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S&P 500® Dynamic Intraday TCA Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of a single crediting strategy across multiple crediting rate scenarios. It provides insight into how the strategy would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates
Using a standardized 20-year year-end lookback period ending December 31, 2025

Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
S&P 500® Dynamic TCA – Annual Point-to-Point Cap	10.00%	7.53%	6.51%	7.41%	6.89%	8.25%	4.84%
	12.00%	8.76%	7.53%	8.64%	8.05%	9.56%	4.84%
	14.00%	9.92%	8.49%	9.80%	9.21%	10.86%	4.84%

How the S&P 500® Dynamic Intraday TCA Index Works:

- The index is linked to the S&P 500, while actively adjusting exposure throughout the day.
- It monitors market volatility and trading conditions in real time.
- When markets are calm, the index can keep more exposure to stocks.
- As markets become riskier, it automatically reduces exposure to help manage risk.
- These adjustments happen according to pre-set, rules-based formulas, not human judgment.

In simple terms: This index actively manages risk by adjusting exposure—scaling up in stable markets and dialing back during periods of higher volatility.

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Nasdaq-100 Chronos 10%™ Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of a single crediting strategy across multiple crediting rate scenarios. It provides insight into how the strategy would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates
Using a standardized 20-year year-end lookback period ending December 31, 2025

Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
Nasdaq-100 Chronos™ - Annual Point-to-Point Guaranteed Cap	8%	6.27%	5.46%	5.67%	5.36%	6.32%	3.05%
	10%	7.63%	6.61%	6.75%	6.34%	7.33%	3.05%
	12%	8.80%	7.57%	7.72%	7.11%	7.98%	3.05%

How the Nasdaq-100 Chronos 10%™ Index Works:

- This technology-focused index provides exposure to the Nasdaq-100™ while protecting from sharp downward trends through an intraday volatility control mechanism.
- This mechanism aims to more accurately target volatility by rebalancing up to 7x daily.
- By detecting downward trend signals and adjusting its exposure to the underlying index, the Index targets 10% volatility.
- In addition, a normalizing factor for each intraday window and an end-of-the-day adjustment factor designed to stabilize volatility in both the short- and long-term.

In simple terms: utilizing the 'New Economy' methodology of the Nasdaq-100, the Chronos 10%™ is designed to provide immediate exposure to the vibrant technology sector with built-in protections for the client's renewal experience.

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Franklin SG Insights Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of two crediting strategies across multiple crediting rate scenarios. It provides insight into how the strategies would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates
Using a standardized 20-year year-end lookback period ending December 31, 2025

Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
Franklin SG Insights – High Water Mark – Multi Year Participation	100%	8.72%	6.48%	8.19%	4.68%	n/a	n/a
	125%	10.52%	7.88%	9.84%	5.73%	n/a	n/a
	150%	12.20%	9.20%	11.38%	6.74%	n/a	n/a
Franklin SG Insights – Annual Point-to-Point Participation	100%	10.48%	7.16%	8.86%	5.35%	4.47%	0.00%
	130%	13.53%	9.25%	11.42%	6.90%	5.78%	0.00%
	150%	15.54%	10.64%	13.11%	7.92%	6.64%	0.00%

How the Franklin SG Insights Index Works:

- Leveraging Franklin Templeton's factor-based strategy, 100 stocks with strong long-term growth potential are chosen.
- The Index dynamically adjusts its market exposure based on prevailing conditions to target a 7% volatility level.
- This also includes taking tactical short positions in ETF funds linked to large-cap US equities.
- Finally, it may diversify with 10-year Treasures depending on the interest rate environment, aiming to limit drawdowns during periods of heightened market volatility.

In simple terms: the Franklin SG Insights index stands on the three pillars of multi-factor investing, dynamic equity exposure, and thoughtful diversification, to employ a defensive approach that aims to provide a smoother experience than the benchmarks for large-capitalization U.S. equities.

