/3 -<br>2/6/2017   | 2/7 -<br>3/6/2017         | 3/7 -<br>4/3/2017                         | 4/4 -<br>5/1/2017   | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017    | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017    | 9/6 -<br>10/2/2017   | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018      |
| 1st Anniversary Renewal<br>Cap Rate  |                     |                           |   |                     | 4.20%               | 4.20%                | 4.20%               | 5.20%               | 5.20%                | 4.20%                | 4.10%               | 4.10%               | 4.20%                   |
| 2nd Year Index Return<br>Range       |                     |                           | ® Index is availat<br>n or after 8/24/202 |                     | -11.09% to<br>4.36% | -10.29% to<br>-4.77% | -8.40% to<br>-6.18% | -9.05% to<br>-5.09% | -15.00% to<br>-7.10% | -12.21% to<br>-6.98% | -11.07% to<br>6.41% | 0.75% to<br>9.46%   | 9.05% to<br>32.14%      |
| 2nd Year Performance<br>Credit Range |                     |                           | 1 OF GILEF 6/24/20.                       | 15.                 | 0.00% to<br>4.20%   | 0.00% to<br>4.20%    | 0.00%               | 0.00%               | 0.00%                | 0.00%                | 0.00% to<br>4.10%   | 4.10%               | 4.20%                   |
| 2nd Anniversary Renewal<br>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                | 7.56% to            | -6.29% to                 | -35.84% to                                | -28.04% to          | -21.74% to          | -9.28% to            | -10.60% to          | -7.14% to           | -2.83% to            | -4.98% to            | -1.80% to           | 6.64% to            | 15.76% to               |
| Range                                | 24.80%              | 10.71%                    | -12.78%                                   | -18.64%             | 0.02%               | 2.22%                | -7.59%              | -3.71%              | 8.47%                | 4.03%                | 11.02%              | 17.26%              | 19.96%                  |
| 3rd Year Performance<br>Credit Range | 4.00%               | 0% 10.71% -12.78% -18.64% |   |                     | 0.00% to<br>4.20%   | 0.00% to<br>4.20%    | 0.00%               | 0.00%               | 0.00% to<br>5.30%    | 0.00% to<br>4.40%    | 0.00% to<br>4.10%   | 4.40%               | 4.40%                   |
| 3rd Anniversary Renewal<br>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<br>Range       | 16.99% to<br>36.50% | 32.72% to<br>54.11%       | 67.73% to<br>127.50%                      | 77.50% to<br>98.89% | 53.88% to<br>80.18% | 50.90% to<br>68.43%  | 54.20% to<br>62.57% | 44.62% to<br>51.38% | 37.32% to<br>49.29%  | 42.00% to<br>54.65%  | 34.66% to<br>50.57% | 16.44% to<br>43.27% | 8.61% to<br>19.17%      |
| 4th Year Performance<br>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<br>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 -<br>2/5/2018   | 2/6 -<br>3/5/2018   | 3/6 -<br>4/2/2018                    | 4/3 -<br>4/30/2018    | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018    | 7/3 -<br>8/6/2018    | 8/7 -<br>9/4/2018    | 9/5 -<br>10/1/2018   | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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                 |                     |                     | Index is available or after 8/24/202 |                       | -10.80% to<br>4.36%  | -10.29% to<br>-4.77% | -11.11% to<br>-5.32% | -15.76% to<br>-9.17% | -12.55% to<br>-7.35% | -11.07% to<br>5.94% | 0.75% to<br>9.46%   | 8.99% to<br>32.45%  |
| 1st year actual<br>performance credit |                     | Shiracis Issued on  | or unter 6/24/20.                    | 15.                   | 0.00% to<br>4.20%    | 0.00%                | 0.00%                | 0.00%                | 0.00%                | 0.00% to<br>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<br>24.80%  | -6.29% to<br>10.71% | -35.84% to<br>-5.70%                 | -32.60% to<br>-18.64% | -21.74% to<br>-3.75% | -10.72% to<br>2.22%  | -10.60% to<br>2.83%  | 2.82% to<br>8.47%    | -5.33% to<br>2.53%   | -1.80% to<br>11.02% | 3.44% to<br>15.35%  | 15.76% to<br>19.96% |
| 2nd year actual<br>performance credit | 4.10%               | 0.00% to<br>4.00%   | 0.00%                                | 0.00%                 | 0.00%                | 0.00% to<br>4.20%    | 0.00% to<br>4.40%    | 4.30%                | 0.00% to<br>4.60%    | 0.00% to<br>4.90%   | 5.10%               | 5.30%               |
| 2nd anniversary renewal<br>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<br>32.78% | 32.72% to 54.11%    | 52.01% to<br>127.50%                 | 79.17% to<br>115.28%  | 57.46% to<br>80.68%  | 50.90% to<br>72.23%  | 44.62% to<br>62.98%  | 37.32% to<br>49.29%  | 42.00% to 54.85%     | 34.66% to 50.57%    | 16.80% to<br>48.57% | 8.61% to<br>19.17%  |
| 3rd year actual<br>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<br>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 -<br>2/4/2019 | 2/5 -<br>3/4/2019 | 3/5 -<br>4/1/2019 | 4/2 -<br>5/6/2019 | 5/7 -<br>6/3/2019 | 6/4 -<br>7/1/2019 | 7/2 -<br>8/5/2019 | 8/6 -<br>9/3/2019 | 9/4 -<br>9/30/2019 | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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          | -6.29% to         | -36.62% to        | -32.60% to        | -19.80% to        | -10.72% to        | -10.60% to        | 2.82% to          | -6.85% to          | -1.82% to           | 3.44% to            | 15.35% to          |
| ist year index return                 | 24.80%            | 10.71%            | -5.70%            | -18.64%           | -1.22%            | 2.22%             | 3.95%             | 8.47%             | 3.40%              | 11.02%              | 14.79%              | 23.73%             |
| 1st year actual                       | 5.70%             | 0.00% to          | 0.00%             | 0.00%             | 0.00%             | 0.00% to          | 0.00% to          | 4.80%             | 0.00% to           | 0.00% to            | 3.90%               | 3.90%              |
| performance credit                    | 5.70%             | 5.90%             | 0.00%             | 0.00%             | 0.00%             | 5.40%             | 5.00%             | 4.00%             | 4.60%              | 4.00%               | 5.90%               | 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%              |
| Deadland and the deal methods         | 16.75% to         | 31.77% to         | 48.24% to         | 77.47% to         | 56.96% to         | 50.90% to         | 44.61% to         | 35.64% to         | 42.00% to          | 34.66% to           | 20.04% to           | 7.21% to           |
| 2nd year index return                 | 32.93%            | 54.11%            | 128.78%           | 115.28%           | 79.76%            | 72.23%            | 62.98%            | 48.38%            | 55.64%             | 50.33%              | 48.57%              | 16.80%             |
| 2nd year actual<br>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<br>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%              |

