



RiverSource® indexed universal life insurance

The charts below have information used to determine the rate credited on the average balance in a segment when a segment matures. The rate credited is based on the index return, after applying the applicable cap and floor rates. The credited rates are given in the “Indexed Interest Rate” columns. Cap and floor rates for each segment are also listed. If a segment has not yet matured, the ending index values and segment returns are shown as “N/A.”

FIXED LIFE INSURANCE

NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED

Returns for Index Segments Maturing in 2 Years

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	Cap/Floor Rates	Indexed Interest Rate
2025							
	3/20/2025	3/20/2027	5675.29	N/A	N/A	16.25% / 0%	N/A
	2/20/2025	2/20/2027	6144.15	N/A	N/A	16.25% / 0%	N/A
	1/20/2025	1/20/2027	6049.24	N/A	N/A	16.25% / 0%	N/A
2024							
	12/20/2024	12/20/2026	5867.08	N/A	N/A	14.5% / 0%	N/A
	11/20/2024	11/20/2026	5916.98	N/A	N/A	14.5% / 0%	N/A
	10/20/2024	10/20/2026	5853.98	N/A	N/A	14.5% / 0%	N/A
	9/20/2024	9/20/2026	5713.64	N/A	N/A	14.5% / 0%	N/A
	8/20/2024	8/20/2026	5608.25	N/A	N/A	14.5% / 0%	N/A

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	Cap/Floor Rates	Indexed Interest Rate
	7/20/2024	7/20/2026	5505.00	N/A	N/A	14% / 0%	N/A
	6/20/2024	6/20/2026	5473.17	N/A	N/A	14% / 0%	N/A
	5/20/2024	5/20/2026	5308.13	N/A	N/A	14% / 0%	N/A
	4/20/2024	4/20/2026	4967.23	N/A	N/A	14% / 0%	N/A
	3/20/2024	3/20/2026	5178.51	N/A	N/A	12.75% / 0%	N/A
	2/20/2024	2/20/2026	4975.51	N/A	N/A	12.75% / 0%	N/A
	1/20/2024	1/20/2026	4839.81	N/A	N/A	12.75% / 0%	N/A
2023							
	12/20/2023	12/20/2025	4768.37	N/A	N/A	12.75% / 0%	N/A
	11/20/2023	11/20/2025	4547.38	N/A	N/A	12.75% / 0%	N/A
	10/20/2023	10/20/2025	4278.00	N/A	N/A	12.75% / 0%	N/A
	9/20/2023	9/20/2025	4443.95	N/A	N/A	12.75% / 0%	N/A
	8/20/2023	8/20/2025	4399.77	N/A	N/A	12.75% / 0%	N/A
	7/20/2023	7/20/2025	4565.72	N/A	N/A	12.75% / 0%	N/A
	6/20/2023	6/20/2025	4388.71	N/A	N/A	12.75% / 0%	N/A
	5/20/2023	5/20/2025	4191.98	N/A	N/A	12.75% / 0%	N/A
	4/20/2023	4/20/2025	4154.52	N/A	N/A	12.75% / 0%	N/A
	3/20/2023	3/20/2025	3951.57	5675.29	43.62%	12.75% / 0%	12.75%
	2/20/2023	2/20/2025	3997.34	6144.15	53.71%	12.75% / 0%	12.75%
	1/20/2023	1/20/2025	3898.85	6049.24	55.15%	12.75% / 0%	12.75%
2022							
	12/20/2022	12/20/2024	3817.66	5867.08	53.68%	12.75% / 0%	12.75%
	11/20/2022	11/20/2024	3949.94	5916.98	49.80%	12.75% / 0%	12.75%
	10/20/2022	10/20/2024	3695.16	5853.98	58.42%	12.75% / 0%	12.75%
	9/20/2022	9/20/2024	3899.89	5713.64	46.51%	12.75% / 0%	12.75%
	8/20/2022	8/20/2024	4228.48	5608.25	32.63%	12.75% / 0%	12.75%
	7/20/2022	7/20/2024	3936.69	5505.00	39.84%	12.75% / 0%	12.75%

