



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.

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 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
2024														
	10/20/2024	10/20/2025	5853.98	2391.68	1148.42	N/A	N/A	N/A	N/A	7.5%/0%	N/A	N/A	7.75%/0%	N/A
	9/20/2024	9/20/2025	5713.64	2440.62	1100.15	N/A	N/A	N/A	N/A	7.5%/0%	N/A	N/A	7.75%/0%	N/A
	8/20/2024	8/20/2025	5608.25	2396.16	1103.53	N/A	N/A	N/A	N/A	7.5%/0%	N/A	N/A	7.75%/0%	N/A
	7/20/2024	7/20/2025	5505.00	2360.51	1089.61	N/A	N/A	N/A	N/A	7.25%/0%	N/A	N/A	7.75%/0%	N/A
	6/20/2024	6/20/2025	5473.17	2328.14	1095.76	N/A	N/A	N/A	N/A	7.25%/0%	N/A	N/A	7.75%/0%	N/A

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	5/20/2024	5/20/2025	5308.13	2386.08	1101.91	N/A	N/A	N/A	N/A	7.25%/0%	N/A	N/A	7.75%/0%	N/A
	4/20/2024	4/20/2025	4967.23	2236.31	1004.17	N/A	N/A	N/A	N/A	7.25%/0%	N/A	N/A	7.75%/0%	N/A
	3/20/2024	3/20/2025	5178.51	2331.95	1027.78	N/A	N/A	N/A	N/A	6.75%/0%	N/A	N/A	6.75%/0%	N/A
	2/20/2024	2/20/2025	4975.51	2269.13	1018.99	N/A	N/A	N/A	N/A	6.75%/0%	N/A	N/A	6.75%/0%	N/A
	1/20/2024	1/20/2025	4839.81	2179.25	970.91	N/A	N/A	N/A	N/A	6.75%/0%	N/A	N/A	6.75%/0%	N/A
2023														
	12/20/2023	12/20/2024	4768.37	2198.92	998.60	N/A	N/A	N/A	N/A	6.75%/0%	N/A	N/A	6.75%/0%	N/A
	11/20/2023	11/20/2024	4547.38	2110.58	985.41	N/A	N/A	N/A	N/A	6.75%/0%	N/A	N/A	6.75%/0%	N/A
	10/20/2023	10/20/2024	4278.00	1978.98	930.80	5853.98	2391.68	1148.42	36.84%	6.75%/0%	6.75%	27.75%	6.75%/0%	6.75%
	9/20/2023	9/20/2024	4443.95	2094.64	974.50	5713.64	2440.62	1100.15	28.57%	6.75%/0%	6.75%	20.61%	6.75%/0%	6.75%
	8/20/2023	8/20/2024	4399.77	2055.35	959.79	5608.25	2396.16	1103.53	27.47%	6.75%/0%	6.75%	20.61%	6.75%/0%	6.75%
	7/20/2023	7/20/2024	4565.72	2187.35	1019.59	5505.00	2360.51	1089.61	20.57%	6.75%/0%	6.75%	12.77%	6.75%/0%	6.75%
	6/20/2023	6/20/2024	4388.71	2140.81	1013.24	5473.17	2328.14	1095.76	24.71%	6.75%/0%	6.75%	15.01%	6.75%/0%	6.75%
	5/20/2023	5/20/2024	4191.98	2131.59	977.24	5308.13	2386.08	1101.91	26.63%	6.75%/0%	6.75%	17.98%	6.75%/0%	6.75%
	4/20/2023	4/20/2024	4154.52	2144.97	990.37	4967.23	2236.31	1004.17	19.56%	6.75%/0%	6.75%	9.81%	6.75%/0%	6.75%
	3/20/2023	3/20/2024	3951.57	2000.48	942.98	5178.51	2331.95	1027.78	31.05%	6.75%/0%	6.75%	20.85%	6.75%/0%	6.75%
	2/20/2023	2/20/2024	3997.34	2087.31	995.19	4975.51	2269.13	1018.99	24.47%	6.75%/0%	6.75%	13.75%	6.75%/0%	6.75%
	1/20/2023	1/20/2024	3898.85	2070.00	1027.91	4839.81	2179.25	970.91	24.13%	6.75%/0%	6.75%	10.66%	6.75%/0%	6.75%

