

For demonstration purposes only. Participation rates can change annually. The chart is based on actual rates for the time period for the S&P 500 only and does not include dividends paid on underlying stocks. Past performance does not guarantee future results. The chart demonstrates historical performance of the S&P 500 between years 1998-2020. The fixed indexed annuity in this hypothetical example uses the annual point-to-point index method based on changes in the S&P 500 to calculate the indexed rate for each term. For purposes of this chart a 50% participation rate is applied for all terms in the period.