

Actual historical indexed crediting rates — last twelve months

S&P 500° value as of date — beginning of segment year	S&P 500° value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500 [®] segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 13, 2024	6,051.09	Dec. 15, 2025	6,816.15	12.64%	8.50%	8.50%
Nov. 15, 2024	5,870.62	Nov. 14, 2025	6,734.11	14.71%	8.50%	8.50%
Oct. 15, 2024	5,804.48	Oct. 15, 2025	6,671.06	14.93%	8.50%	8.50%
Sep. 13, 2024	5,626.02	Sep. 15, 2025	6,615.28	17.58%	8.50%	8.50%
Aug. 15, 2024	5,543.22	Aug. 15, 2025	6,449.80	16.35%	8.50%	8.50%
Jul. 15, 2024	5,631.20	Jul. 15, 2025	6,243.76	10.87%	8.50%	8.50%
Jun. 14, 2024	5,431.60	Jun. 13, 2025	5,976.97	10.04%	8.50%	8.50%
May. 15, 2024	5,308.15	May. 14, 2025	5,892.58	11.01%	8.50%	8.50%
Apr. 15, 2024	5,061.82	Apr. 14, 2025	5,405.97	6.79%	8.50%	6.79%
Mar. 15, 2024	5,117.09	Mar. 14, 2025	5,638.94	10.19%	8.50%	8.50%
Feb. 15, 2024	5,029.73	Feb. 14, 2025	6,114.63	21.57%	9.00%	9.00%
Jan. 12, 2024	4,783.83	Jan. 14, 2025	5,949.91	24.38%	9.00%	9.00%
	as of date — beginning of segment year Dec. 13, 2024 Nov. 15, 2024 Oct. 15, 2024 Sep. 13, 2024 Aug. 15, 2024 Jul. 15, 2024 Jun. 14, 2024 May. 15, 2024 Apr. 15, 2024 Mar. 15, 2024 Feb. 15, 2024	as of date — beginning of segment year beginning of segment year Dec. 13, 2024 6,051.09 Nov. 15, 2024 5,870.62 Oct. 15, 2024 5,804.48 Sep. 13, 2024 5,626.02 Aug. 15, 2024 5,631.20 Jul. 15, 2024 5,431.60 May. 15, 2024 5,308.15 Apr. 15, 2024 5,061.82 Mar. 15, 2024 5,029.73	as of date — beginning of segment year S&P 500° value beginning of segment year* as of date — end of segment year Dec. 13, 2024 6,051.09 Dec. 15, 2025 Nov. 15, 2024 5,870.62 Nov. 14, 2025 Oct. 15, 2024 5,804.48 Oct. 15, 2025 Sep. 13, 2024 5,626.02 Sep. 15, 2025 Aug. 15, 2024 5,543.22 Aug. 15, 2025 Jul. 15, 2024 5,631.20 Jul. 15, 2025 Jun. 14, 2024 5,431.60 Jun. 13, 2025 May. 15, 2024 5,308.15 May. 14, 2025 Apr. 15, 2024 5,061.82 Apr. 14, 2025 Mar. 15, 2024 5,117.09 Mar. 14, 2025 Feb. 15, 2024 5,029.73 Feb. 14, 2025	as of date — beginning of segment year S&P 500° value beginning of segment year as of date — end of segment year S&P 500° value end of segment year Dec. 13, 2024 6,051.09 Dec. 15, 2025 6,816.15 Nov. 15, 2024 5,870.62 Nov. 14, 2025 6,734.11 Oct. 15, 2024 5,804.48 Oct. 15, 2025 6,671.06 Sep. 13, 2024 5,626.02 Sep. 15, 2025 6,615.28 Aug. 15, 2024 5,543.22 Aug. 15, 2025 6,449.80 Jul. 15, 2024 5,631.20 Jul. 15, 2025 6,243.76 Jun. 14, 2024 5,431.60 Jun. 13, 2025 5,976.97 May. 15, 2024 5,308.15 May. 14, 2025 5,892.58 Apr. 15, 2024 5,061.82 Apr. 14, 2025 5,638.94 Feb. 15, 2024 5,029.73 Feb. 14, 2025 6,114.63	as of date — beginning of segment year S&P 500° value end of segment year as of date — end of segment year S&P 500° value end of segment year segment year Dec. 13, 2024 6,051.09 Dec. 15, 2025 6,816.15 12.64% Nov. 15, 2024 5,870.62 Nov. 14, 2025 6,734.11 14.71% Oct. 15, 2024 5,804.48 Oct. 15, 2025 6,671.06 14.93% Sep. 13, 2024 5,626.02 Sep. 15, 2025 6,615.28 17.58% Aug. 15, 2024 5,543.22 Aug. 15, 2025 6,449.80 16.35% Jul. 15, 2024 5,631.20 Jul. 15, 2025 6,243.76 10.87% Jun. 14, 2024 5,431.60 Jun. 13, 2025 5,976.97 10.04% May. 15, 2024 5,308.15 May. 14, 2025 5,892.58 11.01% Apr. 15, 2024 5,061.82 Apr. 14, 2025 5,638.94 10.19% Mar. 15, 2024 5,117.09 Mar. 14, 2025 5,638.94 10.19% Feb. 15, 2024 5,029.73 Feb. 14, 2025 6,114.63 21.57%	as of date — beginning of segment year* S&P 500° value end of segment year* as of date — end of segment year S&P 500° value end of segment year* segment year cap percentage change rate Dec. 13, 2024 6,051.09 Dec. 15, 2025 6,816.15 12.64% 8.50% Nov. 15, 2024 5,870.62 Nov. 14, 2025 6,734.11 14.71% 8.50% Oct. 15, 2024 5,804.48 Oct. 15, 2025 6,671.06 14.93% 8.50% Sep. 13, 2024 5,626.02 Sep. 15, 2025 6,615.28 17.58% 8.50% Aug. 15, 2024 5,543.22 Aug. 15, 2025 6,449.80 16.35% 8.50% Jul. 15, 2024 5,631.20 Jul. 15, 2025 6,243.76 10.87% 8.50% May. 14, 2024 5,431.60 Jun. 13, 2025 5,976.97 10.04% 8.50% May. 15, 2024 5,061.82 Apr. 14, 2025 5,405.97 6.79% 8.50% Mar. 15, 2024 5,061.82 Apr. 14, 2025 5,638.94 10.19% 8.50% Feb. 15, 2024 5,029.73 Feb. 14, 2025 6,114.63 </td

