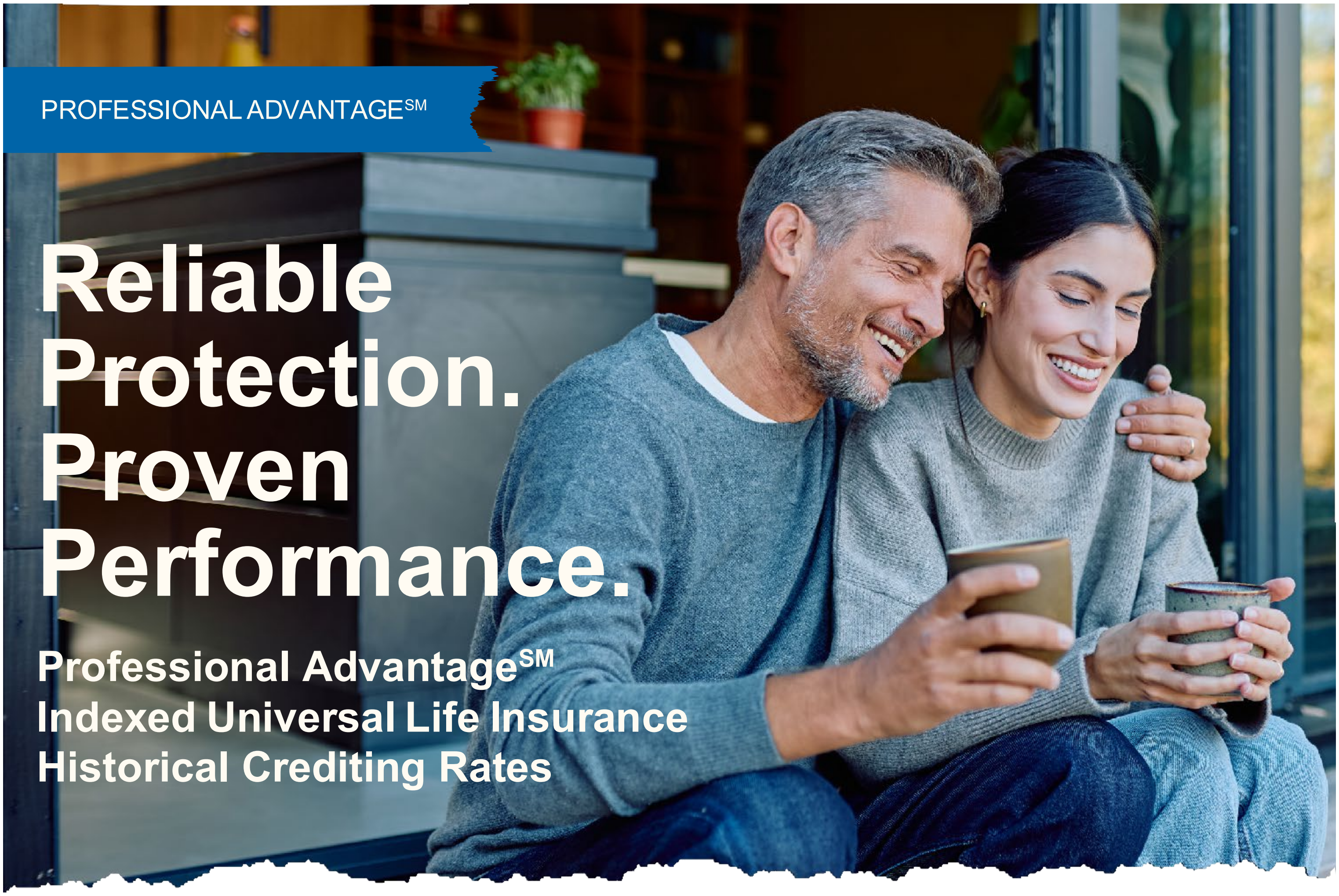

PROFESSIONAL ADVANTAGE[SM]

Reliable Protection. Proven Performance.

Professional Advantage[SM] Indexed Universal Life Insurance Historical Crediting Rates

Why Crediting Rates Matter for Your Indexed Universal Life (IUL) Policy

Your Professional Advantage policy does more than provide long-term death benefit protection — it also has growth potential. That growth can help extend your coverage and give you access to cash later in life.[1,2]

How Interest Gets Credited

Interest is based on how the index performs. Each month, your premium creates a new one-year segment. On each segment's anniversary, we compare the starting and ending index values:

Index Change X Participation Rate = Crediting Rate (Subject to Cap and Floor)

- If the index goes up, you earn interest (up to a cap and based on a participation rate).
- If it goes down, you won't lose value — your accumulation stays the same because of the 0% floor built into the policy.[3]

You can choose from four index strategies or go with a fixed account. Your insurance agent or producer can help you pick the best option (or combination of options) best for you and adjust it as needed.