|                                       |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     | Russell            |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|--------------------|
| 2020 Index Effective Date             | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 31.77% to         | 40.21% to         | 77.50% to         | 58.25% to         | 52.50% to         | 44.62% to         | 35.64% to         | 40.86% to          | 35.49% to           | 16.96% to           | 8.62% to           |
| ,                                     | 30.14%            | 54.11%            | 128.78%           | 95.15%            | 79.76%            | 72.23%            | 62.98%            | 49.29%            | 55.64%             | 50.57%              | 48.94%              | 20.04%             |
| 1st year actual<br>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 -             | 2/2 -             | 3/2 -             | 4/6 -             | 5/4 -             | 6/1 -             | 7/6 -             | 8/3 -             | 9/7 -              | 10/5 -              | 11/2 -              | 12/7 -             |

| 2021 Index Effective Date | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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<sup>®</sup> Index

| 2015 Index Effective Date             | 1/6 -<br>2/2/2015 | 2/3 -<br>3/2/2015 | 3/3 -<br>4/6/2015 | 4/7 -<br>5/4/2015 | 5/5 -<br>6/1/2015 | 6/2 -<br>7/6/2015 | 7/7 -<br>8/3/2015 | 8/4 -<br>8/31/2015  | 9/1 -<br>10/5/2015  | 10/6 -<br>11/2/2015 | 11/3 -<br>11/30/2015 | 12/1 -<br>1/4/2016  |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|---------------------|---------------------|----------------------|---------------------|
| 3rd anniversary renewal<br>cap rate   |                   |                   |                   |                   |                   |                   |                   | 4.00%               | 4.00%               | 4.00%               | 4.00%                | 4.10%               |
| 4th year index return                 |                   |                   |                   |                   |                   |                   |                   | -0.31% to<br>4.72%  | -1.02% to<br>6.11%  | 3.42% to 20.80%     | 17.09% to 28.26%     | 16.89% to<br>47.47% |
| 4th year actual<br>performance credit |                   |                   |                   |                   |                   |                   |                   | 0.00% to<br>4.00%   | 0.00% to<br>4.00%   | 4.00%               | 4.00%                | 4.10%               |
| 4th anniversary renewal<br>cap rate   |                   |                   |                   |                   |                   |                   |                   | 4.00%               | 4.10%               | 3.80%               | 4.10%                | 4.10%               |
| 5th year index return                 |                   |                   |                   |                   |                   |                   |                   | 44.64% to<br>58.09% | 38.56% to<br>61.49% | 37.38% to 54.14%    | 37.38% to<br>47.53%  | 43.47% to 51.77%    |
| 5th year actual<br>performance credit | As of 5/30/       | 2018, Nasdaq-1    | 100° Index is av  | ailable for infor | rce contracts iss | ued on or after   | 8/24/2015.        | 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<br>38.17% | 25.63% to<br>41.38% | 21.29% to 44.09%    | 31.87% to 43.13%     | 22.68% to 31.69%    |
| 6th year actual<br>performance credit |                   |                   |                   |                   |                   |                   |                   | 4.20%               | 4.30%               | 4.40%               | 4.50%                | 4.40%               |
| 6th anniversary renewal<br>cap rate   |                   |                   |                   |                   |                   |                   |                   | 4.20%               | 4.10%               | 4.10%               | 4.10%                | 4.20%               |