Returns for Index Segments Maturing in 3 Years

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
2025							
	3/20/2025	3/20/2028	5675.29	N/A	N/A	26.75% / 0%	N/A
	2/20/2025	2/20/2028	6144.15	N/A	N/A	26.75% / 0%	N/A
	1/20/2025	1/20/2028	6049.24	N/A	N/A	26.75% / 0%	N/A
2024							
	12/20/2024	12/20/2027	5867.08	N/A	N/A	23.75% / 0%	N/A
	11/20/2024	11/20/2027	5916.98	N/A	N/A	23.75% / 0%	N/A
	10/20/2024	10/20/2027	5853.98	N/A	N/A	23.75% / 0%	N/A
	9/20/2024	9/20/2027	5713.64	N/A	N/A	23.75% / 0%	N/A
	8/20/2024	8/20/2027	5608.25	N/A	N/A	23.75% / 0%	N/A
	7/20/2024	7/20/2027	5505.00	N/A	N/A	23% / 0%	N/A
	6/20/2024	6/20/2027	5473.17	N/A	N/A	23% / 0%	N/A
	5/20/2024	5/20/2027	5308.13	N/A	N/A	23% / 0%	N/A
	4/20/2024	4/20/2027	4967.23	N/A	N/A	23% / 0%	N/A
	3/20/2024	3/20/2027	5178.51	N/A	N/A	20.5% / 0%	N/A
	2/20/2024	2/20/2027	4975.51	N/A	N/A	20.5% / 0%	N/A
	1/20/2024	1/20/2027	4839.81	N/A	N/A	20.5% / 0%	N/A
2023							
	12/20/2023	12/20/2026	4768.37	N/A	N/A	20.5% / 0%	N/A
	11/20/2023	11/20/2026	4547.38	N/A	N/A	20.5% / 0%	N/A
	10/20/2023	10/20/2026	4278.00	N/A	N/A	20.5% / 0%	N/A
	9/20/2023	9/20/2026	4443.95	N/A	N/A	20.5% / 0%	N/A
	8/20/2023	8/20/2026	4399.77	N/A	N/A	20.5% / 0%	N/A
	7/20/2023	7/20/2026	4565.72	N/A	N/A	20.5% / 0%	N/A
	6/20/2023	6/20/2026	4388.71	N/A	N/A	20.5% / 0%	N/A
	5/20/2023	5/20/2026	4191.98	N/A	N/A	20.5% / 0%	N/A

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
	4/20/2023	4/20/2026	4154.52	N/A	N/A	20.5% / 0%	N/A
	3/20/2023	3/20/2026	3951.57	N/A	N/A	20.5% / 0%	N/A
	2/20/2023	2/20/2026	3997.34	N/A	N/A	20.5% / 0%	N/A
	1/20/2023	1/20/2026	3898.85	N/A	N/A	20.5% / 0%	N/A
2022							
	12/20/2022	12/20/2025	3817.66	N/A	N/A	20.5% / 0%	N/A
	11/20/2022	11/20/2025	3949.94	N/A	N/A	20.5% / 0%	N/A
	10/20/2022	10/20/2025	3695.16	N/A	N/A	20.5% / 0%	N/A
	09/20/2022	09/20/2025	3899.89	N/A	N/A	20.5% / 0%	N/A
	08/20/2022	08/20/2025	4228.48	N/A	N/A	20.5% / 0%	N/A
	07/20/2022	07/20/2023	3936.69	N/A	N/A	20.5% / 0%	N/A

Returns for Index Point-to-Point Segments Maturing in 1 Year (No cap with spread)

**Not available on RiverSource Life Insurance Co. of New York policies.*

Calendar Year	Segment Start Date	Segment End Date	Starting Index Values ¹	Ending Index Values ¹	S&P 500 index account 1-year point-to-point no cap with spread				
			S&P 500	S&P 500	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Interest rate spread	Final Segment Interest Rate
2025									
	3/20/2025	3/20/2026	5675.29	N/A	N/A	NA/0%	N/A	5.75%	N/A
	2/20/2025	2/20/2026	6144.15	N/A	N/A	NA/0%	N/A	5.75%	N/A
	1/20/2025	1/20/2026	6049.24	N/A	N/A	NA/0%	N/A	5.75%	N/A

