

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

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
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%
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. 15, 2024	5,870.62	30.37%	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%

<sup>\*</sup>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%

<sup>\*</sup>Excluding dividends

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### Actual historical indexed crediting rates — 2023

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 <sup>®</sup> segment year percentage change	Cap rate	Final indexed interest rate credited
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

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, 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%

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

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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%

<sup>\*</sup>Excluding dividends

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### Actual historical indexed crediting rates — 2018

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	2,675.81	Dec. 14, 2018	2,599.94	-2.84%	9.50%	0.00%
Nov. 15, 2017	2,564.62	Nov. 14, 2018	2,701.58	+5.34%	9.50%	5.34%
Oct. 13, 2017	2,553.17	Oct. 12, 2018	2,767.13	+8.38%	9.50%	8.38%
Sep. 15, 2017	2,500.23	Sep. 14, 2018	2,904.98	+16.19%	9.50%	9.50%
Aug. 15, 2017	2,464.61	Aug. 14, 2018	2,839.96	+15.23%	9.50%	9.50%
Jul. 14, 2017	2,459.27	Jul. 13, 2018	2,801.31	+13.91%	9.50%	9.50%
Jun. 15 2017	2,432.46	Jun. 14 2018	2,782.49	+14.39%	9.50%	9.50%
May 15, 2017	2,402.32	May 14, 2018	2,730.13	+13.65%	9.50%	9.50%
Apr. 13, 2017	2,328.95	Apr. 13, 2018	2,656.30	+14.06%	9.50%	9.50%
Mar. 15, 2017	2,385.26	Mar. 14, 2018	2,749.48	+15.27%	9.50%	9.50%
Feb. 15, 2017	2,349.25	Feb. 14, 2018	2,698.63	+14.87%	9.50%	9.50%
Jan. 13, 2017	2,274.64	Jan. 12, 2018	2,786.24	+22.49%	9.50%	9.50%
	value as of date — beginning of segment year  Dec. 15, 2017  Nov. 15, 2017  Oct. 13, 2017  Sep. 15, 2017  Aug. 15, 2017  Jul. 14, 2017  Jun. 15 2017  May 15, 2017  Apr. 13, 2017  Mar. 15, 2017  Feb. 15, 2017	value as of date — beginning of segment year       S&P 500° value beginning of segment year*         Dec. 15, 2017       2,675.81         Nov. 15, 2017       2,564.62         Oct. 13, 2017       2,553.17         Sep. 15, 2017       2,500.23         Aug. 15, 2017       2,464.61         Jul. 14, 2017       2,459.27         Jun. 15 2017       2,432.46         May 15, 2017       2,328.95         Mar. 15, 2017       2,385.26         Feb. 15, 2017       2,349.25	value as of date — beginning of segment year         S&P 500° value as of date — beginning of segment year         value as of date — end of segment year           Dec. 15, 2017         2,675.81         Dec. 14, 2018           Nov. 15, 2017         2,564.62         Nov. 14, 2018           Oct. 13, 2017         2,553.17         Oct. 12, 2018           Sep. 15, 2017         2,500.23         Sep. 14, 2018           Aug. 15, 2017         2,464.61         Aug. 14, 2018           Jul. 14, 2017         2,459.27         Jul. 13, 2018           Jun. 15 2017         2,432.46         Jun. 14 2018           May 15, 2017         2,328.95         Apr. 13, 2018           Mar. 15, 2017         2,385.26         Mar. 14, 2018           Feb. 15, 2017         2,349.25         Feb. 14, 2018	value as of date — beginning of segment year         S&P 500° beginning of segment year*         value as of date — end of segment year         S&P 500° value end of segment year*           Dec. 15, 2017         2,675.81         Dec. 14, 2018         2,599.94           Nov. 15, 2017         2,564.62         Nov. 14, 2018         2,701.58           Oct. 13, 2017         2,553.17         Oct. 12, 2018         2,767.13           Sep. 15, 2017         2,500.23         Sep. 14, 2018         2,904.98           Aug. 15, 2017         2,464.61         Aug. 14, 2018         2,839.96           Jul. 14, 2017         2,459.27         Jul. 13, 2018         2,801.31           Jun. 15 2017         2,432.46         Jun. 14 2018         2,782.49           May 15, 2017         2,328.95         Apr. 13, 2018         2,656.30           Mar. 15, 2017         2,385.26         Mar. 14, 2018         2,749.48           Feb. 15, 2017         2,349.25         Feb. 14, 2018         2,698.63	value as of date — beginning of segment year         S&P 500° value end of segment year         S&P 500° value end of value end of segment year         S&P 500° value end of value end of segment year         S&P 500° value end of year         Year           Nov. 15, 2017         2,564.62         Nov. 14, 2018         2,767.13         +8.38%         +16.19%           Sep. 15, 2017         2,464.61         Aug. 14, 2018         2,839.96         +15.23%           Jul. 14, 2017         2,459.27         Jul. 13, 2018         2,801.31         +13.91%           Jun. 15 2017         2,402.32         May 14, 2018         2,730.13         +14.36%           Apr. 13, 2017         2,328.95         Apr. 13, 2018         2,656.30         +14.06%           Ma	Value as of date — beginning of segment year         S&P 500° value end of segment year         \$0.50%           Oct. 13, 2017         2,564.62         Nov. 14, 2018         2,901.33         +13.65%         9.50%           Mar. 15, 2017         2,328.95         Apr. 13, 2018         2,656.30         +14.06%         9.50%           Mar. 15, 2017         2,349.25