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2022														
	12/20/2022	12/20/2023	3817.66	1930.27	957.64	4768.37	2198.92	998.60	24.90%	6.75%/0%	6.75%	16.38%	6.75%/0%	6.75%
	11/20/2022	11/20/2023	3949.94	1897.49	931.05	4547.38	2110.58	985.41	15.13%	6.75%/0%	6.75%	11.71%	6.75%/0%	6.75%
	10/20/2022	10/20/2023	3695.16	1691.44	865.91	4278.00	1978.98	930.80	15.77%	6.5%/0%	6.50%	14.61%	6.75%/0%	6.75%
	9/20/2022	9/20/2023	3899.89	1783.86	938.53	4443.95	2094.64	974.50	13.95%	6.5%/0%	6.50%	13.32%	6.75%/0%	6.75%
	8/20/2022	8/20/2023	4228.48	1919.50	1001.46	4399.77	2055.35	959.79	4.05%	6.5%/0%	4.05%	3.62%	6.75%/0%	3.62%
	7/20/2022	7/20/2023	3936.69	1872.94	979.94	4565.72	2187.35	1019.59	15.98%	6.5%/0%	6.50%	13.92%	6.75%/0%	6.75%
	6/20/2022	6/20/2023	3764.79	1858.12	1016.98	4388.71	2140.81	1013.24	16.57%	6.5%/0%	6.50%	12.64%	7.25%/0%	7.25%
	5/20/2022	5/20/2023	3900.79	1958.61	1014.89	4191.98	2131.59	977.24	7.46%	6.5%/0%	6.50%	5.78%	7.25%/0%	5.78%
	4/20/2022	4/20/2023	4462.21	2094.81	1096.00	4154.52	2144.97	990.37	-6.90%	6.5%/0%	0.00%	-3.73%	7.25%/0%	0.00%
	3/20/2022	3/20/2023	4461.18	2157.62	1115.26	3951.57	2000.48	942.98	-11.42%	6.5%/0%	0.00%	-10.57%	7.25%/0%	0.00%
	2/20/2022	2/20/2023	4304.76	2204.38	1206.63	3997.34	2087.31	995.19	-7.14%	6.5%/0%	0.00%	-8.49%	7.25%/0%	0.00%
	1/20/2022	1/20/2023	4532.76	2301.00	1239.83	3898.85	2070.00	1027.91	-13.99%	6.5%/0%	0.00%	-13.03%	7.25%/0%	0.00%
2021														
	12/20/2021	12/20/2022	4568.02	2247.76	1190.08	3817.66	1930.27	957.64	-16.43%	7%/0%	0.00%	-16.13%	7.5%/0%	0.00%
	11/20/2021	11/20/2022	4697.96	2344.93	1269.22	3949.94	1897.49	931.05	-15.92%	7%/0%	0.00%	-19.33%	7.5%/0%	0.00%
	10/20/2021	10/20/2022	4519.63	2329.60	1294.57	3695.16	1691.44	865.91	-18.24%	7%/0%	0.00%	-24.88%	7.5%/0%	0.00%
	09/20/2021	09/20/2022	4357.73	2318.03	1258.23	3899.89	1783.86	938.53	-10.51%	7%/0%	0.00%	-18.50%	7.5%/0%	0.00%

