

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
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%
Dec. 15,2023	Dec. 15, 2023	4,719.19	Dec. 13, 2024	6,051.09	28.22%	9.00%	9.00%

^{*}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	4,682.80	Dec. 14, 2022	3,995.32	-14.68%	8.00%	0.00%
Nov. 15, 2021	4,709.85	Nov. 14, 2022	3,957.25	-15.98%	8.00%	0.00%
Oct. 15, 2021	4,471.37	Oct. 14, 2022	3,583.07	-19.87%	8.00%	0.00%
Sep. 15, 2021	4,480.70	Sep. 14, 2022	3,946.01	-11.93%	8.00%	0.00%
Aug. 13, 2021	4,468.00	Aug. 12, 2022	4,280.15	-4.20%	8.00%	0.00%
Jul. 15, 2021	4,360.03	Jul. 14, 2022	3,790.38	-13.07%	8.00%	0.00%
Jun. 15, 2021	4,246.59	Jun. 14, 2022	3,735.48	-12.03%	8.00%	0.00%
May 14, 2021	4,173.85	May 13, 2022	4,023.89	-3.59%	8.00%	0.00%
Apr. 15, 2021	4,170.42	Apr. 14, 2022	4,392.59	5.32%	8.00%	5.32%
Mar. 15, 2021	3,968.94	Mar. 14, 2022	4,173.11	5.14%	8.00%	5.14%
Feb. 12, 2021	3,934.83	Feb. 11, 2022	4,418.64	12.30%	8.00%	8.00%
Jan. 15, 2021	3,768.25	Jan. 14, 2022	4,662.85	23.74%	8.00%	8.00%
	as of date — beginning of segment year Dec. 15, 2021 Nov. 15, 2021 Oct. 15, 2021 Sep. 15, 2021 Aug. 13, 2021 Jul. 15, 2021 Jun. 15, 2021 May 14, 2021 Apr. 15, 2021 Mar. 15, 2021 Feb. 12, 2021	as of date — beginning of segment year beginning of segment year Dec. 15, 2021 4,682.80 Nov. 15, 2021 4,709.85 Oct. 15, 2021 4,471.37 Sep. 15, 2021 4,480.70 Aug. 13, 2021 4,468.00 Jul. 15, 2021 4,360.03 Jun. 15, 2021 4,246.59 May 14, 2021 4,173.85 Apr. 15, 2021 4,170.42 Mar. 15, 2021 3,968.94 Feb. 12, 2021 3,934.83	as of date — beginning of segment year S&P 500° value beginning of segment year* as of date — end of segment year Dec. 15, 2021 4,682.80 Dec. 14, 2022 Nov. 15, 2021 4,709.85 Nov. 14, 2022 Oct. 15, 2021 4,471.37 Oct. 14, 2022 Sep. 15, 2021 4,480.70 Sep. 14, 2022 Aug. 13, 2021 4,468.00 Aug. 12, 2022 Jul. 15, 2021 4,360.03 Jul. 14, 2022 Jun. 15, 2021 4,246.59 Jun. 14, 2022 May 14, 2021 4,173.85 May 13, 2022 Apr. 15, 2021 4,170.42 Apr. 14, 2022 Mar. 15, 2021 3,968.94 Mar. 14, 2022 Feb. 12, 2021 3,934.83 Feb. 11, 2022	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. 15, 2021 4,682.80 Dec. 14, 2022 3,995.32 Nov. 15, 2021 4,709.85 Nov. 14, 2022 3,995.25 Oct. 15, 2021 4,471.37 Oct. 14, 2022 3,583.07 Sep. 15, 2021 4,480.70 Sep. 14, 2022 3,946.01 Aug. 13, 2021 4,468.00 Aug. 12, 2022 4,280.15 Jul. 15, 2021 4,360.03 Jul. 14, 2022 3,790.38 Jun. 15, 2021 4,246.59 Jun. 14, 2022 3,735.48 May 14, 2021 4,173.85 May 13, 2022 4,023.89 Apr. 15, 2021 4,170.42 Apr. 14, 2022 4,392.59 Mar. 15, 2021 3,968.94 Mar. 14, 2022 4,173.11 Feb. 12, 2021 3,934.83 Feb. 11, 2022 4,418.64	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 percentage change Dec. 15, 2021 4,682.80 Dec. 14, 2022 3,995.32 -14.68% Nov. 15, 2021 4,709.85 Nov. 14, 2022 3,957.25 -15.98% Oct. 15, 2021 4,471.37 Oct. 14, 2022 3,583.07 -19.87% Sep. 15, 2021 4,480.70 Sep. 14, 2022 3,946.01 -11.93% Aug. 13, 2021 4,468.00 Aug. 12, 2022 4,280.15 -4.20% Jul. 15, 2021 4,360.03 Jul. 14, 2022 3,790.38 -13.07% Jun. 15, 2021 4,246.59 Jun. 14, 2022 3,735.48 -12.03% May 14, 2021 4,173.85 May 13, 2022 4,023.89 -3.59% Apr. 15, 2021 4,170.42 Apr. 14, 2022 4,392.59 5.32% Mar. 15, 2021 3,934.83 Feb. 11, 2022 4,418.64 12.30%	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 Cap rate Dec. 15, 2021 4,682.80 Dec. 14, 2022 3,995.32 -14.68% 8.00% Nov. 15, 2021 4,709.85 Nov. 14, 2022 3,957.25 -15.98% 8.00% Oct. 15, 2021 4,471.37 Oct. 14, 2022 3,583.07 -19.87% 8.00% Sep. 15, 2021 4,480.70 Sep. 14, 2022 3,946.01 -11.93% 8.00% Aug. 13, 2021 4,468.00 Aug. 12, 2022 4,280.15 -4.20% 8.00% Jul. 15, 2021 4,360.03 Jul. 14, 2022 3,790.38 -13.07% 8.00% May 14, 2021 4,246.59 Jun. 14, 2022 3,735.48 -12.03% 8.00% May 14, 2021 4,173.85 May 13, 2022 4,023.89 -3.59% 8.00% Mar. 15, 2021 3,968.94 Mar. 14, 2022 4,173.11 5.14% 8.00% Feb. 12, 2021 3,934.83 Feb. 11, 202