<sup>\*</sup>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  May 13, 2016  Apr. 15, 2016  Mar. 15, 2016  Feb. 12, 2016	value         as of date — beginning of segment year       S&P 500° value 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       2,161.74         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 as of date — beginning of segment year         S&P 500° value beginning of segment year*         value as of date — end of 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           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*         S&P 500° value 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 end of segment year         Segment year         Segment year         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         2,161.74         Jul. 14, 2017         2,459.27         +13.76%         9.50%           May 13, 2016         2,071.50         Jun. 14, 2017         2,337.92         +17.69%         9.50%           Apr. 15, 2016         2,080.73         Apr. 13, 2017         2,328.95         +11.93%         9.50%           Mar. 15, 2016         2,015.93         Mar. 14, 2017         2,365.45

<sup>\*</sup>Excluding dividends

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### **Actual historical indexed crediting rates** — **2016**

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	2,043.41	Dec. 14, 2016	2,253.28	+10.27%	9.50%	9.50%
Nov. 13, 2015	2,023.04	Nov. 14, 2016	2,164.20	+6.98%	9.50%	6.98%
Oct. 15, 2015	2,023.86	Oct. 14, 2016	2,132.98	+5.39%	9.50%	5.39%
Sep. 15, 2015	1,978.09	Sep. 14, 2016	2,125.77	+7.47%	9.50%	7.47%
Aug. 14, 2015	2,091.54	Aug. 12, 2016	2,184.05	+4.42%	9.50%	4.42%
Jul. 15, 2015	2,107.40	Jul. 14, 2016	2,163.75	+2.67%	9.50%	2.67%
Jun. 15, 2015	2,084.43	Jun. 14, 2016	2,075.32	-0.44%	9.50%	0.00%
May 15, 2015	2,122.73	May 13, 2016	2,046.61	-3.59%	9.50%	0.00%
Apr. 15, 2015	2,106.63	Apr. 14, 2016	2,082.78	-1.13%	9.50%	0.00%
Mar. 13, 2015	2,053.40	Mar. 14, 2016	2,019.64	-1.64%	9.50%	0.00%
Feb. 13, 2015	2,096.99	Feb. 12, 2016	1,864.78	-11.07%	9.50%	0.00%
Jan. 15, 2015	1,992.67	Jan. 14, 2016	1,921.84	-3.55%	9.50%	0.00%
	value as of date — beginning of segment year  Dec. 15, 2015  Nov. 13, 2015  Oct. 15, 2015  Sep. 15, 2015  Aug. 14, 2015  Jul. 15, 2015  Jun. 15, 2015  May 15, 2015  Apr. 15, 2015  Mar. 13, 2015  Feb. 13, 2015	value as of date — beginning of segment year         Dec. 15, 2015       2,043.41         Nov. 13, 2015       2,023.04         Oct. 15, 2015       2,023.86         Sep. 15, 2015       1,978.09         Aug. 14, 2015       2,091.54         Jul. 15, 2015       2,107.40         Jun. 15, 2015       2,084.43         May 15, 2015       2,122.73         Apr. 15, 2015       2,106.63         Mar. 13, 2015       2,0953.40         Feb. 13, 2015       2,096.99	value as of date — beginning of segment year         S&P 500° value beginning of segment year*         value as of date — end of segment year           Dec. 15, 2015         2,043.41         Dec. 14, 2016           Nov. 13, 2015         2,023.04         Nov. 14, 2016           Oct. 15, 2015         2,023.86         Oct. 14, 2016           Sep. 15, 2015         1,978.09         Sep. 14, 2016           Aug. 14, 2015         2,091.54         Aug. 12, 2016           Jul. 15, 2015         2,107.40         Jul. 14, 2016           Jun. 15, 2015         2,084.43         Jun. 14, 2016           May 15, 2015         2,122.73         May 13, 2016           Apr. 15, 2015         2,106.63         Apr. 14, 2016           Mar. 13, 2015         2,053.40         Mar. 14, 2016           Feb. 