Calendar Year	Segment Start Date	Segment End Date	Starting Index Values ¹	Ending Index Values ¹	S&P 500 index account 1-year point-to-point no cap with spread				
			S&P 500	S&P 500	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate	Interest rate spread	Final Segment Interest Rate
	12/20/2023	12/20/2024	4768.37	5867.08	23.04%	NA/0%	23.04%	8.75%	14.29%
	11/20/2023	11/20/2024	4547.38	5916.98	30.12%	NA/0%	30.12%	11.00%	19.12%
	10/20/2023	10/20/2024	4278.00	5853.98	36.84%	NA/0%	36.84%	11.00%	25.84%
	9/20/2023	9/20/2024	4443.95	5713.64	28.57%	NA/0%	28.57%	11.00%	17.57%
	8/20/2023	8/20/2024	4399.77	5608.25	27.47%	NA/0%	27.47%	11.00%	16.47%
	7/20/2023	7/20/2024	4565.72	5505.00	20.57%	NA/0%	20.57%	11.00%	9.57%
	6/20/2023	6/20/2024	4388.71	5473.17	24.71%	NA/0%	24.71%	11.00%	13.71%
	5/20/2023	5/20/2024	4191.98	5308.13	26.63%	NA/0%	26.63%	11.00%	15.63%
	4/20/2023	4/20/2024	4154.52	4967.23	19.56%	NA/0%	19.56%	14.00%	5.56%
	3/20/2023	3/20/2024	3951.57	5178.51	31.05%	NA/0%	31.05%	14.00%	17.05%
	2/20/2023	2/20/2024	3997.34	4975.51	24.47%	NA/0%	24.47%	14.00%	10.47%
	1/20/2023	1/20/2024	3898.85	4839.81	24.13%	NA/0%	24.13%	14.00%	10.13%
2022									
	12/20/2022	12/20/2023	3817.66	4768.37	24.90%	NA/0%	24.90%	14.00%	10.90%

Calendar Year	Segment Start Date	Segment End Date	Starting Index Values ¹	Ending Index Values ¹	S&P 500 index account 1-year point-to-point no cap with spread				
			S&P 500	S&P 500	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Interest rate spread	Final Segment Interest Rate
	11/20/2022	11/20/2023	3949.94	4547.38	15.13%	NA/0%	15.13%	14.00%	1.13%
	10/20/2022	10/20/2023	3695.16	4278.00	15.77%	NA/0%	15.77%	10.00%	5.77%
	9/20/2022	9/20/2023	3899.89	4443.95	13.95%	NA/0%	13.95%	10.00%	3.95%
	8/20/2022	8/20/2023	4228.48	4399.77	4.05%	NA/0%	4.05%	10.00%	0.00%
	7/20/2022	7/20/2023	3936.69	4565.72	15.98%	NA/0%	15.98%	10.00%	5.98%

Returns for Index Segments Maturing in 1 Year

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
2025							
	3/20/2025	3/20/2026	5675.29	N/A	N/A	7.5% / 0%	N/A
	2/20/2025	2/20/2026	6144.15	N/A	N/A	7.5% / 0%	N/A
	1/20/2025	1/20/2026	6049.24	N/A	N/A	7.5% / 0%	N/A
2024							
	12/20/2024	12/20/2025	5867.08	N/A	N/A	6.75% / 0%	N/A
	11/20/2024	11/20/2025	5916.98	N/A	N/A	6.75% / 0%	N/A
	10/20/2024	10/20/2025	5853.98	N/A	N/A	6.75% / 0%	N/A
	9/20/2024	9/20/2025	5713.64	N/A	N/A	6.75% / 0%	N/A
	8/20/2024	8/20/2025	5608.25	N/A	N/A	6.75% / 0%	N/A