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2024

Allocation date	S&P 500® value as of date — beginning of segment year	S&P 500° value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500® segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 15,2023	Dec. 15, 2023	4,719.19	Dec. 13, 2024	6,051.09	28.22%	9.00%	9.00%
Nov. 15,2023	Nov. 15, 2023	4,502.88	Nov. 14, 2024	5,949.17	32.11%	9.00%	9.00%
Oct. 15,2023	Oct. 13, 2023	4,327.78	Oct. 14, 2024	5,859.85	35.40%	9.00%	9.00%
Sep. 15,2023	Sep. 15, 2023	4,450.32	Sep. 13, 2024	5,626.02	26.41%	9.00%	9.00%
Aug. 15,2023	Aug. 15, 2023	4,437.86	Aug. 14, 2024	5,455.21	22.92%	9.00%	9.00%
Jul. 15,2023	Jul. 15, 2023	4,505.42	Jul. 12, 2024	5,615.35	24.64%	9.00%	9.00%
Jun. 15,2023	Jun. 15, 2023	4,425.84	Jun. 14, 2024	5,431.60	22.72%	9.00%	9.00%
May. 15,2023	May. 15, 2023	4,136.28	May. 14, 2024	5,246.68	26.84%	9.00%	9.00%
Apr. 15, 2023	Apr. 14, 2023	4,137.64	Apr. 12, 2024	5,123.41	23.82%	9.00%	9.00%
Mar. 15, 2023	Mar. 15, 2023	3,891.93	Mar. 14, 2024	5,150.48	32.33%	9.00%	9.00%
Feb. 15, 2023	Feb. 15, 2023	4,147.60	Feb. 14, 2024	5,000.62	20.57%	8.00%	8.00%
Jan. 15, 2023	Jan. 13, 2023	3,999.09	Jan. 12, 2024	4,783.83	19.62%	8.00%	8.00%

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2023

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Dec. 15, 2022	Dec. 15, 2022	3,895.75	Dec. 14, 2023	4,719.55	21.15%	8.00%	8.00%
Nov. 15, 2022	Nov. 15, 2022	3,991.73	Nov. 14, 2023	4,495.70	12.63%	8.00%	8.00%
Oct. 15, 2022	Oct. 14, 2022	3,583.07	Oct. 13, 2023	4,327.78	20.78%	8.00%	8.00%
Sep. 15, 2022	Sep. 15, 2022	3,901.35	Sep. 14, 2023	4,505.10	15.48%	8.00%	8.00%
Aug. 15, 2022	Aug. 15, 2022	4,297.14	Aug. 14, 2023	4,489.72	4.48%	8.00%	4.48%
Jul. 15, 2022	Jul. 15, 2022	3,863.16	Jul. 14, 2023	4,505.42	16.62%	8.00%	8.00%
Jun. 15, 2022	Jun. 15, 2022	3,789.99	Jun. 14, 2023	4,372.59	15.37%	8.00%	8.00%
May 15, 2022	May 13, 2022	4,023.89	May 12, 2023	4,124.08	2.49%	8.00%	2.49%
Apr. 15, 2022	Apr. 14, 2022	4,392.59	Apr. 13, 2023	4,146.22	-5.60%	8.00%	0.00%
Mar. 15, 2022	Mar. 15, 2022	4,262.45	Mar. 14, 2023	3,920.56	-8.02%	8.00%	0.00%
Feb. 15, 2022	Feb. 15, 2022	4,471.07	Feb. 14, 2023	4,136.13	-7.49%	8.00%	0.00%
Jan. 15, 2022	Jan. 14, 2022	4,662.85	Jan. 13, 2023	3,999.09	-14.23%	8.00%	0.00%

