



RiverSource® Multi-Index universal life insurance and Survivorship multi-index 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.” For the Multi-index global option, the rate credited is based on a weighting of 40% S&P 500® index, 40% MSCI Europe, Australasia, Far East (EAFE) index and 20% MSCI Emerging Markets (EM) index.

Returns for Index Segments Maturing in 1 Year

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			Global multi-index account 1 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate
2020														
	07/20/2020	07/20/2021	3251.84	1862.44	1064.50	N/A	N/A	N/A	N/A	8.25%/0%	N/A	N/A	8.25%/0%	N/A
	06/20/2020	06/20/2021	3097.74	1803.74	1001.36	N/A	N/A	N/A	N/A	8.25%/0%	N/A	N/A	8.25%/0%	N/A
	05/20/2020	05/20/2021	2922.94	1654.62	925.22	N/A	N/A	N/A	N/A	8.75%/0%	N/A	N/A	8.75%/0%	N/A
	04/20/2020	04/20/2021	2823.16	1621.64	899.33	N/A	N/A	N/A	N/A	8.75%/0%	N/A	N/A	8.75%/0%	N/A
	03/20/2020	03/20/2021	2409.39	1382.01	766.41	N/A	N/A	N/A	N/A	9%/0%	N/A	N/A	9%/0%	N/A
	02/20/2020	02/20/2021	3386.15	2018.46	1103.69	N/A	N/A	N/A	N/A	9%/0%	N/A	N/A	9%/0%	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			Global multi-index account 1 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate
	01/20/2020	01/20/2021	3320.79	2051.11	1126.85	N/A	N/A	N/A	N/A	9%/0%	N/A	N/A	9%/0%	N/A
2019														
	12/20/2019	12/20/2020	3205.37	2023.57	1106.63	N/A	N/A	N/A	N/A	9%/0%	N/A	N/A	9%/0%	N/A
	11/20/2019	11/20/2020	3120.18	1981.17	1057.16	N/A	N/A	N/A	N/A	9%/0%	N/A	N/A	9%/0%	N/A
	10/20/2019	10/20/2020	3006.72	1930.98	1028.51	N/A	N/A	N/A	N/A	9%/0%	N/A	N/A	9%/0%	N/A
	09/20/2019	09/20/2020	3006.79	1913.69	1016.57	N/A	N/A	N/A	N/A	9%/0%	N/A	N/A	9%/0%	N/A
	8/20/2019	8/20/2020	2923.65	1828.98	977.73	N/A	N/A	N/A	N/A	10%/0%	N/A	N/A	9.5%/0%	N/A
	07/20/2019	07/20/2020	2976.61	1918.88	1057.49	3251.84	1862.44	1064.50	9.25%	10%/0%	9.25%	2.65%	9.5%/0%	2.65%
	06/20/2019	06/20/2020	2926.46	1897.69	1038.27	3097.74	1803.74	1001.36	5.85%	10%/0%	5.85%	-0.35%	9.5%/0%	0.00%
	05/20/2019	05/20/2020	2840.23	1858.28	994.08	2922.94	1654.62	925.22	2.91%	10%/0%	2.91%	-4.60%	9.5%/0%	0.00%
	04/20/2019	04/20/2020	2907.97	1920.37	1089.03	2823.16	1621.64	899.33	-2.92%	10%/0%	0.00%	-10.87%	9.5%/0%	0.00%
	03/20/2019	03/20/2020	2832.57	1907.49	1070.95	2409.39	1382.01	766.41	-14.94%	10%/0%	0.00%	-22.68%	9.5%/0%	0.00%
	02/20/2019	02/20/2020	2779.76	1858.12	1036.97	3386.15	2018.46	1103.69	21.81%	10%/0%	10.00%	13.46%	9.5%/0%	9.50%
	01/20/2019	01/20/2020	2632.90	1795.67	1010.63	3320.79	2051.11	1126.85	26.13%	10%/0%	10.00%	18.44%	9.5%/0%	9.50%
2018														
	12/20/2018	12/20/2019	2506.96	1740.54	967.65	3205.37	2023.57	1106.63	27.86%	10%/0%	10.00%	20.52%	9.5%/0%	9.50%
	11/20/2018	11/20/2019	2690.73	1812.92	988.31	3120.18	1981.17	1057.16	15.96%	10%/0%	10.00%	11.49%	9.5%/0%	9.50%