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	Cap/Floor Rates	Indexed Interest Rate
	7/20/2024	7/20/2025	5505.00	N/A	N/A	6.5% / 0%	N/A
	6/20/2024	6/20/2025	5473.17	N/A	N/A	6.5% / 0%	N/A
	5/20/2024	5/20/2025	5308.13	N/A	N/A	6.5% / 0%	N/A
	4/20/2024	4/20/2025	4967.23	N/A	N/A	6.5% / 0%	N/A
	3/20/2024	3/20/2025	5178.51	5675.29	9.59%	6% / 0%	6.00%
	2/20/2024	2/20/2025	4975.51	6144.15	23.49%	6% / 0%	6.00%
	1/20/2024	1/20/2025	4839.81	6049.24	24.99%	6% / 0%	6.00%
2023							
	12/20/2023	12/20/2024	4768.37	5867.08	23.04%	6% / 0%	6.00%
	11/20/2023	11/20/2024	4547.38	5916.98	30.12%	6% / 0%	6.00%
	10/20/2023	10/20/2024	4278.00	5853.98	36.84%	6% / 0%	6.00%
	9/20/2023	9/20/2024	4443.95	5713.64	28.57%	6% / 0%	6.00%
	8/20/2023	8/20/2024	4399.77	5608.25	27.47%	6% / 0%	6.00%
	7/20/2023	7/20/2024	4565.72	5505.00	20.57%	6% / 0%	6.00%
	6/20/2023	6/20/2024	4388.71	5473.17	24.71%	6% / 0%	6.00%
	5/20/2023	5/20/2024	4191.98	5308.13	26.63%	6% / 0%	6.00%
	4/20/2023	4/20/2024	4154.52	4967.23	19.56%	6% / 0%	6.00%
	3/20/2023	3/20/2024	3951.57	5178.51	31.05%	6% / 0%	6.00%
	2/20/2023	2/20/2024	3997.34	4975.51	24.47%	6% / 0%	6.00%
	1/20/2023	1/20/2024	3898.85	4839.81	24.13%	6% / 0%	6.00%
2022							
	12/20/2022	12/20/2023	3817.66	4768.37	24.90%	6% / 0%	6.00%
	11/20/2022	11/20/2023	3949.94	4547.38	15.13%	6% / 0%	6.00%
	10/20/2022	10/20/2023	3695.16	4278.00	15.77%	5.75% / 0%	5.75%
	9/20/2022	9/20/2023	3899.89	4443.95	13.95%	5.75% / 0%	5.75%
	8/20/2022	8/20/2023	4228.48	4399.77	4.05%	5.75% / 0%	4.05%
	7/20/2022	7/20/2023	3936.69	4565.72	15.98%	5.75% / 0%	5.75%
	6/20/2022	6/20/2023	3764.79	4388.71	16.57%	5.75% / 0%	5.75%
	5/20/2022	5/20/2023	3900.79	4191.98	7.46%	5.75% / 0%	5.75%
	4/20/2022	4/20/2023	4462.21	4154.52	-6.90%	5.75% / 0%	0.00%
	3/20/2022	3/20/2023	4461.18	3951.57	-11.42%	5.75% / 0%	0.00%
	2/20/2022	2/20/2023	4304.76	3997.34	-7.14%	5.75% / 0%	0.00%