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Actual historical indexed crediting rates — 2022

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Dec. 15, 2021	Dec. 15, 2021	4,682.80	Dec. 14, 2022	3,995.32	-14.68%	8.00%	0.00%
Nov. 15, 2021	Nov. 15, 2021	4,709.85	Nov. 14, 2022	3,957.25	-15.98%	8.00%	0.00%
Oct. 15, 2021	Oct. 15, 2021	4,471.37	Oct. 14, 2022	3,583.07	-19.87%	8.00%	0.00%
Sep. 15, 2021	Sep. 15, 2021	4,480.70	Sep. 14, 2022	3,946.01	-11.93%	8.00%	0.00%
Aug. 15, 2021	Aug. 13, 2021	4,468.00	Aug. 12, 2022	4,280.15	-4.20%	8.00%	0.00%
Jul. 15, 2021	Jul. 15, 2021	4,360.03	Jul. 14, 2022	3,790.38	-13.07%	8.00%	0.00%
Jun. 15, 2021	Jun. 15, 2021	4,246.59	Jun. 14, 2022	3,735.48	-12.03%	8.00%	0.00%
May 15, 2021	May 14, 2021	4,173.85	May 13, 2022	4,023.89	-3.59%	8.00%	0.00%
Apr. 15, 2021	Apr. 15, 2021	4,170.42	Apr. 14, 2022	4,392.59	5.32%	8.00%	5.32%
Mar. 15, 2021	Mar. 15, 2021	3,968.94	Mar. 14, 2022	4,173.11	5.14%	8.00%	5.14%
Feb. 15, 2021	Feb. 12, 2021	3,934.83	Feb. 11, 2022	4,418.64	12.30%	8.00%	8.00%
Jan. 15, 2021	Jan. 15, 2021	3,768.25	Jan. 14, 2022	4,662.85	23.74%	8.00%	8.00%

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2021

Allocation date	S&P 500° value as of date — beginning of segment year	S&P 500° value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500° segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 15, 2020	Dec. 15, 2020	3,694.62	Dec. 15, 2021	4,709.85	27.48%	8.50%	8.50%
Nov. 15, 2020	Nov. 13, 2020	3,585.15	Nov. 15, 2021	4,682.80	30.61%	8.50%	8.50%
Oct. 15, 2020	Oct. 15, 2020	3,483.34	Oct. 14, 2021	4,438.26	27.41%	8.50%	8.50%
Sep. 15, 2020	Sep. 15, 2020	3,401.20	Sep. 14, 2021	4,443.05	30.63%	8.50%	8.50%
Aug. 15, 2020	Aug. 14, 2020	3,372.85	Aug. 13, 2021	4,468.00	32.47%	8.50%	8.50%
Jul. 15, 2020	Jul. 15, 2020	3,226.56	Jun. 14, 2021	4,374.30	35.57%	8.50%	8.50%
Jun. 15, 2020	Jun. 15, 2020	3,066.59	Jun. 14, 2021	4,255.15	38.76%	8.50%	8.50%
May 15, 2020	May 15, 2020	2,863.70	May 14, 2021	4,173.85	45.75%	8.50%	8.50%
Apr. 15, 2020	Apr. 15, 2020	2,783.36	Apr. 14, 2021	4,124.66	48.19%	8.50%	8.50%
Mar. 15, 2020	Mar. 13, 2020	2,711.02	Mar. 12, 2021	3,943.34	45.46%	8.50%	8.50%
Feb. 15, 2020	Feb. 14, 2020	3,380.16	Feb. 12, 2021	3,934.83	16.41%	8.50%	8.50%
Jan. 15, 2020	Jan. 15, 2020	3,289.29	Jan. 14, 2021	3,795.54	15.39%	8.50%	8.50%

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Actual historical indexed crediting rates — 2020