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			Global multi-index account 1 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate
	10/20/2018	10/20/2019	2767.78	1849.37	971.47	3006.72	1930.98	1028.51	8.63%	10%/0%	8.63%	6.39%	9.5%/0%	6.39%
	9/20/2018	9/20/2019	2907.95	1964.24	1031.07	3006.79	1913.69	1016.57	3.40%	10%/0%	3.40%	0.05%	9.5%/0%	0.05%
	8/20/2018	8/20/2019	2857.05	1938.11	1033.65	2923.65	1828.98	977.73	2.33%	10%/0%	2.33%	-2.40%	9.5%/0%	0.00%
	7/20/2018	7/20/2019	2804.49	1970.94	1060.64	2976.61	1918.88	1057.49	6.14%	10.5%/0%	6.14%	1.34%	9.5%/0%	1.34%
	6/20/2018	6/20/2019	2762.59	1962.15	1085.03	2926.46	1897.69	1038.27	5.93%	10.5%/0%	5.93%	0.20%	9.5%/0%	0.20%
	5/20/2018	5/20/2019	2733.01	2048.58	1136.49	2840.23	1858.28	994.08	3.92%	10.5%/0%	3.92%	-4.65%	9.5%/0%	0.00%
	4/20/2018	4/20/2019	2693.13	2064.24	1184.13	2907.97	1920.37	1089.03	7.98%	10.5%/0%	7.98%	-1.20%	9.5%/0%	0.00%
	3/20/2018	3/20/2019	2712.92	2030.50	1203.59	2832.57	1907.49	1070.95	4.41%	10.5%/0%	4.41%	-2.86%	9.5%/0%	0.00%
	2/20/2018	2/20/2019	2716.26	2065.53	1194.52	2779.76	1858.12	1036.97	2.34%	10.5%/0%	2.34%	-5.72%	9.5%/0%	0.00%
	1/20/2018	1/20/2019	2810.30	2152.40	1232.59	2632.90	1795.67	1010.63	-6.31%	11%/0%	0.00%	-12.76%	10%/0%	0.00%
2017														
	12/20/2017	12/20/2018	2681.47	2029.07	1132.19	2506.96	1740.54	967.65	-6.51%	11%/0%	0.00%	-11.20%	10%/0%	0.00%
	11/20/2017	11/20/2018	2582.14	1988.09	1136.10	2690.73	1812.92	988.31	4.21%	11%/0%	4.21%	-4.44%	10%/0%	0.00%
	10/20/2017	10/20/2018	2562.10	2005.96	1116.91	2768.78	1852.35	970.90	8.07%	11%/0%	8.07%	-2.45%	10%/0%	0.00%
	9/20/2017	9/20/2018	2506.65	1978.24	1109.63	2907.95	1964.24	1031.07	16.01%	11%/0%	11.00%	4.70%	10%/0%	4.70%
	8/20/2017	8/20/2018	2428.37	1917.84	1063.66	2857.05	1938.11	1033.65	17.65%	11%/0%	11.00%	6.92%	10%/0%	6.92%
	7/20/2017	7/20/2018	2473.83	1926.13	1060.11	2804.49	1970.94	1060.64	13.37%	11.5%/0%	11.50%	6.29%	10.5%/0%	6.29%