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	Cap/Floor Rates	Indexed Interest Rate
2021	1/20/2022	1/20/2023	4532.76	3898.85	-13.99%	5.75% / 0%	0.00%
	12/20/2021	12/20/2022	4568.02	3817.66	-16.43%	6% / 0%	0.00%
	11/20/2021	11/20/2022	4697.96	3949.94	-15.92%	6% / 0%	0.00%
	10/20/2021	10/20/2022	4519.63	3695.16	-18.24%	6% / 0%	0.00%
	9/20/2021	9/20/2022	4357.73	3899.89	-10.51%	6% / 0%	0.00%
	08/20/2021	08/20/2022	4405.80	4228.48	-4.02%	6% / 0%	0.00%
	07/20/2021	07/20/2022	4258.49	3936.69	-7.56%	6.5% / 0%	0.00%
	06/20/2021	06/20/2022	4224.79	3764.79	-10.89%	6.5% / 0%	0.00%
	05/20/2021	05/20/2022	4115.68	3900.79	-5.22%	6.5% / 0%	0.00%
	04/20/2021	04/20/2022	4163.26	4462.21	7.18%	6.5% / 0%	6.50%
	03/20/2021	03/20/2022	3913.10	4461.18	14.01%	6.5% / 0%	6.50%
	02/20/2021	02/20/2022	3906.71	4304.76	10.19%	6.5% / 0%	6.50%
2020	01/20/2021	01/20/2022	3798.91	4532.76	19.32%	6.5% / 0%	6.50%
	12/20/2020	12/20/2021	3694.92	4568.02	23.63%	6.5% / 0%	6.50%
	11/20/2020	11/20/2021	3581.87	4697.96	31.16%	6.75% / 0%	6.75%
	10/20/2020	10/20/2021	3426.92	4519.63	31.89%	6.75% / 0%	6.75%
	09/20/2020	09/20/2021	3281.06	4357.73	32.81%	7% / 0%	7.00%
	08/20/2020	08/20/2021	3374.85	4405.80	30.55%	7% / 0%	7.00%
	07/20/2020	07/20/2021	3251.84	4258.49	30.96%	7% / 0%	7.00%
	06/20/2020	06/20/2021	3097.74	4224.79	36.38%	7% / 0%	7.00%
	05/20/2020	05/20/2021	2922.94	4115.68	40.81%	7% / 0%	7.00%
	04/20/2020	04/20/2021	2823.16	4163.26	47.47%	7% / 0%	7.00%
	03/20/2020	03/20/2021	2409.39	3913.10	62.41%	7.25% / 0%	7.25%
	02/20/2020	02/20/2021	3386.15	3906.71	15.37%	7.25% / 0%	7.25%
2019	01/20/2020	01/20/2021	3320.79	3798.91	14.40%	7.5% / 0%	7.50%
	12/20/2019	12/20/2020	3205.37	3694.92	15.27%	7.5% / 0%	7.50%
	11/20/2019	11/20/2020	3120.18	3581.87	14.80%	7.5% / 0%	7.50%
	10/20/2019	10/20/2020	3006.72	3426.92	13.98%	7.5% / 0%	7.50%
	09/20/2019	09/20/2020	3006.79	3281.06	9.12%	7.5% / 0%	7.50%

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	Cap/Floor Rates	Indexed Interest Rate
	08/20/2019	08/20/2020	2923.65	3374.85	15.43%	7.5% / 0%	7.50%
	07/20/2019	07/20/2020	2976.61	3251.84	9.25%	8% / 0%	8.00%
	06/20/2019	06/20/2020	2926.46	3097.74	5.85%	8% / 0%	5.85%
	05/20/2019	05/20/2020	2840.23	2922.94	2.91%	8% / 0%	2.91%
	04/20/2019	04/20/2020	2907.97	2823.16	-2.92%	8% / 0%	0.00%
	03/20/2019	03/20/2020	2832.57	2409.39	-14.94%	8% / 0%	0.00%
	02/20/2019	02/20/2020	2779.76	3386.15	21.81%	8% / 0%	8.00%
	01/20/2019	01/20/2020	2632.90	3320.79	26.13%	8% / 0%	8.00%
2018							
	12/20/2018	12/20/2019	2506.96	3205.37	27.86%	8% / 0%	8.00%
	11/20/2018	11/20/2019	2690.73	3120.18	15.96%	8% / 0%	8.00%
	10/20/2018	10/20/2019	2767.78	3006.72	8.63%	8% / 0%	8.00%
	9/20/2018	9/20/2019	2907.95	3006.79	3.40%	8% / 0%	3.40%
	8/20/2018	8/20/2019	2857.05	2923.65	2.33%	8% / 0%	2.33%
	7/20/2018	7/20/2019	2804.49	2976.61	6.14%	8.5% / 0%	6.14%
	6/20/2018	6/20/2019	2762.59	2926.46	5.93%	8.5% / 0%	5.93%
	5/20/2018	5/20/2019	2733.01	2840.23	3.92%	8.5% / 0%	3.92%
	4/20/2018	4/20/2019	2693.13	2907.97	7.98%	8.5% / 0%	7.98%
	3/20/2018	3/20/2019	2712.92	2832.57	4.41%	8.5% / 0%	4.41%
	2/20/2018	2/20/2019	2716.26	2779.76	2.34%	8.5% / 0%	2.34%
	1/20/2018	1/20/2019	2810.30	2632.90	-6.31%	9% / 0%	0.00%
2017							
	12/20/2017	12/20/2018	2681.47	2506.96	-6.51%	9% / 0%	0.00%
	11/20/2017	11/20/2018	2582.14	2690.73	4.21%	9% / 0%	4.21%
	10/20/2017	10/20/2018	2562.10	2768.78	8.07%	9% / 0%	8.07%
	9/20/2017	9/20/2018	2506.65	2907.95	16.01%	9% / 0%	9.00%
	8/20/2017	8/20/2018	2428.37	2857.05	17.65%	9% / 0%	9.00%
	7/20/2017	7/20/2018	2473.83	2804.49	13.37%	9% / 0%	9.00%
	6/20/2017	6/20/2018	2453.46	2762.59	12.60%	9% / 0%	9.00%
	5/20/2017	5/20/2018	2381.73	2733.01	14.75%	9% / 0%	9.00%
	4/20/2017	4/20/2018	2338.17	2693.13	15.18%	9% / 0%	9.00%
	3/20/2017	3/20/2018	2373.47	2712.92	14.30%	9% / 0%	9.00%