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Dec. 13, 2019	3,166.65	Dec. 15, 2020	3,694.62	16.67%	9.00%	9.00%
Nov. 15, 2019	3,107.92	Nov. 13, 2020	3,585.15	15.36%	9.00%	9.00%
Oct. 15, 2019	2,973.61	Oct. 14, 2020	3,488.67	17.32%	9.00%	9.00%
Sep. 13, 2019	3,012.21	Sep. 14, 2020	3,383.54	12.33%	9.00%	9.00%
Aug. 15, 2019	2,846.20	Aug. 14, 2020	3,372.85	18.50%	9.00%	9.00%
Jul. 15, 2019	3,014.30	Jul. 15, 2020	3,226.56	7.04%	9.00%	7.04%
Jun. 14, 2019	2,886.98	Jun. 15, 2020	3,066.59	6.22%	9.00%	6.22%
May 14, 2019	2,834.41	May 15, 2020	2,863.70	1.03%	9.00%	1.03%
Apr. 15, 2019	2,905.58	Apr. 14, 2020	2,846.06	-2.05%	9.00%	0.00%
Mar. 15, 2019	2,822.48	Mar. 13, 2020	2,711.02	-3.95%	9.00%	0.00%
Feb. 14, 2019	2,775.60	Feb. 15, 2020	3,380.16	+21.78%	9.00%	9.00%
Jan. 14, 2019	2,582.61	Jan. 15, 2020	3,289.29	+27.36%	9.00%	9.00%
	as of date — beginning of segment year Dec. 13, 2019 Nov. 15, 2019 Oct. 15, 2019 Sep. 13, 2019 Aug. 15, 2019 Jul. 15, 2019 Jun. 14, 2019 May 14, 2019 Apr. 15, 2019 Mar. 15, 2019 Feb. 14, 2019	as of date — beginning of segment year beginning of segment year 3,166.65 Nov. 15, 2019 3,107.92 Oct. 15, 2019 2,973.61 Sep. 13, 2019 3,012.21 Aug. 15, 2019 2,846.20 Jul. 15, 2019 3,014.30 Jun. 14, 2019 2,886.98 May 14, 2019 2,834.41 Apr. 15, 2019 2,905.58 Mar. 15, 2019 2,822.48 Feb. 14, 2019 2,775.60	as of date — beginning of segment year S&P 500° value beginning of segment year* as of date — end of segment year Dec. 13, 2019 3,166.65 Dec. 15, 2020 Nov. 15, 2019 3,107.92 Nov. 13, 2020 Oct. 15, 2019 2,973.61 Oct. 14, 2020 Sep. 13, 2019 3,012.21 Sep. 14, 2020 Aug. 15, 2019 2,846.20 Aug. 14, 2020 Jul. 15, 2019 3,014.30 Jul. 15, 2020 Jun. 14, 2019 2,886.98 Jun. 15, 2020 May 14, 2019 2,834.41 May 15, 2020 Apr. 15, 2019 2,905.58 Apr. 14, 2020 Mar. 15, 2019 2,822.48 Mar. 13, 2020 Feb. 14, 2019 2,775.60 Feb. 15, 2020	as of date — beginning of segment year S&P 500° value beginning of segment year* as of date — end of segment year S&P 500° value end of segment year Dec. 13, 2019 3,166.65 Dec. 15, 2020 3,694.62 Nov. 15, 2019 3,107.92 Nov. 13, 2020 3,585.15 Oct. 15, 2019 2,973.61 Oct. 14, 2020 3,488.67 Sep. 13, 2019 3,012.21 Sep. 14, 2020 3,383.54 Aug. 15, 2019 2,846.20 Aug. 14, 2020 3,372.85 Jul. 15, 2019 3,014.30 Jul. 15, 2020 3,226.56 Jun. 14, 2019 2,886.98 Jun. 15, 2020 3,066.59 May 14, 2019 2,834.41 May 15, 2020 2,863.70 Apr. 15, 2019 2,905.58 Apr. 14, 2020 2,846.06 Mar. 15, 2019 2,822.48 Mar. 13, 2020 2,711.02 Feb. 14, 2019 2,775.60 Feb. 15, 2020 3,380.16	as of date — beginning of segment yearS&P 500° value end of segment yearas of date — end of segment yearS&P 500° value end of segment yearsegment yearDec. 13, 20193,166.65Dec. 15, 20203,694.6216.67%Nov. 15, 20193,107.92Nov. 13, 20203,585.1515.36%Oct. 15, 20192,973.61Oct. 14, 20203,488.6717.32%Sep. 13, 20193,012.21Sep. 14, 20203,383.5412.33%Aug. 15, 20192,846.20Aug. 14, 20203,372.8518.50%Jul. 15, 20193,014.30Jul. 15, 20203,226.567.04%Jun. 14, 20192,886.98Jun. 15, 20203,066.596.22%May 14, 20192,834.41May 15, 20202,863.701.03%Apr. 15, 20192,905.58Apr. 14, 20202,846.06-2.05%Mar. 15, 20192,822.48Mar. 13, 20202,711.02-3.95%Feb. 14, 20192,775.60Feb. 15, 20203,380.16+21.78%	as of date — beginning of segment year* S&P 500° value beginning of segment year* as of date — end of segment year S&P 500° value end of segment year* segment year percentage change Cap rate Dec. 13, 2019 3,166.65 Dec. 15, 2020 3,694.62 16.67% 9.00% Nov. 15, 2019 3,107.92 Nov. 13, 2020 3,585.15 15.36% 9.00% Oct. 15, 2019 2,973.61 Oct. 14, 2020 3,488.67 17.32% 9.00% Sep. 13, 2019 3,012.21 Sep. 14, 2020 3,383.54 12.33% 9.00% Aug. 15, 2019 2,846.20 Aug. 14, 2020 3,372.85 18.50% 9.00% Jul. 15, 2019 3,014.30 Jul. 15, 2020 3,226.56 7.04% 9.00% May 14, 2019 2,886.98 Jun. 15, 2020 3,066.59 6.22% 9.00% Mar. 15, 2019 2,905.58 Apr. 14, 2020 2,846.06 -2.05% 9.00% Mar. 15, 2019 2,822.48 Mar. 13, 2020 2,711.02 -3.95% 9.00% Feb. 14, 2019 2,775.60 Feb. 15, 2020 3,380.