| 2016 Index Effective Date             | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016                              | 3/1 -<br>4/4/2016   | 4/5 -<br>5/2/2016  | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>1/2/2017  |
|---------------------------------------|---------------------|---|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 2nd anniversary renewal<br>cap rate   |                     |   |                     |                    | 4.10%               | 4.00%               | 3.90%               | 4.00%               | 4.00%               | 4.00%                | 4.00%               | 4.10%               |
| 3rd year index return                 |                     | 18, Nasdaq-100 <sup>°</sup><br>tracts issued on |                     |                    | -2.32% to<br>18.10% | 2.74% to 12.02%     | 5.61% to<br>11.07%  | -0.31% to<br>4.72%  | 0.01% to<br>5.73%   | 3.53% to<br>20.80%   | 14.11% to 28.26%    | 22.79% to<br>47.41% |
| 3rd year actual<br>performance credit | -                   |   |                     | -                  | 0.00% to<br>4.10%   | 4.00%               | 3.90%               | 0.00% to<br>4.00%   | 4.00%               | 4.00%                | 4.00%               | 4.10%               |
| 3rd anniversary renewal<br>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<br>38.67% | 24.17% to<br>37.76%                             | -6.49% to<br>25.15% | 5.92% to<br>14.37% | 12.60% to<br>39.08% | 29.52% to<br>34.95% | 31.84% to<br>41.71% | 43.50% to<br>61.49% | 38.56% to<br>50.67% | 37.38% to 56.17%     | 35.00% to 51.61%    | 43.08% to 51.10%    |
| 4th year actual<br>performance credit | 4.00%               | 4.00%   | 0.00% to<br>4.10%   | 4.00%              | 4.00%               | 4.00%               | 4.10%               | 4.00%               | 4.10%               | 3.80%                | 4.10%               | 4.10%               |
| 4th anniversary renewal<br>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<br>47.47% | 39.74% to<br>47.44%                             | 39.27% to<br>87.34% | 56.21% to 69.17%   | 39.40% to 56.21%    | 38.30% to<br>45.82% | 32.84% to 42.59%    | 25.63% to<br>38.17% | 25.75% to<br>41.38% | 21.29% to 41.60%     | 25.80% to 44.09%    | 23.15% to 30.61%    |
| 5th year actual<br>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<br>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%               |

|                                       |                     |                                    |                     |                          |                     |                     |                     |                     |                     |                     |                     | Nasdaq              | -100° Index        |
|---------------------------------------|---------------------|------------------------------------|---------------------|--------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--------------------|
| 2017 Index Effective Date             | 1/3 -<br>2/6/2017   | 2/7 -<br>3/6/2017                  | 3/7 -<br>4/3/2017   | 4/4 -<br>5/1/2017        | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017  | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018 |
| 1st anniversary renewal<br>cap rate   |                     |                                    |                     |                          | 4.20%               | 4.10%               | 4.10%               | 5.10%               | 5.20%               | 4.20%               | 4.10%               | 4.20%               | 4.20%              |
| 2nd year index return                 | , ,                 | .8, Nasdaq-100<br>tracts issued on |                     | able for inforce<br>015. | -2.32% to<br>18.10% | 0.91% to<br>12.02%  | 7.01% to 10.42%     | 5.61% to<br>11.07%  | -0.31% to<br>7.26%  | -1.02% to<br>5.73%  | 0.01% to<br>20.80%  | 14.11% to 28.26%    | 22.27% to 47.41%   |
| 2nd year actual<br>performance credit | -                   |                                    |                     | -                        | 0.00% to<br>4.20%   | 4.10%               | 4.10%               | 5.10%               | 0.00% to<br>5.20%   | 0.00% to<br>4.20%   | 4.10%               | 4.20%               | 4.20%              |
| 2nd anniversary renewal<br>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<br>43.06% | 18.54% to<br>37.74%                | -6.49% to<br>16.87% | 5.92% to<br>14.99%       | 12.60% to<br>38.40% | 29.14% to<br>36.09% | 33.08% to<br>37.11% | 30.87% to<br>39.79% | 41.71% to<br>59.83% | 38.64% to<br>49.07% | 35.00% to 56.17%    | 41.04% to<br>51.01% | 43.08% to 51.61%   |
| 3rd year actual<br>performance credit | 4.00%               | 4.00%                              | 0.00% to<br>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<br>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<br>50.69% | 37.35% to<br>57.44%                | 52.31% to<br>87.34% | 57.46% to<br>69.17%      | 40.50% to 56.21%    | 38.60% to<br>47.47% | 37.30% to<br>40.73% | 32.84% to<br>44.29% | 27.00% to<br>38.17% | 28.58% to<br>41.13% | 21.29% to<br>44.09% | 26.48% to 38.09%    | 22.68% to 29.99%   |
| 4th year actual<br>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<br>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 -<br>2/5/2018   | 2/6 -<br>3/5/2018                 | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018   | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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                 | , ,                 | 8, Nasdaq-100<br>tracts issued on |                     | able for inforce    | -1.50% to<br>18.10% | 0.76% to<br>9.89%   | 0.27% to<br>12.02%  | -0.59% to<br>4.63%  | 0.51% to<br>6.11%   | -1.02% to<br>18.36% | 14.11% to 28.26%    | 22.09% to<br>47.47% |
| 1st year actual<br>performance credit | com                 |                                   | of unter 0/24/2     | .015                | 0.00% to<br>4.20%   | 4.10%               | 4.10%               | 0.00% to<br>4.20%   | 5.10%               | 0.00% to<br>5.10%   | 5.30%               | 5.50%               |
| 1st anniversary renewal<br>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<br>43.06% | 18.54% to<br>37.74%               | -6.49% to<br>19.94% | -0.22% to<br>14.99% | 12.47% to<br>37.56% | 27.61% to<br>36.09% | 30.87% to<br>49.80% | 43.50% to<br>58.09% | 38.64% to<br>50.74% | 35.00% to<br>56.17% | 42.21% to<br>51.03% | 45.41% to<br>51.61% |
| 2nd year actual<br>performance credit | 4.10%               | 4.10%                             | 0.00% to<br>4.20%   | 0.00% to<br>4.10%   | 4.20%               | 4.20%               | 4.30%               | 4.20%               | 4.60%               | 4.90%               | 4.90%               | 5.30%               |
| 2nd anniversary renewal<br>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<br>50.69% | 37.35% to<br>57.44%               | 44.18% to<br>87.34% | 57.46% to<br>80.63% | 41.64% to 58.29%    | 39.40% to<br>47.47% | 32.84% to<br>44.29% | 29.40% to<br>36.52% | 27.70% to<br>40.68% | 21.29% to<br>44.09% | 26.03% to 38.28%    | 22.68% to<br>31.69% |
| 3rd year actual<br>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<br>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 -<br>2/4/2019   | 2/5 -<br>3/4/2019   | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019   | 5/7 -<br>6/3/2019   | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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<br>43.06% | 18.54% to<br>37.76% | -6.49% to<br>21.17% | -0.22% to<br>15.28% | 19.13% to<br>39.08% | 27.61% to<br>36.09% | 30.87% to<br>50.03% | 43.50% to<br>61.49% | 38.56% to<br>50.56% | 35.82% to<br>56.17% | 42.82% to<br>49.91% | 42.66% to<br>51.61% |
| 1st year actual<br>performance credit | 5.70%               | 5.90%               | 0.00% to<br>5.60%   | 0.00% to<br>5.50%   | 5.50%               | 5.30%               | 4.90%               | 4.70%               | 4.60%               | 4.00%               | 3.80%               | 3.80%               |
| 1st anniversary renewal<br>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<br>50.61% | 37.35% to<br>57.44% | 44.18% to<br>87.10% | 51.52% to<br>80.63% | 39.41% to 50.73%    | 38.30% to<br>47.47% | 32.84% to<br>44.29% | 25.63% to<br>36.52% | 33.79% to<br>41.38% | 21.72% to<br>43.49% | 28.37% to<br>38.57% | 22.68% to<br>31.69% |
| 2nd year actual<br>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<br>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%               |

