



## Protective Indexed Choice<sup>SM</sup> UL

### Actual historical indexed crediting rates — last twelve months

Allocation date	S&P 500 <sup>®</sup> value as of date — beginning of segment year	S&P 500 <sup>®</sup> value beginning of segment year*	S&P 500 <sup>®</sup> value as of date — end of segment year	S&P 500 <sup>®</sup> value end of segment year*	S&P 500 <sup>®</sup> segment year percentage change	Cap rate	Final indexed interest rate credited
Feb. 15,2025	Feb. 14, 2025	6,114.63	Feb. 13, 2026	6,836.17	11.80%	8.50%	8.50%
Jan. 15,2025	Jan. 13, 2025	5,949.91	Jan. 15, 2026	6,944.47	16.72%	8.50%	8.50%
Dec. 15,2024	Dec. 13, 2024	6,051.09	Dec. 15, 2025	6,816.15	12.64%	8.50%	8.50%
Nov. 15,2024	Nov. 15, 2024	5,870.62	Nov. 14, 2025	6,734.11	14.71%	8.50%	8.50%
Oct. 15,2024	Oct. 15, 2024	5,804.48	Oct. 15, 2025	6,671.06	14.93%	8.50%	8.50%
Sep. 15,2024	Sep. 13, 2024	5,626.02	Sep. 15, 2025	6,615.28	17.58%	8.50%	8.50%
Aug. 15,2024	Aug. 15, 2024	5,543.22	Aug. 15, 2025	6,449.80	16.35%	8.50%	8.50%
Jul. 15,2024	Jul. 15, 2024	5,631.20	Jul. 15, 2025	6,243.76	10.87%	8.50%	8.50%
Jun. 15,2024	Jun. 14, 2024	5,431.60	Jun. 13, 2025	5,976.97	10.04%	8.50%	8.50%
May. 15,2024	May. 15, 2024	5,308.15	May. 14, 2025	5,892.58	11.01%	8.50%	8.50%
Apr. 15,2024	Apr. 15, 2024	5,061.82	Apr. 14, 2025	5,405.97	6.79%	8.50%	6.79%
Mar. 15,2024	Mar. 15, 2024	5,117.09	Mar. 14, 2025	5,638.94	10.19%	8.50%	8.50%

\*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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# Protective Indexed Choice<sup>SM</sup> UL

## Actual historical indexed crediting rates — 2025

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

\*Excluding dividends

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# Protective Indexed Choice<sup>SM</sup> UL

## Actual historical indexed crediting rates — 2024

Allocation date	S&P 500 <sup>®</sup> value as of date — beginning of segment year	S&P 500 <sup>®</sup> value beginning of segment year*	S&P 500 <sup>®</sup> value as of date — end of segment year	S&P 500 <sup>®</sup> value end of segment year*	S&P 500 <sup>®</sup> 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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## Protective Indexed Choice<sup>SM</sup> UL

### 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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## Protective Indexed Choice<sup>SM</sup> UL

### 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

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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. 15, 2019	Dec. 13, 2019	3,166.65	Dec. 15, 2020	3,694.62	16.67%	9.00%	9.00%
Nov. 15, 2019	Nov. 15, 2019	3,107.92	Nov. 13, 2020	3,585.15	15.36%	9.00%	9.00%
Oct. 15, 2019	Oct. 15, 2019	2,973.61	Oct. 14, 2020	3,488.67	17.32%	9.00%	9.00%
Sep. 15, 2019	Sep. 13, 2019	3,012.21	Sep. 14, 2020	3,383.54	12.33%	9.00%	9.00%
Aug. 15, 2019	Aug. 15, 2019	2,846.20	Aug. 14, 2020	3,372.85	18.50%	9.00%	9.00%
Jul. 15, 2019	Jul. 15, 2019	3,014.30	Jul. 15, 2020	3,226.56	7.04%	9.00%	7.04%
Jun. 15, 2019	Jun. 14, 2019	2,886.98	Jun. 15, 2020	3,066.59	6.22%	9.00%	6.22%
May 15, 2019	May 14, 2019	2,834.41	May 15, 2020	2,863.70	1.03%	9.00%	1.03%
Apr. 15, 2019	Apr. 15, 2019	2,905.58	Apr. 14, 2020	2,846.06	-2.05%	9.00%	0.00%
Mar. 15, 2019	Mar. 15, 2019	2,822.48	Mar. 13, 2020	2,711.02	-3.95%	9.00%	0.00%
Feb. 15, 2019	Feb. 14, 2019	2,775.60	Feb. 15, 2020	3,380.16	+21.78%	9.00%	9.00%
Jan. 15, 2019	Jan. 14, 2019	2,582.61	Jan. 15, 2020	3,289.29	+27.36%	9.00%	9.00%