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2019

Allocation date	S&P 500° value as of date — beginning of segment year	S&P 500° value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500° segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 15, 2018	Dec. 14, 2018	2,599.95	Dec. 13, 2019	3,168.80	+21.88%	9.00%	9.00%
Nov. 15, 2018	Nov. 14, 2018	2,701.58	Nov. 14, 2019	3,096.63	+14.62%	9.00%	9.00%
Oct. 15, 2018	Oct. 15, 2018	2,750.79	Oct. 14, 2019	2,997.89	+8.98%	9.00%	8.98%
Sep. 15, 2018	Sep. 14, 2018	2,904.98	Sep. 13, 2019	3,007.39	+3.53%	9.00%	3.53%
Aug. 15, 2018	Aug. 15, 2018	2,818.37	Aug. 14, 2019	2,840.60	+0.78%	9.00%	0.78%
Jul. 15, 2018	Jul. 13, 2018	2,801.31	Jul. 12, 2019	3,013.77	+7.58%	9.00%	7.58%
Jun. 15, 2018	Jun. 15 2018	2,779.66	Jun. 13, 2019	2,891.64	+4.03%	9.00%	4.03%
May 15, 2018	May 15, 2018	2,711.45	May 14, 2019	2,834.41	+4.53%	9.00%	4.53%
Apr. 15, 2018	Apr. 13, 2018	2,656.30	Apr. 12, 2019	2,907.41	+9.45%	9.00%	9.00%
Mar. 15, 2018	Mar. 15, 2018	2,747.33	Mar. 14, 2019	2,808.48	+2.23%	9.00%	2.23%
Feb. 15, 2018	Feb. 15, 2018	2,731.20	Feb. 14, 2019	2,745.73	+0.53%	9.00%	0.53%
Jan. 15, 2018	Jan. 12, 2018	2,786.24	Jan. 14, 2019	2,582.61	-7.31%	9.00%	0.00%

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2018

Allocation date	S&P 500° value as of date — beginning of segment year	S&P 500° value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500® segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 15, 2017	Dec. 15, 2017	2,675.81	Dec. 14, 2018	2,599.94	-2.84%	9.50%	0.00%
Nov. 15, 2017	Nov. 15, 2017	2,564.62	Nov. 14, 2018	2,701.58	+5.34%	9.50%	5.34%
Oct. 15, 2017	Oct. 13, 2017	2,553.17	Oct. 12, 2018	2,767.13	+8.38%	9.50%	8.38%
Sep. 15, 2017	Sep. 15, 2017	2,500.23	Sep. 14, 2018	2,904.98	+16.19%	9.50%	9.50%
Aug. 15, 2017	Aug. 15, 2017	2,464.61	Aug. 14, 2018	2,839.96	+15.23%	9.50%	9.50%
Jul. 15, 2017	Jul. 14, 2017	2,459.27	Jul. 13, 2018	2,801.31	+13.91%	9.50%	9.50%
Jun. 15, 2017	Jun. 15 2017	2,432.46	Jun. 14 2018	2,782.49	+14.39%	9.50%	9.50%
May 15, 2017	May 15, 2017	2,402.32	May 14, 2018	2,730.13	+13.65%	9.50%	9.50%
Apr. 15, 2017	Apr. 13, 2017	2,328.95	Apr. 13, 2018	2,656.30	+14.06%	9.50%	9.50%
Mar. 15, 2017	Mar. 15, 2017	2,385.26	Mar. 14, 2018	2,749.48	+15.27%	9.50%	9.50%
Feb. 15, 2017	Feb. 15, 2017	2,349.25	Feb. 14, 2018	2,698.63	+14.87%	9.50%	9.50%
Jan. 15, 2017	Jan. 13, 2017	2,274.64	Jan. 12, 2018	2,786.24	+22.49%	9.50%	9.50%
Mar. 15, 2017 Feb. 15, 2017	Mar. 15, 2017 Feb. 15, 2017	2,385.26 2,349.25	Mar. 14, 2018 Feb. 14, 2018	2,749.48 2,698.63	+15.27%	9.50% 9.50%	9.50% 9.50%