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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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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%

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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%

^{*}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 2,0161.74 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* 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 Pot 64 Pot 64 Pot 65 Pot 65 Pot 72 Pot 72	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 2,437.92 +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

^{*}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 — 5&P 500° value 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 2,053.40 Feb. 13, 2015 2,096.99	value value as of date — S&P 500° value as of date — beginning of segment year* 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° salue + 6.98% + 6.98% + 6.98% + 6.98% + 6.98% + 6.98% + 6.98% + 6.98% + 6.98% + 6.98% + 5.39% + 7.47% + 7.47% + 7.47% + 4.42%	Value as of date—beginning of segment year S&P 500° value end of segment year Segment year Segment year 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% Apr. 15, 2015 2,106.63 Apr. 14, 2016 2,082.78 -1.13% 9.50% Mar. 13, 2015 2,096.99 Feb. 12, 2016 1,864.78

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Actual historical indexed crediting rates — 2015

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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 S&P 500° value beginning of segment year* Dec. 15, 2014 1,989.63 Nov. 14, 2014 2,039.82 Oct. 15, 2014 1,862.49 Sep. 15, 2014 1,984.13 Aug. 15, 2014 1,955.06 Jul. 15, 2014 1,973.28 Jun. 13, 2014 1,936.16 May 15, 2014 1,870.85 Apr. 15, 2014 1,842.98 Mar. 14, 2014 1,841.13 Feb. 14, 2014 1,838.63	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, 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 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, 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 1,838.63 Feb. 13, 2015 2,096.99	value value S&P 500° value segment year S&P 500° value end of segment year Pot 643% Nov. 14, 2014 1,989.63 Dec. 14, 2015 1,994.24 +1.07% +6.98% Oct. 15, 2014 1,984.13 Sep. 14, 2015 1,994.24 +7.07% +6.98% Jul. 15, 2014 1,995.06 Aug. 14, 2015 2,091.54 +6.98% Jul. 15, 2014 1,973.28 Jul. 14, 2015 2,108.95 +6.43% May 15, 2014 1,870.85 May 14, 2015 2,094.11 +8.16% May 15, 2014 1,842.98 Apr. 14, 2015 2,095.84 +13.72% <t< td=""><td>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* Percentage change 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% May 15, 2014 1,870.85 May 14, 2015 2,094.11 +8.16% 9.50% Mar. 15, 2014 1,842.98 Apr. 14, 2015 2,095.84 +13.72% 9.50% Mar. 14, 2014 1,841.13 Mar. 13, 2015</td></t<>	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* Percentage change 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% May 15, 2014 1,870.85 May 14, 2015 2,094.11 +8.16% 9.50% Mar. 15, 2014 1,842.98 Apr. 14, 2015 2,095.84 +13.72% 9.50% Mar. 14, 2014 1,841.13 Mar. 13, 2015

^{*}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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