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	Cap/Floor Rates	Indexed Interest Rate
	2/20/2017	2/20/2018	2365.38	2716.26	14.83%	9% / 0%	9.00%
	1/20/2017	1/20/2018	2263.69	2810.30	24.15%	9% / 0%	9.00%
2016							
	12/20/2016	12/20/2017	2262.53	2681.47	18.52%	9% / 0%	9.00%
	11/20/2016	11/20/2017	2198.18	2582.14	17.47%	9% / 0%	9.00%
	10/20/2016	10/20/2017	2144.29	2562.10	19.48%	9% / 0%	9.00%
	9/20/2016	9/20/2017	2139.12	2506.65	17.18%	9% / 0%	9.00%
	8/20/2016	8/20/2017	2183.87	2428.37	11.20%	9% / 0%	9.00%
	7/20/2016	7/20/2017	2163.78	2473.83	14.33%	9.5% / 0%	9.50%
	6/20/2016	6/20/2017	2083.25	2453.46	17.77%	9.5% / 0%	9.50%
	5/20/2016	5/20/2017	2040.04	2381.73	16.75%	9.5% / 0%	9.50%
	4/20/2016	4/20/2017	2100.80	2338.17	11.30%	9.5% / 0%	9.50%
	3/20/2016	3/20/2017	2051.60	2373.47	15.69%	9.5% / 0%	9.50%
	2/20/2016	2/20/2017	1917.78	2365.38	23.34%	9.5% / 0%	9.50%
	1/20/2016	1/20/2017	1881.33	2263.69	20.32%	9.5% / 0%	9.50%
2015							
	12/20/2015	12/20/2016	2021.15	2262.53	11.94%	9.5% / 0%	9.50%
	11/20/2015	11/20/2016	2081.24	2198.18	5.62%	9.5% / 0%	5.62%
	10/20/2015	10/20/2016	2033.66	2144.29	5.44%	9.5% / 0%	5.44%
	9/20/2015	9/20/2016	1966.97	2139.12	8.75%	9.5% / 0%	8.75%
	8/20/2015	8/20/2016	2079.61	2183.87	5.01%	9.5% / 0%	5.01%
	7/20/2015	7/20/2016	2128.28	2163.78	1.67%	9.5% / 0%	1.67%
	6/20/2015	6/20/2016	2109.99	2083.25	-1.27%	10% / 0%	0.00%
	5/20/2015	5/20/2016	2127.83	2040.04	-4.13%	10% / 0%	0.00%
	4/20/2015	4/20/2016	2100.40	2100.80	0.02%	10% / 0%	0.02%
	3/20/2015	3/20/2016	2089.27	2051.60	-1.80%	10% / 0%	0.00%
	2/20/2015	2/20/2016	2097.45	1917.78	-8.57%	10% / 0%	0.00%
	1/20/2015	1/20/2016	2022.55	1881.33	-6.98%	10% / 0%	0.00%
2014							
	12/20/2014	12/20/2015	2070.65	2021.15	-2.39%	10% / 0%	0.00%
	11/20/2014	11/20/2015	2048.72	2081.24	1.59%	10% / 0%	1.59%
	10/20/2014	10/20/2015	1904.01	2033.66	6.81%	10% / 0%	6.81%