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			Global multi-index account 1 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate
	6/20/2017	6/20/2018	2453.46	1901.79	1012.94	2762.59	1962.15	1085.03	12.60%	11.5%/0%	11.50%	7.73%	10.5%/0%	7.73%
	5/20/2017	5/20/2018	2381.73	1882.75	995.67	2733.01	2048.58	1136.49	14.75%	11.5%/0%	11.50%	12.25%	10.5%/0%	10.50%
	4/20/2017	4/20/2018	2338.17	1774.80	952.92	2693.13	2064.24	1184.13	15.18%	11.5%/0%	11.50%	17.45%	10.5%/0%	10.50%
	3/20/2017	3/20/2018	2373.47	1799.11	972.35	2712.92	2030.50	1203.59	14.30%	11.5%/0%	11.50%	15.62%	10.5%/0%	10.50%
	2/20/2017	2/20/2018	2365.38	1753.95	945.64	2716.26	2065.53	1194.52	14.83%	11.5%/0%	11.50%	18.30%	10.5%/0%	10.50%
	1/20/2017	1/20/2018	2263.69	1712.23	894.52	2810.30	2152.40	1232.59	24.15%	11.5%/0%	11.50%	27.50%	10.5%/0%	10.50%
2016														
	12/20/2016	12/20/2017	2262.53	1674.45	851.13	2681.47	2029.07	1132.19	18.52%	11.5%/0%	11.50%	22.48%	10.5%/0%	10.50%
	11/20/2016	11/20/2017	2198.18	1625.14	847.40	2582.14	1988.09	1136.10	17.47%	11.5%/0%	11.50%	22.73%	10.5%/0%	10.50%
	10/20/2016	10/20/2017	2144.29	1680.40	913.35	2562.10	2005.96	1116.91	19.48%	11.5%/0%	11.50%	20.00%	10.5%/0%	10.50%
	9/20/2016	9/20/2017	2139.12	1681.46	897.68	2506.65	1978.24	1109.63	17.18%	11.5%/0%	11.50%	18.65%	10.5%/0%	10.50%
	8/20/2016	8/20/2017	2183.87	1699.76	910.34	2428.37	1917.84	1063.66	11.20%	11.5%/0%	11.20%	12.98%	10.5%/0%	10.50%
	7/20/2016	7/20/2017	2163.78	1643.42	868.12	2473.83	1926.13	1060.11	14.33%	12%/0%	12.00%	17.04%	11%/0%	11.00%
	6/20/2016	6/20/2017	2083.25	1653.19	821.17	2453.46	1901.79	1012.94	17.77%	12%/0%	12.00%	17.79%	11%/0%	11.00%
	5/20/2016	5/20/2017	2040.04	1619.49	781.84	2381.73	1882.75	995.67	16.75%	12%/0%	12.00%	18.67%	11%/0%	11.00%
	4/20/2016	4/20/2017	2100.80	1712.19	852.73	2338.17	1774.80	952.92	11.30%	12%/0%	11.30%	8.33%	11%/0%	8.33%
	3/20/2016	3/20/2017	2051.60	1652.93	829.06	2373.47	1799.11	972.35	15.69%	12%/0%	12.00%	13.27%	11%/0%	11.00%

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			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate
	2/20/2016	2/20/2017	1917.78	1557.03	740.98	2365.38	1753.95	945.64	23.34%	12%/0%	12.00%	19.92%	11%/0%	11.00%
	1/20/2016	1/20/2017	1881.33	1565.21	714.37	2263.57	1712.23	894.52	20.32%	12%/0%	12.00%	16.93%	11%/0%	11.00%
2015														
	12/20/2015	12/20/2016	2021.15	1682.53	791.43	2262.53	1674.45	851.13	11.94%	12%/0%	11.94%	6.09%	11%/0%	6.09%
	11/20/2015	11/20/2016	2081.24	1757.35	837.14	2198.18	1625.14	847.40	5.62%	12%/0%	5.62%	-0.52%	11%/0%	0.00%
	10/20/2015	10/20/2016	2033.66	1754.61	867.25	2144.29	1680.40	913.35	5.44%	12%/0%	5.44%	1.55%	11%/0%	1.55%
	9/20/2015	9/20/2016	1966.97	1698.97	815.63	2139.12	1681.46	897.68	8.75%	12%/0%	8.75%	5.10%	11%/0%	5.10%
	8/20/2015	8/20/2016	2079.61	1811.33	840.51	2183.87	1699.76	910.34	5.01%	12%/0%	5.01%	1.20%	11%/0%	1.20%
	7/20/2015	7/20/2016	2128.28	1893.38	935.45	2163.78	1643.42	868.12	1.67%	12% / 0%	1.67%	-6.05%	11% / 0%	0.00%
	6/20/2015	6/20/2016	2109.99	1882.91	974.56	2083.25	1653.19	821.17	-1.27%	12% / 0%	0.00%	-8.53%	11% / 0%	0.00%
	5/20/2015	5/20/2016	2127.83	1936.20	1040.89	2040.04	1619.49	781.84	-4.13%	12% / 0%	0.00%	-13.17%	11% / 0%	0.00%
	4/20/2015	4/20/2016	2100.40	1897.83	1033.77	2100.80	1712.19	852.73	0.02%	12% / 0%	0.02%	-7.41%	11% / 0%	0.00%
	3/20/2015	3/20/2016	2089.27	1851.01	964.97	2051.60	1652.93	829.06	-1.80%	12% / 0%	0.00%	-7.82%	11% / 0%	0.00%
	2/20/2015	2/20/2016	2097.45	1863.88	985.07	1917.78	1557.03	740.98	-8.57%	12% / 0%	0.00%	-14.97%	11% / 0%	0.00%
	1/20/2015	1/20/2016	2022.55	1767.60	957.28	1881.33	1565.21	714.37	-6.98%	12% / 0%	0.00%	-12.45%	11% / 0%	0.00%
2014														
	12/20/2014	12/20/2015	2070.65	1782.04	944.60	2021.15	1682.53	791.43	-2.39%	12% / 0%	0.00%	-6.43%	11% / 0%	0.00%