|                                      |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     | Nasdaq             |
|--------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|--------------------|
| 020 Index Effective Date             | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>1/4/2021 |
| NITIAL 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%              |
| at some indess seture                | 39.57% to         | 37.35% to         | 39.27% to         | 53.32% to         | 41.64% to         | 38.30% to         | 34.48% to         | 25.63% to         | 27.50% to          | 21.29% to           | 27.48% to           | 22.68% to          |
| st year index return                 | 47.50%            | 57.44%            | 87.10%            | 69.17%            | 51.52%            | 47.47%            | 44.29%            | 38.17%            | 41.38%             | 44.09%              | 43.13%              | 31.69%             |
| st year actual<br>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%              |
| st anniversary renewal<br>ap 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%              |
| 021 Index Effective Date             | 1/5 -             | 2/2 -             | 3/2 -             | 4/6 -             | 5/4 -             | 6/1 -             | 7/6 -             | 8/3 -             | 9/7 -              | 10/5 -              | 11/2 -              | 12/7 -             |

3.20%

3.10%

2.90%

2.70%

2.80%

2.90%

3.10%

INITIAL CAP RATE

2.20%

2.40%

2.40%

3.00%

3.20%

### Index **PROTECTION** Strategy

#### EURO STOXX 50®1

| 2015 Index Effective Date             | 1/6 -<br>2/2/2015 | 2/3 -<br>3/2/2015 | 3/3 -<br>4/6/2015 | 4/7 -<br>5/4/2015 | 5/5 -<br>6/1/2015 | 6/2 -<br>7/6/2015 | 7/7 -<br>8/3/2015 | 8/4 -<br>8/31/2015  | 9/1 -<br>10/5/2015   | 10/6 -<br>11/2/2015  | 11/3 -<br>11/30/2015 | 12/1 -<br>1/4/2016  |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|----------------------|----------------------|----------------------|---------------------|
| 3rd anniversary renewal<br>cap rate   |                   |                   |                   |                   |                   |                   |                   | 5.20%               | 5.20%                | 5.10%                | 5.10%                | 5.20%               |
| 4th year index return                 |                   |                   |                   |                   |                   |                   |                   | -5.55% to<br>-0.11% | 0.72% to<br>6.20%    | 3.72% to<br>15.66%   | 13.92% to<br>18.22%  | 12.32% to 27.00%    |
| 4th year actual<br>performance credit |                   |                   |                   |                   |                   |                   |                   | 0.00%               | 5.20%                | 5.10%                | 5.10%                | 5.20%               |
| 4th anniversary renewal<br>cap rate   |                   |                   |                   |                   |                   |                   |                   | 5.30%               | 5.20%                | 5.10%                | 5.10%                | 5.10%               |
| 5th year index return                 |                   |                   |                   |                   |                   |                   |                   | -3.98% to<br>1.10%  | -10.70% to<br>-2.76% | -18.26% to<br>-4.65% | -15.46% to<br>-4.80% | -8.68% to<br>-1.99% |
| 5th year actual<br>performance credit | As of 5/30/2      | 018, EURO STO     | XX 50° Index is   | available for inf | force contracts i | ssued on or afte  | er 8/24/2015.     | 0.00% to<br>5.30%   | 0.00%                | 0.00%                | 0.00%                | 0.00%               |
| 5th anniversary renewal<br>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<br>42.87%  | 16.48% to<br>39.08%  | 15.83% to<br>22.53% |
| 6th year actual<br>performance credit |                   |                   |                   |                   |                   |                   |                   | 4.50%               | 4.40%                | 4.40%                | 4.50%                | 4.60%               |
| 6th anniversary renewal<br>cap rate   |                   |                   |                   |                   |                   |                   |                   | 4.50%               | 4.40%                | 4.30%                | 4.30%                | 4.30%               |