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UBS MASTR Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of a single crediting strategy across multiple crediting rate scenarios. It provides insight into how the strategy would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates Using a standardized 20-year year-end lookback period ending December 31, 2025							
Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
UBS MASTR Index - Annual Point-to-Point Participation	100.00%	10.12%	6.44%	6.44%	3.01%	1.71%	0.00%
	125.00%	12.60%	8.00%	8.00%	3.75%	2.14%	0.00%
	150.00%	15.05%	9.54%	9.54%	4.47%	2.56%	0.00%

How the UBS MASTR Index Works:

- This Index is designed to provide diversified, systematic global exposure to equities, bonds and commodities.
- Each asset class features its own unique investment mechanism with an alternative data-driven growth momentum signal.
- Equities use an intraday rebalancing methodology seeking to quickly react to changes in equity markets with a 6% volatility target.
- Bonds use a dynamic weighting mechanism which is design to adapt to various rate environments.

In simple terms: the UBS MASTR's exposure to US, European and Japanese equity, bond, and commodity markets provides diversification through its composition of growth, defensive, and diversifying assets.

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S&P 500® Price Return Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of three crediting strategies across multiple crediting rate scenarios. It provides insight into how the strategies would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates
Using a standardized 20-year year-end lookback period ending December 31, 2025

Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
S&P 500® Index Point-to-Point Cap	6%	4.77%	4.09%	4.77%	4.77%	6.00%	6.00%
	9%	7.14%	5.85%	7.14%	7.14%	9.00%	9.00%
	11%	8.65%	6.96%	8.65%	8.71%	11.00%	11.00%
S&P 500® Index Point-to-Point Participation Rate	25%	3.83%	2.59%	4.13%	4.54%	5.36%	4.10%
	35%	5.35%	3.61%	5.76%	6.34%	7.51%	5.74%
	45%	6.85%	4.62%	7.39%	8.13%	9.65%	7.37%
S&P 500® Index Performance Trigger	5.25%	4.18%	4.18%	4.18%	4.18%	5.25%	5.25%
	6.25%	4.97%	4.97%	4.97%	4.97%	6.25%	6.25%
	7.25%	5.76%	5.76%	5.76%	5.76%	7.25%	7.25%

How The S&P 500 Price Return Index Works

- Widely regarded as the best single gauge of large-cap U.S. equities, this index is comprised of the 500 leading companies in the stock market.
- The index price is based on the performance of the stocks associated with the 500 companies that comprise the index.
- Every day, the index compares its opening price to its closing price. If the opening price is higher than the closing price, the index loses value. If the closing price is higher than the opening price, the index gains value.
- The value of this version of the S&P 500 index does not include dividends in the return.

In simple terms: the S&P 500 remains one of the most well-known financial benchmarks. It has an easy-to-grasp structure, accessible performance tracking, and features iconic brands that many people know and utilize in their everyday lives.

Guidepath Indexed Crediting Strategies Performance Projections

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It is important to consult with a financial professional when diversifying across crediting strategies that could align with financial goals, risk tolerance levels, and time horizons.

Indices that do not have at least 10 years of actual performance history cannot be illustrated in all states. All information for an index prior to its Launch Date is hypothetical back-tested, not actual performance, and based on the index methodology in effect on the Launch Date. Back-testing is a method of demonstrating how an index may have performed in the past based on how it has performed recently. It is used to produce hypothetical results for a specific period when results are otherwise unknown or not available. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias.

The calculations used assume static crediting rates and do not include a bonus or withdrawals. Non-guaranteed cap and par rates may change each contract year and may create better or worse performance than shown here. The range of crediting rates shown above may be different than current crediting rates. This flyer is updated on an annual basis. Refer to the Interest Rate Bulletin for current rates and to the Crediting Options Guide for more details about each index.

Fixed Indexed Annuities are not stock market investments and do not directly participate in any stock or equity investments. An annuity may not increase in value, depending on the interest crediting accounts you select.

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value

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