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			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate
	11/20/2014	11/20/2015	2048.72	1820.89	989.91	2081.24	1757.35	837.14	1.59%	12% / 0%	1.59%	-3.85%	11% / 0%	0.00%

Returns for Index Segments Maturing in 2 Years

Calendar Year	Start Date	End Date	Starting Index Values ¹			Ending Index Values ¹			S&P 500 index account 2 year point-to-point			Global multi-index account 2 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate
2020														
	07/20/2020	07/20/2022	3251.84	1862.44	1064.50	N/A	N/A	N/A	N/A	22%/1%	N/A	N/A	19%/1%	N/A
	06/20/2020	06/20/2022	3097.74	1803.74	1001.36	N/A	N/A	N/A	N/A	22%/1%	N/A	N/A	19%/1%	N/A
	05/20/2020	05/20/2022	2922.94	1654.62	925.22	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	04/20/2020	04/20/2022	2823.16	1621.64	899.33	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	03/20/2020	03/20/2022	2409.39	1382.01	766.41	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	02/20/2020	02/20/2022	3386.15	2018.46	1103.69	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	01/20/2020	01/20/2022	3320.79	2051.11	1126.85	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A

Calendar Year	Start Date	End Date	Starting Index Values ¹			Ending Index Values ¹			S&P 500 index account 2 year point-to-point			Global multi-index account 2 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap /Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate
2019														
	12/20/2019	12/20/2021	3205.37	2023.57	1106.63	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	11/20/2019	11/20/2021	3120.18	1981.17	1057.16	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	10/20/2019	10/20/2021	3006.72	1930.98	1028.51	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	9/20/2019	9/20/2021	3006.79	1913.69	1016.57	N/A	N/A	N/A	N/A	23%/1%	N/A	N/A	23%/1%	N/A
	8/20/2019	8/20/2021	2923.65	1828.98	977.73	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	7/20/2019	7/20/2021	2976.61	1918.88	1057.49	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	6/20/2019	6/20/2021	2926.46	1897.69	1038.27	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	5/20/2019	5/20/2021	2840.23	1858.28	994.08	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	4/20/2019	4/20/2021	2907.97	1920.37	1089.03	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	3/20/2019	3/20/2021	2832.57	1907.49	1070.95	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	2/20/2019	2/20/2021	2779.76	1858.12	1036.97	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	1/20/2019	1/20/2021	2632.90	1795.67	1010.63	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
2018														
	12/20/2018	12/20/2020	2506.96	1740.54	967.65	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	11/20/2018	11/20/2020	2690.73	1812.92	988.31	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	10/20/2018	10/20/2020	2768.78	1852.35	970.90	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A