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2017

S&P 500° value as of date — beginning of segment year	S&P 500° value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500° segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 15, 2016	2,262.03	Dec. 14, 2017	2,652.01	+17.24%	9.50%	9.50%
Nov. 15, 2016	2,180.39	Nov. 14, 2017	2,578.87	+18.28%	9.50%	9.50%
Oct. 14, 2016	2,132.98	Oct. 13, 2017	2,553.17	+19.70%	9.50%	9.50%
Sep. 15, 2016	2,147.26	Sep. 14, 2017	2,495.62	+16.22%	9.50%	9.50%
Aug. 15, 2016	2,190.15	Aug. 14, 2017	2,465.84	+12.59%	9.50%	9.50%
Jul. 15, 2016	2,161.74	Jul. 14, 2017	2,459.27	+13.76%	9.50%	9.50%
Jun. 15, 2016	2,071.50	Jun. 14, 2017	2,437.92	+17.69%	9.50%	9.50%
May 13, 2016	2,046.61	May 12, 2017	2,390.90	+16.82%	9.50%	9.50%
Apr. 15, 2016	2,080.73	Apr. 13, 2017	2,328.95	+11.93%	9.50%	9.50%
Mar. 15, 2016	2,015.93	Mar. 14, 2017	2,365.45	+17.34%	9.50%	9.50%
Feb. 12, 2016	1,864.78	Feb. 14, 2017	2,337.58	+25.35%	9.50%	9.50%
Jan. 15, 2016	1,880.33	Jan. 13, 2017	2,274.64	+20.97%	9.50%	9.50%
	value as of date — beginning of segment year Dec. 15, 2016 Nov. 15, 2016 Oct. 14, 2016 Sep. 15, 2016 Aug. 15, 2016 Jul. 15, 2016 Jun. 15, 2016 May 13, 2016 Apr. 15, 2016 Mar. 15, 2016 Feb. 12, 2016	value S&P 500° value as of date — beginning of segment year* Dec. 15, 2016 2,262.03 Nov. 15, 2016 2,180.39 Oct. 14, 2016 2,132.98 Sep. 15, 2016 2,147.26 Aug. 15, 2016 2,190.15 Jul. 15, 2016 2,090.15 Jun. 15, 2016 2,071.50 May 13, 2016 2,046.61 Apr. 15, 2016 2,080.73 Mar. 15, 2016 2,015.93 Feb. 12, 2016 1,864.78	value value value as of date — 5&P 500° value as of date — beginning of segment year* segment year Dec. 15, 2016 2,262.03 Dec. 14, 2017 Nov. 15, 2016 2,180.39 Nov. 14, 2017 Oct. 14, 2016 2,132.98 Oct. 13, 2017 Sep. 15, 2016 2,147.26 Sep. 14, 2017 Aug. 15, 2016 2,190.15 Aug. 14, 2017 Jul. 15, 2016 2,071.50 Jul. 14, 2017 Jun. 15, 2016 2,071.50 Jun. 14, 2017 May 13, 2016 2,046.61 May 12, 2017 Apr. 15, 2016 2,080.73 Apr. 13, 2017 Mar. 15, 2016 2,015.93 Mar. 14, 2017 Feb. 12, 2016 1,864.78 Feb. 14, 2017	value as of date — beginning of segment year S&P 500° value beginning of segment year* value as of date — end of segment year S&P 500° value end of segment year* Dec. 15, 2016 2,262.03 Dec. 14, 2017 2,652.01 Nov. 15, 2016 2,180.39 Nov. 14, 2017 2,578.87 Oct. 14, 2016 2,132.98 Oct. 13, 2017 2,553.17 Sep. 15, 2016 2,147.26 Sep. 14, 2017 2,495.62 Aug. 15, 2016 2,190.15 Aug. 14, 2017 2,465.84 Jul. 15, 2016 2,161.74 Jul. 14, 2017 2,459.27 Jun. 15, 2016 2,071.50 Jun. 14, 2017 2,437.92 May 13, 2016 2,046.61 May 12, 2017 2,390.90 Apr. 15, 2016 2,080.73 Apr. 13, 2017 2,328.95 Mar. 15, 2016 2,015.93 Mar. 14, 2017 2,365.45 Feb. 12, 2016 1,864.78 Feb. 14, 2017 2,337.58	value as of date — beginning of segment year S&P 500° value end of segment year S&P 500° value percentage change Dec. 15, 2016 2,262.03 Dec. 14, 2017 2,652.01 +17.24% Nov. 15, 2016 2,180.39 Nov. 14, 2017 2,578.87 +18.28% Oct. 14, 2016 2,132.98 Oct. 13, 2017 2,553.17 +19.70% Sep. 15, 2016 2,147.26 Sep. 14, 2017 2,495.62 +16.22% Aug. 15, 2016 2,190.15 Aug. 14, 2017 2,465.84 +12.59% Jul. 15, 2016 2,161.74 Jul. 14, 2017 2,459.27 +13.76% Jun. 15, 2016 2,071.50 Jun. 14, 2017 2,437.92 +17.69% May 13, 2016 2,046.61 May 12, 2017 2,390.90 +16.82% Apr. 15, 2016 2,080.73 Apr. 13, 2017 2,328.95 +11.93% Mar. 15, 2016 2,015.93 Mar. 14, 2017 2,365.45 +17.34% Feb. 12, 2016 1,864.78 <	Value as of date—beginning of segment year S&P 500° value beginning of segment year S&P 500° value end of segment year Segment year Segment year Segment year Segment year Percentage change Cap rate Dec. 15, 2016 2,262.03 Dec. 14, 2017 2,652.01 +17.24% 9.50% Nov. 15, 2016 2,180.39 Nov. 14, 2017 2,578.87 +18.28% 9.50% Oct. 14, 2016 2,132.98 Oct. 13, 2017 2,553.17 +19.70% 9.50% Sep. 15, 2016 2,147.26 Sep. 14, 2017 2,495.62 +16.22% 9.50% Aug. 15, 2016 2,190.15 Aug. 14, 2017 2,465.84 +12.59% 9.50% Jul. 15, 2016 2,071.50 Jul. 14, 2017 2,459.27 +13.76% 9.50% May 13, 2016 2,046.61 May 12, 2017 2,390.90 +16.82% 9.50% Apr. 15, 2016 2,080.73 Apr. 13, 2017 2,328.95 +11.93% 9.50% <td< td=""></td<>