13, 2015         2,096.99         Feb. 12, 2016	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, 2015         2,043.41         Dec. 14, 2016         2,253.28           Nov. 13, 2015         2,023.04         Nov. 14, 2016         2,164.20           Oct. 15, 2015         2,023.86         Oct. 14, 2016         2,132.98           Sep. 15, 2015         1,978.09         Sep. 14, 2016         2,125.77           Aug. 14, 2015         2,091.54         Aug. 12, 2016         2,184.05           Jul. 15, 2015         2,107.40         Jul. 14, 2016         2,163.75           Jun. 15, 2015         2,084.43         Jun. 14, 2016         2,075.32           May 15, 2015         2,122.73         May 13, 2016         2,046.61           Apr. 15, 2015         2,106.63         Apr. 14, 2016         2,082.78           Mar. 13, 2015         2,053.40         Mar. 14, 2016         2,019.64           Feb. 13, 2015         2,096.99         Feb. 12, 2016         1,864.78	value as of date — beginning of segment year         S&P 500° value end of segment year         S&P 500° value percentage change           Dec. 15, 2015         2,043.41         Dec. 14, 2016         2,253.28         +10.27%           Nov. 13, 2015         2,023.04         Nov. 14, 2016         2,164.20         +6.98%           Oct. 15, 2015         2,023.86         Oct. 14, 2016         2,132.98         +5.39%           Sep. 15, 2015         1,978.09         Sep. 14, 2016         2,125.77         +7.47%           Aug. 14, 2015         2,091.54         Aug. 12, 2016         2,184.05         +4.42%           Jul. 15, 2015         2,107.40         Jul. 14, 2016         2,163.75         +2.67%           Jun. 15, 2015         2,084.43         Jun. 14, 2016         2,075.32         -0.44%           May 15, 2015         2,122.73         May 13, 2016         2,046.61         -3.59%           Apr. 15, 2015         2,106.63         Apr. 14, 2016         2,082.78         -1.13%           Mar. 13, 2015         2,095.340         Mar. 14, 2016         2,019.64         -1.64%           Feb. 13, 2015         2,096.99         Feb.	Value as of date — beginning of segment year         S&P 500° value end of segment year         Segment year         Segment year         Percentage change         Cap rate           Dec. 15, 2015         2,043.41         Dec. 14, 2016         2,253.28         +10.27%         9.50%           Nov. 13, 2015         2,023.04         Nov. 14, 2016         2,164.20         +6.98%         9.50%           Oct. 15, 2015         2,023.86         Oct. 14, 2016         2,132.98         +5.39%         9.50%           Sep. 15, 2015         1,978.09         Sep. 14, 2016         2,125.77         +7.47%         9.50%           Aug. 14, 2015         2,091.54         Aug. 12, 2016         2,184.05         +4.42%         9.50%           Jul. 15, 2015         2,107.40         Jul. 14, 2016         2,163.75         +2.67%         9.50%           May 15, 2015         2,084.43         Jun. 14, 2016         2,075.32         -0.44%         9.50%           May 15, 2015         2,106.63         Apr. 14, 2016         2,082.78         -1.13%         9.50%           Mar. 13, 2015         2,096.99         Feb. 12, 2016

<sup>\*</sup>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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### **Actual historical indexed crediting rates — 2015**

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, 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%

<sup>\*</sup>Excluding dividends

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