Calendar Year	Start Date	End Date	Starting Index Values ¹			Ending Index Values ¹			S&P 500 index account 2 year point-to-point			Global multi-index account 2 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap /Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate
	9/20/2018	9/20/2020	2907.95	1964.24	1031.07	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	8/20/2018	8/20/2020	2857.05	1938.11	1033.65	N/A	N/A	N/A	N/A	25%/1%	N/A	N/A	25%/1%	N/A
	07/20/2018	07/20/2020	2804.49	1970.94	1060.64	3251.84	1862.44	1064.50	15.95%	27%/1%	15.95%	4.25%	27%/1%	4.25%
	06/20/2018	06/20/2020	2762.59	1962.15	1085.03	3097.74	1803.74	1001.36	12.13%	27%/1%	12.13%	0.08%	27%/1%	1.00%
	05/20/2018	05/20/2020	2733.01	2048.58	1136.49	2922.94	1654.62	925.22	6.95%	27%/1%	6.95%	-8.63%	27%/1%	1.00%
	04/20/2018	04/20/2020	2693.13	2064.24	1184.13	2823.16	1621.64	899.33	4.83%	27%/1%	4.83%	-11.46%	27%/1%	1.00%
	03/20/2018	03/20/2020	2712.92	2030.50	1203.59	2409.39	1382.01	766.41	-11.19%	27%/1%	1.00%	-24.51%	27%/1%	1.00%
	02/20/2018	02/20/2020	2716.26	2065.53	1194.52	3386.15	2018.46	1103.69	24.66%	27%/1%	24.66%	7.43%	27%/1%	7.43%
	01/20/2018	01/20/2020	2810.30	2152.40	1232.59	3320.79	2051.11	1126.85	18.16%	27%/1%	18.16%	3.67%	27%/1%	3.67%
2017														
	12/20/2017	12/20/2019	2681.47	2029.07	1132.19	3205.37	2023.57	1106.63	19.54%	27%/1%	19.54%	7.26%	27%/1%	7.26%
	11/20/2017	11/20/2019	2582.14	1988.09	1136.10	3120.18	1981.17	1057.16	20.84%	27%/1%	20.84%	6.81%	27%/1%	6.81%
	10/20/2017	10/20/2019	2562.10	2005.96	1116.91	3006.72	1930.98	1028.51	17.35%	27%/1%	17.35%	3.86%	27%/1%	3.86%
	9/20/2017	9/20/2019	2506.65	1978.24	1109.63	3006.79	1913.69	1016.57	19.95%	27%/1%	19.95%	5.00%	27%/1%	5.00%
	8/20/2017	8/20/2019	2428.37	1917.84	1063.66	2923.65	1828.98	977.73	20.40%	27%/1%	20.40%	4.69%	27%/1%	4.69%
	7/20/2017	7/20/2019	2473.83	1926.13	1060.11	2976.61	1918.88	1057.49	20.32%	27%/1%	20.32%	7.93%	27%/1%	7.93%
	6/20/2017	6/20/2019	2453.46	1901.79	1012.94	2926.46	1897.69	1038.27	19.28%	27%/1%	19.28%	8.13%	27%/1%	8.13%

Calendar Year	Start Date	End Date	Starting Index Values ¹			Ending Index Values ¹			S&P 500 index account 2 year point-to-point			Global multi-index account 2 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap /Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate
	5/20/2017	5/20/2019	2381.73	1882.75	995.67	2840.23	1858.28	994.08	19.25%	27%/1%	19.25%	7.15%	27%/1%	7.15%
	4/20/2017	4/20/2019	2338.17	1774.80	952.92	2907.97	1920.37	1089.03	24.37%	27%/1%	24.37%	15.89%	27%/1%	15.89%
	3/20/2017	3/20/2019	2373.47	1799.11	972.35	2832.57	1907.49	1070.95	19.34%	27%/1%	19.34%	12.17%	27%/1%	12.17%
	2/20/2017	2/20/2019	2365.38	1753.95	945.64	2779.76	1858.12	1036.97	17.52%	27%/1%	17.52%	11.31%	27%/1%	11.31%
	1/20/2017	1/20/2019	2263.69	1712.23	894.52	2632.90	1795.67	1010.63	16.31%	27%/1%	16.31%	11.07%	27%/1%	11.07%
2016														
	12/20/2016	12/20/2018	2262.53	1674.45	851.13	2506.96	1740.54	967.65	10.80%	27%/1%	10.80%	8.64%	27%/1%	8.64%
	11/20/2016	11/20/2018	2198.18	1625.14	847.40	2690.73	1812.92	988.31	22.41%	27%/1%	22.41%	16.91%	27%/1%	16.91%
	10/20/2016	10/20/2018	2144.29	1680.40	913.35	2768.78	1852.35	970.90	29.12%	27%/1%	27.00%	17.00%	27%/1%	17.00%
	9/20/2016	9/20/2018	2139.12	1681.46	897.68	2907.95	1964.24	1031.07	35.94%	27%/1%	27.00%	24.08%	27%/1%	24.08%
	8/20/2016	8/20/2018	2183.87	1699.76	910.34	2857.05	1938.11	1033.65	30.83%	27%/1%	27.00%	20.65%	27%/1%	20.65%
	7/20/2016	7/20/2018	2163.78	1643.42	868.12	2804.49	1970.94	1060.64	29.61%	28%/1%	28.00%	24.25%	28%/1%	24.25%
	6/20/2016	6/20/2018	2083.25	1653.19	821.17	2762.59	1962.15	1085.03	32.61%	28%/1%	28.00%	26.95%	28%/1%	26.95%
	5/20/2016	5/20/2018	2040.04	1619.49	781.84	2733.01	2048.58	1136.49	33.97%	28%/1%	28.00%	33.26%	28%/1%	28.00%
	4/20/2016	4/20/2018	2100.80	1712.19	852.73	2693.13	2064.24	1184.13	28.20%	28%/1%	28.00%	27.28%	28%/1%	27.28%
	3/20/2016	3/20/2018	2051.60	1652.93	829.06	2712.92	2030.50	1203.59	32.23%	28%/1%	28.00%	31.07%	28%/1%	28.00%
	2/20/2016	2/20/2018	1917.78	1557.03	740.98	2716.26	2065.53	1194.52	41.64%	28%/1%	28.00%	41.96%	28%/1%	28.00%

