

S&P 500® Distance Stabilizer Index¹

Approach

Dynamically adjusts exposure to the S&P 500® using an innovative approach to manage volatility developed in collaboration with Société Générale.

Measures volatility over multiple recent time periods, which allows for flexibility to navigate short-term spikes and increase exposure during subsequent market rebounds.

Equity Exposure

Tracks the S&P 500® with the opportunity to rebalance exposure daily.²

Ticker

SPXDSTCE

Designed by S&P Dow Jones Indices

- Over 125 years of experience constructing innovative and transparent solutions
- More than \$20 trillion in assets indexed or benchmarked to the S&P 500
- Nearly 1 million indices covering a wide range of strategies

Source: S&P Dow Jones Indices LLC as of 12/31/24

Annual Returns

Year	1996 ³	1997	1998	1999	2000	2001	2002	2003	2004	2005
Annual Return	-0.11%	22.03%	7.02%	9.22%	-15.05%	-16.51%	-19.65%	21.40%	8.93%	1.15%

Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Annual Return	9.69%	-0.29%	-15.30%	17.37%	7.82%	-6.34%	12.94%	31.71%	13.13%	-0.15%

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Annual Return	8.14%	20.12%	-7.69%	23.33%	17.14%	26.61%	-16.22%	17.75%	17.63%	5.21%

Hypothetical Assumptions: The Index was established on 9/12/2025. Performance shown before this date is back-tested by applying the index strategy, which was designed with the benefit of hindsight, to historical financial data. Back-tested performance is hypothetical and has been provided for informational purposes only. Past performance is not indicative of nor does it guarantee future performance. The foregoing performance information does not include any relevant costs, participation rates, and charges associated with the product or the Index.

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For more information, please ask your insurance professional.

¹The full name of the S&P 500® Distance Stabilizer Index is S&P 500® Distance Stabilizer TCA Index (USD) ER.

²The index is an excess return index which reduces the performance of the S&P 500® Total Return Index by short-term interest rates. As a result, the index could generate negative returns in high-interest rate environments. In extreme prolonged volatile markets, the index could not have any exposure to the S&P 500® and could underperform, including in periods where markets are trending upwards.

³The return 12/4/96 – 12/31/96 was -0.11% cumulative

The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index may include costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and any costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

Index crediting strategies may be added (upon regulatory approval) or eliminated at the company's discretion.

Interest credits, if any, are calculated and credited at the end of the Index Term Period. Interest credits are based upon the point-to-point movements of this index over the Index Term Period, subject to stated limitations. It is possible that the interest earned may be zero.

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