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	08/20/2021	08/20/2022	4405.80	2309.06	1232.41	4228.48	1919.50	1001.46	-4.02%	7%/0%	0.00%	-12.11%	7.5%/0%	0.00%
	07/20/2021	07/20/2022	4258.49	2260.60	1317.22	3936.69	1872.94	979.94	-7.56%	7.5%/0%	0.00%	-15.00%	7.5%/0%	0.00%
	06/20/2021	06/20/2022	4224.79	2309.40	1350.52	3764.79	1858.12	1016.98	-10.89%	7.5%/0%	0.00%	-17.11%	7.5%/0%	0.00%
	05/20/2021	05/20/2022	4115.68	2287.88	1327.54	3900.79	1958.61	1014.89	-5.22%	7.5%/0%	0.00%	-12.56%	7.5%/0%	0.00%
	04/20/2021	04/20/2022	4163.26	2307.07	1348.55	4462.21	2094.81	1096.00	7.18%	7.5%/0%	7.18%	-4.55%	7.5%/0%	0.00%
	03/20/2021	03/20/2022	3913.10	2231.43	1336.84	4461.18	2157.62	1115.26	14.01%	7.5%/0%	7.50%	0.96%	7.5%/0%	0.96%
	02/20/2021	02/20/2022	3906.71	2232.56	1430.03	4304.76	2204.38	1206.63	10.19%	7.5%/0%	7.50%	0.45%	7.5%/0%	0.45%
	01/20/2021	01/20/2022	3798.91	2192.04	1381.31	4532.76	2301.00	1239.83	19.32%	7.5%/0%	7.50%	7.67%	7.5%/0%	7.50%
2020														
	12/20/2020	12/20/2021	3694.92	2094.15	1257.01	4568.02	2247.76	1190.08	23.63%	7.5%/0%	7.50%	11.32%	7.5%/0%	7.50%
	11/20/2020	11/20/2021	3581.87	2026.37	1200.44	4697.96	2344.93	1269.22	31.16%	7.75%/0%	7.75%	19.90%	7.75%/0%	7.75%
	10/20/2020	10/20/2021	3426.92	1892.81	1126.95	4519.63	2329.60	1294.57	31.89%	7.75%/0%	7.75%	24.96%	7.75%/0%	7.75%
	09/20/2020	09/20/2021	3281.06	1856.89	1090.35	4357.73	2318.03	1258.23	32.81%	8.25%/0%	8.25%	26.14%	8.25%/0%	8.25%
	08/20/2020	08/20/2021	3374.85	1915.01	1099.41	4405.80	2309.06	1232.41	30.55%	8.25%/0%	8.25%	22.87%	8.25%/0%	8.25%
	07/20/2020	07/20/2021	3251.84	1862.44	1064.50	4258.49	2260.60	1317.22	30.96%	8.25%/0%	8.25%	25.68%	8.25%/0%	8.25%
	06/20/2020	06/20/2021	3097.74	1803.74	1001.36	4224.79	2309.40	1350.52	36.38%	8.25%/0%	8.25%	32.74%	8.25%/0%	8.25%
	05/20/2020	05/20/2021	2922.94	1654.62	925.22	4115.68	2287.88	1327.54	40.81%	8.75%/0%	8.75%	40.33%	8.75%/0%	8.75%
	04/20/2020	04/20/2021	2823.16	1621.64	899.33	4163.26	2307.07	1348.55	47.47%	8.75%/0%	8.75%	45.88%	8.75%/0%	8.75%
	03/20/2020	03/20/2021	2409.39	1382.01	766.41	3913.10	2231.43	1336.84	62.41%	9%/0%	9.00%	64.43%	9%/0%	9.00%