| 2016 Index Effective Date             | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016                | 3/1 -<br>4/4/2016   | 4/5 -<br>5/2/2016     | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016  | 9/6 -<br>10/3/2016   | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016  | 12/6 -<br>1/2/2017  |
|---------------------------------------|---------------------|-----------------------------------|---------------------|-----------------------|---------------------|---------------------|---------------------|--------------------|----------------------|----------------------|----------------------|---------------------|
| 2nd anniversary renewal<br>cap rate   |                     |                                   |                     |                       | 5.10%               | 5.10%               | 5.10%               | 5.20%              | 5.20%                | 5.10%                | 5.10%                | 5.20%               |
| 3rd year index return                 |                     | 018, EURO STO<br>contracts issued |                     |                       | -6.87% to<br>-0.75% | -4.19% to<br>3.87%  | -0.55% to<br>2.53%  | -4.95% to<br>5.10% | 0.35% to<br>6.49%    | 2.12% to<br>15.69%   | 12.80% to<br>18.18%  | 19.25% to<br>28.76% |
| 3rd year actual<br>performance credit |                     |                                   |                     |                       | 0.00%               | 0.00% to<br>5.10%   | 0.00% to<br>5.10%   | 0.00% to<br>5.20%  | 5.20%                | 5.10%                | 5.10%                | 5.20%               |
| 3rd anniversary renewal<br>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<br>23.92% | 8.77% to<br>20.97%                | -29.58% to<br>3.12% | -20.23% to<br>-15.44% | -19.59% to<br>0.84% | -7.70% to<br>-0.36% | -6.93% to<br>-2.42% | -4.90% to<br>1.10% | -11.49% to<br>-4.87% | -18.26% to<br>-5.61% | -17.62% to<br>-2.80% | -8.68% to<br>-3.87% |
| 4th year actual<br>performance credit | 5.20%               | 4.80%                             | 0.00% to<br>5.40%   | 0.00%                 | 0.00% to<br>5.20%   | 0.00%               | 0.00%               | 0.00% to<br>5.30%  | 0.00%                | 0.00%                | 0.00%                | 0.00%               |
| 4th anniversary renewal<br>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<br>-2.31% | -4.12% to<br>3.16%                | 8.31% to<br>60.83%  | 35.43% to<br>42.46%   | 21.73% to<br>42.03% | 21.68% to<br>32.11% | 15.94% to<br>26.73% | 24.22% to 28.98%   | 24.10% to<br>31.43%  | 22.95% to<br>43.43%  | 16.66% to<br>42.28%  | 17.20% to<br>21.53% |
| 5th year actual<br>performance credit | 0.00%               | 0.00% to<br>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<br>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.