Calendar Year	Start Date	End Date	Starting Index Values ¹			Ending Index Values ¹			S&P 500 index account 2 year point-to-point			Global multi-index account 2 year point-to-point		
			S&P 500	MSCI EAFE	MSCI EM	S&P 500	MSCI EAFE	MSCI EM	Index Growth Rate	Index Cap /Floor	Indexed Interest Rate	Index Growth Rate	Index Cap/ Floor	Indexed Interest Rate
	1/20/2016	1/20/2018	1881.33	1565.21	714.37	2810.30	2152.40	1232.59	49.38%	28%/1%	28.00%	49.27%	28%/1%	28.00%
2015														
	12/20/2015	12/20/2017	2021.15	1682.53	791.43	2681.47	2029.07	1132.19	32.67%	28%/1%	28.00%	29.92%	28%/1%	28.00%
	11/20/2015	11/20/2017	2081.24	1757.35	837.14	2582.14	1988.09	1136.10	24.07%	28%/1%	24.07%	22.02%	28%/1%	22.02%
	10/20/2015	10/20/2017	2033.66	1754.61	867.25	2562.10	2005.96	1116.91	25.98%	28%/1%	25.98%	21.88%	28%/1%	21.88%
	9/20/2015	9/20/2017	1966.97	1698.97	815.63	2506.65	1978.24	1109.63	27.44%	28%/1%	27.44%	24.76%	28%/1%	24.76%
	8/20/2015	8/20/2017	2079.61	1811.33	840.51	2428.37	1917.84	1063.66	16.77%	28%/1%	16.77%	14.37%	28%/1%	14.37%
	7/20/2015	7/20/2017	2128.28	1893.38	935.45	2473.83	1926.13	1060.11	16.24%	28%/1%	16.24%	9.85%	28%/1%	9.85%
	6/20/2015	6/20/2017	2109.99	1882.91	974.56	2453.46	1901.79	1012.94	16.28%	28%/1%	16.28%	7.70%	28%/1%	7.70%
	5/20/2015	5/20/2017	2127.83	1936.20	1040.89	2381.73	1882.75	995.67	11.93%	28%/1%	11.93%	2.80%	28%/1%	2.80%
	4/20/2015	4/20/2017	2100.40	1897.83	1033.77	2338.17	1774.80	952.92	11.32%	28%/1%	11.32%	0.37%	28%/1%	1.00%
	3/20/2015	3/20/2017	2089.27	1851.01	964.97	2373.47	1799.11	972.35	13.60%	28%/1%	13.60%	4.47%	28%/1%	4.47%
	2/20/2015	2/20/2017	2097.45	1863.88	985.07	2365.38	1753.95	945.64	12.77%	28%/1%	12.77%	1.95%	28%/1%	1.95%
	1/20/2015	1/20/2017	2022.55	1767.60	956.28	2263.69	1712.23	894.52	11.92%	28%/1%	11.92%	2.22%	28%/1%	2.22%
	12/20/2014	12/20/2016	2070.65	1782.04	944.60	2262.53	1674.45	851.13	9.27%	28%/1%	9.27%	-0.69%	28%/1%	1.00%
	11/20/2014	11/20/2016	2048.72	1820.89	989.91	2198.18	1625.14	847.40	7.30%	28%/1%	7.30%	-4.26%	28%/1%	1.00%

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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07/20