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2016

Allocation date	S&P 500° value as of date — beginning of segment year	S&P 500° value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500° segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 15, 2015	Dec. 15, 2015	2,043.41	Dec. 14, 2016	2,253.28	+10.27%	9.50%	9.50%
Nov. 15, 2015	Nov. 13, 2015	2,023.04	Nov. 14, 2016	2,164.20	+6.98%	9.50%	6.98%
Oct. 15, 2015	Oct. 15, 2015	2,023.86	Oct. 14, 2016	2,132.98	+5.39%	9.50%	5.39%
Sep. 15, 2015	Sep. 15, 2015	1,978.09	Sep. 14, 2016	2,125.77	+7.47%	9.50%	7.47%
Aug. 15, 2015	Aug. 14, 2015	2,091.54	Aug. 12, 2016	2,184.05	+4.42%	9.50%	4.42%
Jul. 15, 2015	Jul. 15, 2015	2,107.40	Jul. 14, 2016	2,163.75	+2.67%	9.50%	2.67%
Jun. 15, 2015	Jun. 15, 2015	2,084.43	Jun. 14, 2016	2,075.32	-0.44%	9.50%	0.00%
May 15, 2015	May 15, 2015	2,122.73	May 13, 2016	2,046.61	-3.59%	9.50%	0.00%
Apr. 15, 2015	Apr. 15, 2015	2,106.63	Apr. 14, 2016	2,082.78	-1.13%	9.50%	0.00%
Mar. 15, 2015	Mar. 13, 2015	2,053.40	Mar. 14, 2016	2,019.64	-1.64%	9.50%	0.00%
Feb. 15, 2015	Feb. 13, 2015	2,096.99	Feb. 12, 2016	1,864.78	-11.07%	9.50%	0.00%
Jan. 15, 2015	Jan. 15, 2015	1,992.67	Jan. 14, 2016	1,921.84	-3.55%	9.50%	0.00%

^{*}Excluding dividends

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Actual historical indexed crediting rates — 2015