|                                       |                     |                     |                                      |                       |                     |                     |                     |                     |                     |                      |                      | EURO                | STOXX 50®1          |
|---------------------------------------|---------------------|---------------------|--------------------------------------|-----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|----------------------|---------------------|---------------------|
| 2017 Index Effective Date             | 1/3 -<br>2/6/2017   | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017                    | 4/4 -<br>5/1/2017     | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017   | 10/3 -<br>11/6/2017  | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018  |
| 1st anniversary renewal<br>cap rate   |                     |                     |                                      |                       | 5.25%               | 5.20%               | 5.30%               | 6.30%               | 6.40%               | 5.40%                | 5.40%                | 5.40%               | 5.40%               |
| 2nd year index return                 |                     |                     | XX 50° Index is<br>I on or after 8/2 |                       | -6.87% to<br>-0.75% | -4.19% to<br>3.94%  | 0.81% to<br>2.53%   | -0.10% to<br>1.42%  | -5.55% to<br>5.10%  | 0.72% to<br>6.49%    | 0.35% to<br>15.69%   | 12.80% to<br>18.22% | 15.80% to<br>28.76% |
| 2nd year actual performance credit    |                     |                     |                                      |                       | 0.00%               | 0.00% to<br>5.20%   | 5.30%               | 0.00% to<br>6.30%   | 0.00% to<br>6.40%   | 5.40%                | 5.40%                | 5.40%               | 5.40%               |
| 2nd anniversary renewal<br>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<br>27.71% | -2.79% to<br>20.97% | -27.67% to<br>-9.88%                 | -20.23% to<br>-15.53% | -19.59% to<br>1.33% | -7.49% to<br>0.84%  | -5.86% to<br>-4.20% | -6.29% to<br>-2.42% | -6.93% to<br>0.70%  | -11.49% to<br>-5.18% | -17.62% to<br>-5.46% | -8.06% to<br>-2.80% | -8.68% to<br>-3.24% |
| 3rd year actual<br>performance credit | 5.20%               | 0.00% to<br>4.80%   | 0.00%                                | 0.00%                 | 0.00% to<br>5.40%   | 0.00% to<br>5.30%   | 0.00%               | 0.00%               | 0.00% to<br>6.50%   | 0.00%                | 0.00%                | 0.00%               | 0.00%               |
| 3rd anniversary renewal<br>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<br>-1.41% | -3.98% to<br>16.43% | 27.18% to<br>57.16%                  | 35.43% to<br>43.14%   | 21.08% to<br>44.61% | 21.68% to<br>32.11% | 20.97% to<br>24.18% | 15.94% to<br>24.21% | 25.35% to<br>30.23% | 23.14% to<br>32.78%  | 22.95% to<br>42.28%  | 16.49% to<br>27.80% | 15.83% to<br>21.53% |
| 4th year actual<br>performance credit | 0.00%               | 0.00% to<br>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<br>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 -<br>2/5/2018 | 2/6 -<br>3/5/2018 | 3/6 -<br>4/2/2018 | 4/3 -<br>4/30/2018 | 5/1 -<br>6/4/2018 | 6/5 -<br>7/2/2018 | 7/3 -<br>8/6/2018 | 8/7 -<br>9/4/2018 | 9/5 -<br>10/1/2018 | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>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 5/30/2      | 018 FURO STO      | XX 50° Index is   | available for      | -6.86% to         | -4.19% to         | -5.50% to         | -5.55% to         | 2.73% to           | 0.35% to            | 12.32% to           | 14.76% to          |
| ist year mack return                  |                   | ,                 | d on or after 8/2 |                    | -0.61%            | 4.03%             | 3.94%             | 2.72%             | 6.49%              | 15.69%              | 18.22%              | 28.76%             |
| 1st year actual                       | intoree           |                   |                   | -1/2013.           | 0.00%             | 0.00% to          | 0.00% to          | 0.00% to          | 6.60%              | 6.60%               | 6.80%               | 7.10%              |
| performance credit                    |                   |                   |                   |                    | 0.00%             | 5.20%             | 5.30%             | 5.40%             | 0.00%              | 0.00%               | 0.00%               | 7.10%              |
| 1st anniversary renewal<br>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         | 0.65% to          | -28.01% to        | -22.49% to         | -19.59% to        | -7.54% to         | -7.08% to         | -5.51% to         | -11.49% to         | -17.62% to          | -13.14% to          | -8.68% to          |
| zna year maex return                  | 27.71%            | 20.97%            | -2.79%            | -15.35%            | -2.15%            | 1.33%             | -1.56%            | 0.70%             | -4.90%             | -5.16%              | -2.60%              | -3.24%             |
| 2nd year actual                       | 5.30%             | 4.90%             | 0.00%             | 0.00%              | 0.00%             | 0.00% to          | 0.00%             | 0.00% to          | 0.00%              | 0.00%               | 0.00%               | 0.00%              |
| performance credit                    | 5.50%             | 4.90%             | 0.00%             | 0.00%              | 0.00%             | 5.30%             | 0.00%             | 5.50%             | 0.00%              | 0.00%               | 0.00%               | 0.00%              |
| 2nd anniversary renewal<br>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         | -4.12% to         | 16.43% to         | 35.43% to          | 25.38% to         | 21.08% to         | 15.94% to         | 25.35% to         | 23.14% to          | 22.95% to           | 16.01% to           | 15.83% to          |
| Sid year maex retain                  | -1.93%            | 11.33%            | 57.16%            | 48.18%             | 45.55%            | 32.11%            | 28.83%            | 30.23%            | 32.78%             | 42.28%              | 35.84%              | 21.14%             |
| 3rd year actual<br>performance credit | 0.00%             | 0.00% to<br>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<br>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 -<br>2/4/2019   | 2/5 -<br>3/4/2019   | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019     | 5/7 -<br>6/3/2019    | 6/4 -<br>7/1/2019   | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019   | 10/1 -<br>11/4/2019  | 11/5 -<br>12/2/2019  | 12/3 -<br>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<br>27.71% | 0.81% to<br>20.97%  | -29.58% to<br>1.09% | -22.49% to<br>-15.35% | -18.17% to<br>-0.93% | -7.70% to<br>1.33%  | -7.08% to<br>-1.29% | -3.98% to<br>1.10%  | -11.49% to<br>-4.87% | -18.26% to<br>-5.16% | -13.14% to<br>-2.90% | -8.68% to<br>-2.60% |
| 1st year actual<br>performance credit | 7.30%               | 7.20%               | 0.00% to<br>7.50%   | 0.00%                 | 0.00%                | 0.00% to<br>6.80%   | 0.00%               | 0.00% to<br>6.20%   | 0.00%                | 0.00%                | 0.00%                | 0.00%               |
| 1st anniversary renewal<br>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<br>-2.42% | -4.12% to<br>11.33% | 9.10% to<br>62.11%  | 36.62% to<br>48.18%   | 24.76% to<br>45.55%  | 21.08% to<br>31.76% | 15.94% to<br>27.31% | 24.22% to<br>28.83% | 23.14% to<br>32.78%  | 23.48% to<br>42.87%  | 16.48% to<br>35.84%  | 15.83% to<br>21.53% |
| 2nd year actual<br>performance credit | 0.00%               | 0.00% to<br>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<br>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%               |

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.

|                           |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |                     | EURO               |
|---------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|--------------------|
| 2020 Index Effective Date | 1/7 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | -4.12% to         | 8.31% to          | 35.43% to         | 31.54% to         | 20.97% to         | 16.73% to         | 24.22% to         | 23.14% to          | 22.95% to           | 16.48% to           | 15.83% to          |
| ist year maex return      | -3.38%            | 11.33%            | 62.11%            | 43.40%            | 45.55%            | 32.11%            | 26.77%            | 30.23%            | 32.78%             | 42.87%              | 39.08%              | 22.53%             |
| 1st year actual           | 0.00%             | 0.00% to          | 4.00%             | 2.90%             | 3.40%             | 3.30%             | 3.10%             | 2.90%             | 2.60%              | 2.60%               | 2.40%               | 2.40%              |
| performance credit        | 0.00%             | 4.50%             | 4.00%             | 2.90%             | 3.40%             | 3.30%             | 5.10%             | 2.90%             | 2.00%              | 2.00%               | 2.40%               | 2.40%              |
| 1st anniversary renewal   | 3.80%             | 4.00%             | 3.40%             | 2.80%             | 3.60%             | 3.40%             | 2.90%             | 2.60%             | 2.50%              | 2,50%               | 2.30%               | 2.10%              |
| cap rate                  | 5.00%             | 4.00%             | 5.40%             | 2.00%             | 5.00%             | 5.40%             | 2.90%             | 2.00%             | 2.30%              | 2.30%               | 2.30%               | 2.10%              |