\*Excluding dividends

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## Protective Indexed Choice<sup>SM</sup> UL

### Actual historical indexed crediting rates — 2019

Allocation date	S&P 500 <sup>®</sup> value as of date — beginning of segment year	S&P 500 <sup>®</sup> value beginning of segment year*	S&P 500 <sup>®</sup> value as of date — end of segment year	S&P 500 <sup>®</sup> value end of segment year*	S&P 500 <sup>®</sup> 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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## Protective Indexed Choice<sup>SM</sup> UL

### Actual historical indexed crediting rates — 2018

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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%

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### Actual historical indexed crediting rates — 2017

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Dec. 15, 2016	Dec. 15, 2016	2,262.03	Dec. 14, 2017	2,652.01	+17.24%	9.50%	9.50%
Nov. 15, 2016	Nov. 15, 2016	2,180.39	Nov. 14, 2017	2,578.87	+18.28%	9.50%	9.50%
Oct. 15, 2016	Oct. 14, 2016	2,132.98	Oct. 13, 2017	2,553.17	+19.70%	9.50%	9.50%
Sep. 15, 2016	Sep. 15, 2016	2,147.26	Sep. 14, 2017	2,495.62	+16.22%	9.50%	9.50%
Aug. 15, 2016	Aug. 15, 2016	2,190.15	Aug. 14, 2017	2,465.84	+12.59%	9.50%	9.50%
Jul. 15, 2016	Jul. 15, 2016	2,161.74	Jul. 14, 2017	2,459.27	+13.76%	9.50%	9.50%
Jun. 15, 2016	Jun. 15, 2016	2,071.50	Jun. 14, 2017	2,437.92	+17.69%	9.50%	9.50%
May 15, 2016	May 13, 2016	2,046.61	May 12, 2017	2,390.90	+16.82%	9.50%	9.50%
Apr. 15, 2016	Apr. 15, 2016	2,080.73	Apr. 13, 2017	2,328.95	+11.93%	9.50%	9.50%
Mar. 15, 2016	Mar. 15, 2016	2,015.93	Mar. 14, 2017	2,365.45	+17.34%	9.50%	9.50%
Feb. 15, 2016	Feb. 12, 2016	1,864.78	Feb. 14, 2017	2,337.58	+25.35%	9.50%	9.50%
Jan. 15, 2016	Jan. 15, 2016	1,880.33	Jan. 13, 2017	2,274.64	+20.97%	9.50%	9.50%

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### Actual historical indexed crediting rates — 2016

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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%

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Dec. 15, 2014	Dec. 15, 2014	1,989.63	Dec. 14, 2015	2,021.94	+1.62%	9.50%	1.62%
Nov. 15, 2014	Nov. 14, 2014	2,039.82	Nov. 13, 2015	2,023.04	-0.08%	9.50%	0.00%
Oct. 15, 2014	Oct. 15, 2014	1,862.49	Oct. 14, 2015	1,994.24	+7.07%	9.50%	7.07%
Sep. 15, 2014	Sep. 15, 2014	1,984.13	Sep. 14, 2015	1,953.03	-1.57%	9.50%	0.00%
Aug. 15, 2014	Aug. 15, 2014	1,955.06	Aug. 14, 2015	2,091.54	+6.98%	9.50%	6.98%
Jul. 15, 2014	Jul. 15, 2014	1,973.28	Jul. 14, 2015	2,108.95	+6.43%	9.50%	6.43%
Jun. 15, 2014	Jun. 13, 2014	1,936.16	Jun. 12, 2015	2,094.11	+8.16%	9.50%	8.16%
May 15, 2014	May 15, 2014	1,870.85	May 14, 2015	2,121.10	+13.38%	9.50%	9.50%
Apr. 15, 2014	Apr. 15, 2014	1,842.98	Apr. 14, 2015	2,095.84	+13.72%	9.50%	9.50%
Mar. 15, 2014	Mar. 14, 2014	1,841.13	Mar. 13, 2015	2,053.40	+11.53%	9.50%	9.50%
Feb. 15, 2014	Feb. 14, 2014	1,838.63	Feb. 13, 2015	2,096.99	+14.05%	9.50%	9.50%
Jan. 15, 2014	Jan. 15, 2014	1,848.38	Jan. 14, 2015	2,011.27	+8.81%	9.50%	8.81%

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