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	02/20/2020	02/20/2021	3386.15	2018.46	1103.69	3906.71	2232.56	1430.03	15.37%	9%/0%	9.00%	16.31%	9%/0%	9.00%
	01/20/2020	01/20/2021	3320.79	2051.11	1126.85	3798.91	2192.04	1381.31	14.40%	9%/0%	9.00%	13.02%	9%/0%	9.00%
2019														
	12/20/2019	12/20/2020	3205.37	2023.57	1106.63	3694.92	2094.15	1257.01	15.27%	9%/0%	9.00%	10.22%	9%/0%	9.00%
	11/20/2019	11/20/2020	3120.18	1981.17	1057.16	3581.87	2026.37	1200.44	14.80%	9%/0%	9.00%	9.54%	9%/0%	9.00%
	10/20/2019	10/20/2020	3006.72	1930.98	1028.51	3426.92	1892.81	1126.95	13.98%	9%/0%	9.00%	6.71%	9%/0%	6.71%
	09/20/2019	09/20/2020	3006.79	1913.69	1016.57	3281.06	1856.89	1090.35	9.12%	9%/0%	9.00%	3.91%	9%/0%	3.91%
	08/20/2019	08/20/2020	2923.65	1828.98	977.73	3374.85	1915.01	1099.41	15.43%	10%/0%	10.00%	10.54%	9.5%/0%	9.50%
	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%

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	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%
	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%

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
	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%
	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%

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
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%
	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
2024														
	10/20/2024	10/20/2026	5853.98	2391.68	1148.42	N/A	N/A	N/A	N/A	15.5%/1%	N/A	N/A	16.5%/1%	N/A
	9/20/2024	9/20/2026	5713.64	2440.62	1100.15	N/A	N/A	N/A	N/A	15.5%/1%	N/A	N/A	16.5%/1%	N/A
	8/20/2024	8/20/2026	5608.25	2396.16	1103.53	N/A	N/A	N/A	N/A	15.5%/1%	N/A	N/A	16.5%/1%	N/A
	7/20/2024	7/20/2026	5505.00	2360.51	1089.61	N/A	N/A	N/A	N/A	15%/1%	N/A	N/A	16.5%/1%	N/A
	6/20/2024	6/20/2026	5473.17	2328.14	1095.76	N/A	N/A	N/A	N/A	15%/1%	N/A	N/A	16.5%/1%	N/A
	5/20/2024	5/20/2026	5308.13	2386.08	1101.91	N/A	N/A	N/A	N/A	15%/1%	N/A	N/A	16.5%/1%	N/A
	4/20/2024	4/20/2026	4967.23	2236.31	1004.17	N/A	N/A	N/A	N/A	15%/1%	N/A	N/A	16.5%/1%	N/A
	3/20/2024	3/20/2026	5178.51	2331.95	1027.78	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	2/20/2024	2/20/2026	4975.51	2269.13	1018.99	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	1/20/2024	1/20/2026	4839.81	2179.25	970.91	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
2023														
	12/20/2023	12/20/2025	4768.37	2198.92	998.60	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	11/20/2023	11/20/2025	4547.38	2110.58	985.41	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/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
	10/20/2023	10/20/2025	4278.00	1978.98	930.80	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	9/20/2023	9/20/2025	4443.95	2094.64	974.50	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	8/20/2023	8/20/2025	4399.77	2055.35	959.79	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	7/20/2023	7/20/2025	4565.72	2187.35	1019.59	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	6/20/2023	6/20/2025	4388.71	2140.81	1013.24	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	5/20/2023	5/20/2025	4191.98	2131.59	977.24	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	4/20/2023	4/20/2025	4154.52	2144.97	990.37	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	3/20/2023	3/20/2025	3951.57	2000.48	942.98	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	2/20/2023	2/20/2025	3997.34	2087.31	995.19	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	1/20/2023	1/20/2025	3898.85	2070.00	1027.91	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
2022														
	12/20/2022	12/20/2024	3817.66	1930.27	957.64	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	11/20/2022	11/20/2024	3949.94	1897.49	931.05	N/A	N/A	N/A	N/A	14%/1%	N/A	N/A	14.25%/1%	N/A
	10/20/2022	10/20/2024	3695.16	1691.44	865.91	5853.98	2391.68	1148.42	58.42%	14%/1%	14.00%	46.45%	14.25%/1%	14.25%
	9/20/2022	9/20/2024	3899.89	1783.86	938.53	5713.64	2440.62	1100.15	46.51%	14%/1%	14.00%	36.77%	14.25%/1%	14.25%
	8/20/2022	8/20/2024	4228.48	1919.50	1001.46	5608.25	2396.16	1103.53	32.63%	14%/1%	14.00%	25.02%	14.25%/1%	14.25%
	7/20/2022	7/20/2024	3936.69	1872.94	979.94	5505.00	2360.51	1089.61	39.84%	14%/1%	14.00%	28.59%	14.25%/1%	14.25%
	6/20/2022	6/20/2024	3764.79	1858.12	1016.98	5473.17	2328.14	1095.76	45.38%	14%/1%	14.00%	29.82%	16%/1%	16.00%
	5/20/2022	5/20/2024	3900.79	1958.61	1014.89	5308.13	2386.08	1101.91	36.08%	14%/1%	14.00%	24.88%	16%/1%	16.00%