| 2021 Index Effective Date | 1/5 -    | 2/2 -    | 3/2 -    | 4/6 -    | 5/4 -     | 6/1 -    | 7/6 -    | 8/3 -    | 9/7 -     | 10/5 -    | 11/2 -    | 12/7 -   |
|---------------------------|----------|----------|----------|----------|-----------|----------|----------|----------|-----------|-----------|-----------|----------|
|                           | 2/1/2021 | 3/1/2021 | 4/5/2021 | 5/3/2021 | 5/31/2021 | 7/5/2021 | 8/2/2021 | 9/6/2021 | 10/4/2021 | 11/1/2021 | 12/6/2021 | 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%    |

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

#### iShares<sup>®</sup> MSCI EM ETF<sup>1</sup>

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

| 2016 Index Effective Date            | 1/5 -<br>2/1/2016   | 2/2 -<br>2/29/2016                              | 3/1 -<br>4/4/2016   | 4/5 -<br>5/2/2016   | 5/3 -<br>6/6/2016   | 6/7 -<br>7/4/2016   | 7/5 -<br>8/1/2016   | 8/2 -<br>9/5/2016   | 9/6 -<br>10/3/2016  | 10/4 -<br>10/31/2016 | 11/1 -<br>12/5/2016 | 12/6 -<br>1/2/2017  |
|--------------------------------------|---------------------|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| 3rd anniversary renewal<br>cap rate  |                     | As of 6/  | 2/2010              |                     | 4.30%               | 4.30%               | 4.30%               | 4.40%               | 4.40%               | 4.10%                | 4.50%               | 4.40%               |
| 4th year index return                |                     | AS OF OF<br>ASCI EM ETF Ind<br>tracts issued on | dex is available    |                     | -19.27% to<br>0.76% | -6.86% to<br>-0.02% | -0.59% to<br>6.45%  | 7.50% to<br>15.49%  | 3.48% to<br>9.29%   | 4.24% to<br>12.56%   | 3.73% to<br>18.75%  | 11.54% to<br>18.58% |
| 4th year yerformance<br>credit       | com                 |   |                     | .015.               | 0.00% to<br>4.30%   | 0.00%               | 0.00% to<br>4.30%   | 4.40%               | 4.40%               | 4.10%                | 4.50%               | 4.40%               |
| 4th anniversary renewal<br>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<br>range       | 16.57% to<br>30.63% | 27.66% to<br>34.61%                             | 27.24% to<br>76.15% | 48.36% to<br>55.61% | 35.32% to<br>51.24% | 26.98% to<br>41.14% | 15.20% to<br>26.98% | 12.08% to<br>19.80% | 11.24% to<br>20.84% | 9.15% to<br>15.56%   | -3.05% to<br>13.34% | -5.57% to<br>-0.77% |
| 5th year performance<br>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<br>4.50%   | 0.00%               |
| 5th anniversary renewal<br>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 -<br>2/6/2017   | 2/7 -<br>3/6/2017   | 3/7 -<br>4/3/2017                  | 4/4 -<br>5/1/2017   | 5/2 -<br>6/5/2017   | 6/6 -<br>7/4/2017   | 7/5 -<br>7/16/2017  | 7/17 -<br>7/31/2017 | 8/1 -<br>9/5/2017   | 9/6 -<br>10/2/2017  | 10/3 -<br>11/6/2017 | 11/7 -<br>12/4/2017 | 12/5 -<br>1/2/2018  |
|---------------------------------------|---------------------|---------------------|------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2nd anniversary renewal<br>cap rate   |                     |                     |                                    |                     | 4.40%               | 4.50%               | 4.50%               | 5.50%               | 5.60%               | 4.60%               | 4.30%               | 4.60%               | 4.60%               |
| 3rd year index return                 | , ,                 |                     | CI EM ETF Inde<br>ed on or after 8 |                     | -19.27% to<br>0.20% | -6.63% to<br>0.76%  | -0.59% to<br>1.10%  | -0.12% to<br>2.82%  | 6.45% to<br>15.49%  | 4.27% to<br>9.24%   | 3.73% to<br>12.74%  | 9.48% to<br>19.28%  | 11.54% to<br>18.75% |
| 3rd year actual<br>performance credit |                     |                     |                                    |                     | 0.00% to<br>4.40%   | 0.00% to<br>4.50%   | 0.00% to<br>4.50%   | 0.00% to<br>5.50%   | 5.60%               | 4.60%               | 4.30%               | 4.60%               | 4.60%               |
| 3rd anniversary renewal<br>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<br>30.91% | 28.25% to<br>36.15% | 35.63% to<br>76.15%                | 49.34% to<br>55.61% | 36.14% to 51.20%    | 26.98% to<br>41.14% | 23.96% to<br>26.98% | 15.20% to<br>23.19% | 12.24% to<br>19.80% | 12.29% to<br>20.84% | 7.22% to<br>15.56%  | -3.05% to<br>7.24%  | -6.96% to<br>-1.16% |
| 4th year actual<br>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<br>4.60%   | 0.00%               |
| 4th anniversary renewal<br>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%               |