S&P 500® value as of date — beginning of segment year	S&P 500* value beginning of segment year*	S&P 500° value as of date — end of segment year	S&P 500° value end of segment year*	S&P 500® segment year percentage change	Cap rate	Final indexed interest rate credited
Dec. 15, 2014	1,989.63	Dec. 14, 2015	2,021.94	+1.62%	9.50%	1.62%
Nov. 14, 2014	2,039.82	Nov. 13, 2015	2,023.04	-0.08%	9.50%	0.00%
Oct. 15, 2014	1,862.49	Oct. 14, 2015	1,994.24	+7.07%	9.50%	7.07%
Sep. 15, 2014	1,984.13	Sep. 14, 2015	1,953.03	-1.57%	9.50%	0.00%
Aug. 15, 2014	1,955.06	Aug. 14, 2015	2,091.54	+6.98%	9.50%	6.98%
Jul. 15, 2014	1,973.28	Jul. 14, 2015	2,108.95	+6.43%	9.50%	6.43%
Jun. 13, 2014	1,936.16	Jun. 12, 2015	2,094.11	+8.16%	9.50%	8.16%
May 15, 2014	1,870.85	May 14, 2015	2,121.10	+13.38%	9.50%	9.50%
Apr. 15, 2014	1,842.98	Apr. 14, 2015	2,095.84	+13.72%	9.50%	9.50%
Mar. 14, 2014	1,841.13	Mar. 13, 2015	2,053.40	+11.53%	9.50%	9.50%
Feb. 14, 2014	1,838.63	Feb. 13, 2015	2,096.99	+14.05%	9.50%	9.50%
Jan. 15, 2014	1,848.38	Jan. 14, 2015	2,011.27	+8.81%	9.50%	8.81%
	value as of date — beginning of segment year Dec. 15, 2014 Nov. 14, 2014 Oct. 15, 2014 Sep. 15, 2014 Aug. 15, 2014 Jul. 15, 2014 Jun. 13, 2014 May 15, 2014 Apr. 15, 2014 Mar. 14, 2014 Feb. 14, 2014	value as of date — beginning of segment year Dec. 15, 2014	value value as of date — beginning of segment year S&P 500° value beginning of segment year as of date — end of segment year Dec. 15, 2014 1,989.63 Dec. 14, 2015 Nov. 14, 2014 2,039.82 Nov. 13, 2015 Oct. 15, 2014 1,862.49 Oct. 14, 2015 Sep. 15, 2014 1,984.13 Sep. 14, 2015 Aug. 15, 2014 1,955.06 Aug. 14, 2015 Jul. 15, 2014 1,973.28 Jul. 14, 2015 Jun. 13, 2014 1,936.16 Jun. 12, 2015 May 15, 2014 1,870.85 May 14, 2015 Apr. 15, 2014 1,842.98 Apr. 14, 2015 Mar. 14, 2014 1,841.13 Mar. 13, 2015 Feb. 14, 2014 1,838.63 Feb. 13, 2015	value value value as of date — beginning of segment year S&P 500° value end of segment year S&P 500° value end of segment year S&P 500° value end of segment year Dec. 15, 2014 1,989.63 Dec. 14, 2015 2,021.94 Nov. 14, 2014 2,039.82 Nov. 13, 2015 2,023.04 Oct. 15, 2014 1,862.49 Oct. 14, 2015 1,994.24 Sep. 15, 2014 1,984.13 Sep. 14, 2015 1,953.03 Aug. 15, 2014 1,955.06 Aug. 14, 2015 2,091.54 Jul. 15, 2014 1,973.28 Jul. 14, 2015 2,108.95 Jun. 13, 2014 1,936.16 Jun. 12, 2015 2,094.11 May 15, 2014 1,870.85 May 14, 2015 2,121.10 Apr. 15, 2014 1,842.98 Apr. 14, 2015 2,095.84 Mar. 14, 2014 1,841.13 Mar. 13, 2015 2,053.40 Feb. 14, 2014 1,838.63 Feb. 13, 2015 2,096.99	Value as of date — beginning of segment year S&P 500° value end of segment year Dec. 15, 2014 1,989.63 Dec. 14, 2015 2,021.94 +1.62% Nov. 14, 2014 2,039.82 Nov. 13, 2015 2,023.04 -0.08% Oct. 15, 2014 1,862.49 Oct. 14, 2015 1,994.24 +7.07% Sep. 15, 2014 1,984.13 Sep. 14, 2015 1,953.03 -1.57% Aug. 15, 2014 1,955.06 Aug. 14, 2015 2,091.54 +6.98% Jul. 15, 2014 1,973.28 Jul. 14, 2015 2,108.95 +6.43% Jun. 13, 2014 1,936.16 Jun. 12, 2015 2,094.11 +8.16% May 15, 2014 1,870.85 May 14, 2015 2,121.10 +13.38% Apr. 15, 2014 1,842.98 Apr. 14, 2015 2,095.84 +13.72% Mar. 14, 2014 1,841.13 Mar. 13, 2015 2,096.99 +14.05%	value as of date — beginning of segment year* S&P 500* value end of segment year* Segment year* Percentage change Cap rate Dec. 15, 2014 1,989.63 Dec. 14, 2015 2,021.94 +1.62% 9.50% Nov. 14, 2014 2,039.82 Nov. 13, 2015 2,023.04 -0.08% 9.50% Oct. 15, 2014 1,862.49 Oct. 14, 2015 1,994.24 +7.07% 9.50% Sep. 15, 2014 1,984.13 Sep. 14, 2015 1,953.03 -1.57% 9.50% Aug. 15, 2014 1,955.06 Aug. 14, 2015 2,091.54 +6.98% 9.50% Jul. 15, 2014 1,973.28 Jul. 14, 2015 2,108.95 +6.43% 9.50% Jun. 13, 2014 1,936.16 Jun. 12, 2015 2,094.11 +8.16% 9.50% Apr. 15, 2014 1,842.98 Apr. 14, 2015 2,095.84 +13.72% 9.50% Mar. 14, 2014 1,841.13 Mar. 13, 2015 2,

^{*}Excluding dividends

These actual historical crediting rates are not indicative of future performance. Future indexed crediting rates will vary, and may be any rate from a minimum of 0% up to the maximum or Cap Rate for that segment.

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