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You can choose from one or a combination of the index strategies listed below. You also have the option to invest in variable investment options; refer to the client brochure or prospectus for the list of available options.

Point-to-Point with Cap Rate				
1-Year Term	Buffer			
	10%	15%	30%	100%
S&P 500® Index	16 %	13.5%	9%	6%
MSCI EAFE	17%	12.5%	9.75%	
Invesco QQQ ETF	16%	14.5%	9.75%	
iShares Russell 2000 ETF	16%	14.5%	9.75%	

Point-to-Point with Cap Rate		
3-Year Term	Buffer	
	10%	20%
S&P 500® Index	65%	46%
MSCI EAFE	95%	45%
iShares Russell 2000 ETF	100%	55%

Point-to-Point with Cap Rate		
6-Year Term	Buffer	
	20%	30%
S&P 500® Index	100%	60%
MSCI EAFE	300%	65%
iShares Russell 2000 ETF	125%	60%



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Dual Directional		
1-Year Term	Buffer	
	10%	15%
S&P 500® Index	12.00%	8.5%

This strategy turns a negative index return (within or equal to the Buffer) into a positive credit.

Dual Directional			
6-Year Term	Buffer		
	10%	15%	20%
S&P 500® Index	Uncapped	78%	65%

Uncapped Growth Opportunities (no maximum amount of credit)

Step Rate Plus		
1-Year Term	Buffer	
	5% ¹	10%
S&P 500® Index	Step Rate: 10.75% Par Rate: 60%	Step Rate: 10.5% Par Rate: 60%
MSCI EAFE	Step Rate: 10.75% Par Rate: 60%	

If the Index Return is between zero and the Step Rate, we credit the Step Rate. If the Index Return is higher than the Step Rate, we credit the greater of the Step Rate or the Participation Rate multiplied by the Index Return.

Tiered Participation				
6-Year Term	Buffer			
	5% ¹		10%	
S&P 500® Index	Tier 1	Tier 2	Tier 1	Tier 2
	0 – 20%	> 20%	0 – 20%	> 20%
MSCI EAFE	100%	110%	100%	100%
	100%	115%	100%	110%
iShares Russell 2000 ETF	Tier 1	Tier 2	-	-
	0 – 20%	> 20%	-	-
	100%	103%	-	-

When the Index Return is positive, you receive 100% of the Index Return up to the Tier Level plus the Tier 2 Participation Rate of any of Index Return in excess of the Tier Level.

¹ 5% buffers are not available in Pennsylvania.
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