|                                       |                     |                                     |                     |                     |                      |                     |                     |                     |                     |                     |                     | iShares® MS         |
|---------------------------------------|---------------------|-------------------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 2018 Index Effective Date             | 1/3 -<br>2/5/2018   | 2/6 -<br>3/5/2018                   | 3/6 -<br>4/2/2018   | 4/3 -<br>4/30/2018  | 5/1 -<br>6/4/2018    | 6/5 -<br>7/2/2018   | 7/3 -<br>8/6/2018   | 8/7 -<br>9/4/2018   | 9/5 -<br>10/1/2018  | 10/2 -<br>11/5/2018 | 11/6 -<br>12/3/2018 | 12/4 -<br>1/1/2019  |
| 1st anniversary renewal<br>cap rate   |                     |                                     |                     |                     | 4.40%                | 4.50%               | 4.50%               | 4.60%               | 4.80%               | 5.00%               | 5.30%               | 5.60%               |
| 2nd year index return                 |                     | 19, iShares® MS<br>e contracts issu |                     |                     | -19.27% to<br>-3.16% | -7.22% to<br>0.76%  | -4.33% to<br>13.08% | 9.18% to<br>15.49%  | 4.10% to<br>9.66%   | 3.73% to<br>12.84%  | 9.48% to<br>18.96%  | 11.54% to<br>19.28% |
| 2nd year actual<br>performance credit |                     |                                     |                     |                     | 0.00%                | 0.00% to<br>4.50%   | 0.00% to<br>4.50%   | 4.60%               | 4.80%               | 5.00%               | 5.30%               | 5.60%               |
| 2nd anniversary renewal<br>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<br>30.63% | 28.13% to<br>36.15%                 | 30.53% to<br>76.15% | 49.34% to<br>63.21% | 40.43% to<br>52.83%  | 32.45% to<br>41.62% | 15.20% to<br>32.45% | 12.24% to<br>19.86% | 12.29% to<br>20.64% | 6.73% to<br>15.56%  | -2.80% to<br>9.11%  | -6.96% to<br>-1.51% |
| 3rd year actual<br>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<br>5.10%   | 0.00%               |
| Brd anniversary renewal<br>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 -<br>2/4/2019   | 2/5 -<br>3/4/2019                   | 3/5 -<br>4/1/2019   | 4/2 -<br>5/6/2019     | 5/7 -<br>6/3/2019    | 6/4 -<br>7/1/2019          | 7/2 -<br>8/5/2019   | 8/6 -<br>9/3/2019   | 9/4 -<br>9/30/2019  | 10/1 -<br>11/4/2019 | 11/5 -<br>12/2/2019 | 12/3 -<br>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                 |                     | 9, iShares® MSC<br>r inforce contra |                     | -24.34% to<br>-16.95% | -15.03% to<br>-1.56% | -7.22% to<br>0.76%         | -4.50% to<br>14.34% | 9.19% to<br>15.49%  | 3.48% to<br>9.18%   | 4.24% to<br>12.84%  | 8.68% to<br>17.00%  | 11.54% to<br>19.28% |
| 1st year actual<br>performance credit | -                   | after 8/24/2015                     | -                   | 0.00%                 | 0.00%                | 0.78%<br>0.00% to<br>5.70% | 0.00% to<br>5.20%   | 5.00%               | 4.80%               | 4.20%               | 4.10%               | 4.00%               |
| 1st anniversary renewal<br>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<br>30.63% | 27.24% to<br>36.15%                 | 30.53% to<br>76.15% | 49.34% to<br>63.21%   | 37.22% to<br>51.58%  | 34.69% to<br>41.62%        | 17.31% to<br>32.45% | 12.08% to<br>19.86% | 12.29% to<br>20.64% | 8.68% to<br>15.41%  | -2.30% to<br>9.11%  | -8.24% to<br>-0.77% |
| 2nd year actual<br>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<br>4.00%   | 0.00%               |
| 2nd anniversary renewal<br>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 -<br>2/3/2020 | 2/4 -<br>3/2/2020 | 3/3 -<br>4/6/2020 | 4/7 -<br>5/4/2020 | 5/5 -<br>6/1/2020 | 6/2 -<br>7/6/2020 | 7/7 -<br>8/3/2020 | 8/4 -<br>9/7/2020 | 9/8 -<br>10/5/2020 | 10/6 -<br>11/2/2020 | 11/3 -<br>12/1/2020 | 12/2 -<br>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         | 27.66% to         | 27.24% to         | 48.36% to         | 42.84% to         | 24.76% to         | 15.20% to         | 12.08% to         | 12.02% to          | 9.15% to            | -2.30% to           | -6.96% to          |
| Ist year maex return                  | 30.91%            | 36.15%            | 73.72%            | 55.24%            | 51.58%            | 41.93%            | 26.73%            | 20.50%            | 20.84%             | 15.56%              | 12.36%              | -0.28%             |
| 1st year actual<br>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<br>2.40%   | 0.00%              |
| 1st anniversary renewal<br>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 -<br>2/1/2021 | 2/2 -<br>3/1/2021 | 3/2 -<br>4/5/2021 | 4/6 -<br>5/3/2021 | 5/4 -<br>5/31/2021 | 6/1 -<br>7/5/2021 | 7/6 -<br>8/2/2021 | 8/3 -<br>9/6/2021 | 9/7 -<br>10/4/2021 | 10/5 -<br>11/1/2021 | 11/2 -<br>12/6/2021 | 12/7 -<br>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%              |
|                           |                   |                   |                   |                   | 4.5                |                   |                   |                   |                    |                     |                     |                    |

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

| Notes |
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Withdrawals will reduce the contract value and the value of any protection benefits. Withdrawals taken within the contract withdrawal charge schedule will be subject to a withdrawal charge. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

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