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
	4/20/2022	4/20/2024	4462.21	2094.81	1096.00	4967.23	2236.31	1004.17	11.32%	14%/1%	11.32%	5.55%	16%/1%	5.55%
	3/20/2022	3/20/2024	4461.18	2157.62	1115.26	5178.51	2331.95	1027.78	16.08%	16%/1%	16.00%	8.09%	18%/1%	8.09%
	2/20/2022	2/20/2024	4304.76	2204.38	1206.63	4975.51	2269.13	1018.99	15.58%	16%/1%	15.58%	4.30%	18%/1%	4.30%
	1/20/2022	1/20/2024	4532.76	2301.00	1239.83	4839.81	2179.25	970.91	6.77%	16%/1%	6.77%	-3.74%	18%/1%	1.00%
2021														
	12/20/2021	12/20/2023	4568.02	2247.76	1190.08	4768.37	2198.92	998.60	4.39%	17%/1%	4.39%	-2.33%	18.5%/1%	1.00%
	11/20/2021	11/20/2023	4697.96	2344.93	1269.22	4547.38	2110.58	985.41	-3.21%	17%/1%	1.00%	-9.75%	18.5%/1%	1.00%
	10/20/2021	10/20/2023	4519.63	2329.60	1294.57	4278.00	1978.98	930.80	-5.35%	17%/1%	1.00%	-13.78%	18.5%/1%	1.00%
	9/20/2021	9/20/2023	4357.73	2318.03	1258.23	4443.95	2094.64	974.50	1.98%	17%/1%	1.98%	-7.57%	18.5%/1%	1.00%
	8/20/2021	8/20/2023	4405.80	2309.06	1232.41	4399.77	2055.35	959.79	-0.14%	17%/1%	1.00%	-8.87%	18.5%/1%	1.00%
	7/20/2021	7/20/2023	4258.49	2260.60	1317.22	4565.72	2187.35	1019.59	7.21%	17.25%/1%	7.21%	-2.93%	17.25%/1%	1.00%
	6/20/2021	6/20/2023	4224.79	2309.40	1350.52	4388.71	2140.81	1013.24	3.88%	17.25%/1%	3.88%	-6.36%	17.25%/1%	1.00%
	5/20/2021	5/20/2023	4115.68	2287.88	1327.54	4191.98	2131.59	977.24	1.85%	17.25%/1%	1.85%	-7.27%	17.25%/1%	1.00%
	4/20/2021	4/20/2023	4163.26	2307.07	1348.55	4154.52	2144.97	990.37	-0.21%	17.25%/1%	1.00%	-8.21%	17.25%/1%	1.00%
	3/20/2021	3/20/2023	3913.10	2231.43	1336.84	3951.57	2000.48	942.98	0.98%	17.25%/1%	1.00%	-9.64%	17.25%/1%	1.00%
	2/20/2021	2/20/2023	3906.71	2232.56	1430.03	3997.34	2087.31	995.19	2.32%	17.25%/1%	2.32%	-7.76%	17.25%/1%	1.00%
	1/20/2021	1/20/2023	3798.91	2192.04	1381.31	3898.85	2070.00	1027.91	2.63%	17.25%/1%	2.63%	-6.29%	17.25%/1%	1.00%
2020														
	12/20/2020	12/20/2022	3694.92	2094.15	1257.01	3817.66	1930.27	957.64	3.32%	17.25%/1%	3.32%	-6.56%	17.25%/1%	1.00%