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
	9/20/2014	9/20/2015	2010.40	1966.97	-2.16%	10% / 0%	0.00%
	8/20/2014	8/20/2015	1981.60	2079.61	4.95%	10% / 0%	4.95%
	7/20/2014	7/20/2015	1973.63	2128.28	7.84%	10% / 0%	7.84%
	6/20/2014	6/20/2015	1959.48	2109.99	7.68%	10% / 0%	7.68%
	5/20/2014	5/20/2015	1885.08	2127.83	12.88%	10% / 0%	10.00%
	4/20/2014	4/20/2015	1871.89	2100.40	12.21%	10% / 0%	10.00%
	3/20/2014	3/20/2015	1860.77	2089.27	12.28%	10% / 0%	10.00%
	2/20/2014	2/20/2015	1828.75	2097.45	14.69%	10% / 0%	10.00%
	1/20/2014	1/20/2015	1843.80	2022.55	9.69%	10% / 0%	9.69%
2013							
	12/20/2013	12/20/2014	1809.60	2070.65	14.43%	10% / 0%	10.00%
	11/20/2013	11/20/2014	1787.87	2048.72	14.59%	10% / 0%	10.00%
	10/20/2013	10/20/2014	1744.66	1904.01	9.13%	10% / 0%	9.13%
	9/20/2013	9/20/2014	1722.34	2010.40	16.72%	10% / 0%	10.00%
	8/20/2013	8/20/2014	1646.06	1981.60	20.38%	10% / 0%	10.00%
	7/20/2013	7/20/2014	1692.09	1973.63	16.64%	10% / 0%	10.00%
	6/20/2013	6/20/2014	1628.93	1959.48	20.29%	10% / 0%	10.00%
	5/20/2013	5/20/2014	1666.29	1885.08	13.13%	10% / 0%	10.00%
	4/20/2013	4/20/2014	1555.25	1871.89	20.36%	10% / 0%	10.00%
	3/20/2013	3/20/2014	1548.34	1860.77	20.18%	10% / 0%	10.00%
	2/20/2013	2/20/2014	1530.94	1828.75	19.45%	10% / 0%	10.00%
	1/20/2013	1/20/2014	1492.56	1843.80	23.53%	10% / 0%	10.00%
2012							
	12/20/2012	12/20/2013	1435.81	1809.60	26.03%	10% / 0%	10.00%
	11/20/2012	11/20/2013	1386.89	1787.87	28.91%	10% / 0%	10.00%
	10/20/2012	10/20/2013	1433.19	1744.66	21.73%	10% / 0%	10.00%
	9/20/2012	9/20/2013	1461.05	1722.34	17.88%	11% / 0%	11.00%
	8/20/2012	8/20/2013	1418.13	1646.06	16.07%	11% / 0%	11.00%
	7/20/2012	7/20/2013	1376.51	1692.09	22.93%	11% / 0%	11.00%
	6/20/2012	6/20/2013	1357.98	1628.93	19.95%	11% / 0%	11.00%
	5/20/2012	5/20/2013	1315.99	1666.29	26.62%	11% / 0%	11.00%
	4/20/2012	4/20/2013	1376.92	1555.25	12.95%	11% / 0%	11.00%

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
	3/20/2012	3/20/2013	1409.75	1548.34	9.83%	11% / 0%	9.83%
	2/20/2012	2/20/2013	1362.21	1530.94	12.39%	11% / 0%	11.00%
	1/20/2012	1/20/2013	1314.50	1492.56	13.55%	11% / 0%	11.00%
2011							
	12/20/2011	12/20/2012	1205.35	1435.81	19.12%	11% / 0%	11.00%
	11/20/2011	11/20/2012	1192.98	1386.89	16.25%	11% / 0%	11.00%
	10/20/2011	10/20/2012	1209.88	1433.19	18.46%	11% / 0%	11.00%
	9/20/2011	9/20/2012	1204.09	1461.05	21.34%	11% / 0%	11.00%

¹The starting and ending index values are as of the market close the day prior to the corresponding index segment's start and end dates. Generally, if the start or end date occurs on a weekend, the close of the next business day is used. See contract for specific rules.

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