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
	11/20/2020	11/20/2022	3581.87	2026.37	1200.44	3949.94	1897.49	931.05	10.28%	18%/1%	10.28%	-2.92%	18%/1%	1.00%
	10/20/2020	10/20/2022	3426.92	1892.81	1126.95	3695.16	1691.44	865.91	7.83%	18%/1%	7.83%	-5.76%	18%/1%	1.00%
	09/20/2020	09/20/2022	3281.06	1856.89	1090.35	3899.89	1783.86	938.53	18.86%	19%/1%	18.86%	3.19%	19%/1%	3.19%
	08/20/2020	08/20/2022	3374.85	1915.01	1099.41	4228.48	1919.50	1001.46	25.29%	19%/1%	19.00%	8.43%	19%/1%	8.43%
	07/20/2020	07/20/2022	3251.84	1862.44	1064.50	3936.69	1872.94	979.94	21.06%	19%/1%	19.00%	7.06%	19%/1%	7.06%
	06/20/2020	06/20/2022	3097.74	1803.74	1001.36	3764.79	1858.12	1016.98	21.53%	19%/1%	19.00%	10.13%	19%/1%	10.13%
	05/20/2020	05/20/2022	2922.94	1654.62	925.22	3900.79	1958.61	1014.89	33.45%	23%/1%	23.00%	22.67%	23%/1%	22.67%
	04/20/2020	04/20/2022	2823.16	1621.64	899.33	4462.21	2094.81	1096.00	58.06%	23%/1%	23.00%	39.27%	23%/1%	23.00%
	03/20/2020	03/20/2022	2409.39	1382.01	766.41	4461.18	2157.62	1115.26	85.16%	23%/1%	23.00%	65.62%	23%/1%	23.00%
	02/20/2020	02/20/2022	3386.15	2018.46	1103.69	4304.76	2204.38	1206.63	27.13%	23%/1%	23.00%	16.40%	23%/1%	16.40%
	01/20/2020	01/20/2022	3320.79	2051.11	1126.85	4532.76	2301.00	1239.83	36.50%	23%/1%	23.00%	21.48%	23%/1%	21.48%
2019														
	12/20/2019	12/20/2021	3205.37	2023.57	1106.63	4568.02	2247.76	1190.08	42.51%	23%/1%	23.00%	22.94%	23%/1%	22.94%
	11/20/2019	11/20/2021	3120.18	1981.17	1057.16	4697.96	2344.93	1269.22	50.57%	23%/1%	23.00%	31.58%	23%/1%	23.00%
	10/20/2019	10/20/2021	3006.72	1930.98	1028.51	4519.63	2329.60	1294.57	50.32%	23%/1%	23.00%	33.56%	23%/1%	23.00%
	09/20/2019	09/20/2021	3006.79	1913.69	1016.57	4357.73	2318.03	1258.23	44.93%	23%/1%	23.00%	31.18%	23%/1%	23.00%
	08/20/2019	08/20/2021	2923.65	1828.98	977.73	4405.80	2309.06	1232.41	50.70%	25%/1%	25.00%	35.99%	25%/1%	25.00%
	07/20/2019	07/20/2021	2976.61	1918.88	1057.49	4258.49	2260.60	1317.22	43.07%	25%/1%	25.00%	29.26%	25%/1%	25.00%
	06/20/2019	06/20/2021	2926.46	1897.69	1038.27	4224.79	2309.40	1350.52	44.37%	25%/1%	25.00%	32.44%	25%/1%	25.00%

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
	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%
	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%

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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
	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%
	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%

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
	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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