[1] The amount that may be available through loans or withdrawals, as defined in the contract.

[2] Any policy withdrawals, loans and loan interest will reduce policy values and benefits.

[3] The accumulation value is, however, reduced by the amount of the policy charges deducted.

Mutual of Omaha
Protect Your Kingdom

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

2026 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Professional Advantage IUL policies based on the performance of the S&P 500 and BofA indexes. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2025	5,827.04	1/10/2026	6,966.28	19.55%	10.00%	10.00%	10.00%
2/10/2025	6,066.44	2/10/2026	6,941.81	14.43%	10.00%	10.00%	10.00%
3/10/2025		3/10/2026					
4/10/2025		4/10/2026					
5/10/2025		5/10/2026					
6/10/2025		6/10/2026					
7/10/2025		7/10/2026					
8/10/2025		8/10/2026					
9/10/2025		9/10/2026					
10/10/2025		10/10/2026					
11/10/2025		11/10/2026					
12/10/2025		12/10/2026					

Average crediting rate since product introduction (3/10/2016): **6.94%**

Higher Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2025	5,827.04	1/10/2026	6,966.28	19.55%	140% / 7.00%	7.00%	140% / 7.00%
2/10/2025	6,066.44	2/10/2026	6,941.81	14.43%	140% / 7.00%	7.00%	140% / 7.00%
3/10/2025		3/10/2026					
4/10/2025		4/10/2026					
5/10/2025		5/10/2026					
6/10/2025		6/10/2026					
7/10/2025		7/10/2026					
8/10/2025		8/10/2026					
9/10/2025		9/10/2026					
10/10/2025		10/10/2026					
11/10/2025		11/10/2026					
12/10/2025		12/10/2026					

Average crediting rate since product introduction (3/10/2016): **5.04%**

Uncapped Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2025	5,827.04	1/10/2026	6,966.28	19.55%	60%	11.73%	60%
2/10/2025	6,066.44	2/10/2026	6,941.81	14.43%			
3/10/2025		3/10/2026					
4/10/2025		4/10/2026					
5/10/2025		5/10/2026					
6/10/2025		6/10/2026					
7/10/2025		7/10/2026					
8/10/2025		8/10/2026					
9/10/2025		9/10/2026					
10/10/2025		10/10/2026					
11/10/2025		11/10/2026					
12/10/2025		12/10/2026					

Average crediting rate since product introduction (3/10/2016): **7.09%**

BofA U.S. Agility Index: One-Year Uncapped							
Segment Start Date	Beginning BofA U.S. Agility Index Value	Segment End Date	Ending BofA U.S. Agility Index Value	BofA U.S. Agility Index Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2025	231.48	1/10/2026	234.79	1.43%	185%	2.65%	185%
2/10/2025	231.91	2/10/2026	231.89	(0.01%)	185%	2.65%	185%
3/10/2025		3/10/2026					
4/10/2025		4/10/2026					
5/10/2025		5/10/2026					
6/10/2025		6/10/2026					
7/10/2025		7/10/2026					
8/10/2025		8/10/2026					
9/10/2025		9/10/2026					
10/10/2025		10/10/2026					
11/10/2025		11/10/2026					
12/10/2025		12/10/2026					

Average crediting rate since index strategy introduction (8/10/2023): **3.71%**

2025 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL policies based on the performance of the S&P 500 and BofA strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2024	4,783.45	1/10/2025	5,827.04	21.82%	10.00%	10.00%	10.00%
2/10/2024	5,026.61	2/10/2025	6,066.44	20.69%	10.00%	10.00%	10.00%
3/10/2024	5,123.69	3/10/2025	5,614.56	9.58%	10.00%	9.58%	10.00%
4/10/2024	5,160.64	4/10/2025	5,268.05	2.08%	10.00%	2.08%	10.00%
5/10/2024	5,222.68	5/10/2025	5,659.91	8.37%	10.00%	8.37%	10.00%
6/10/2024	5,360.79	6/10/2025	6,038.81	12.65%	10.00%	10.00%	10.00%
7/10/2024	5,633.91	7/10/2025	6,280.46	11.48%	10.00%	10.00%	10.00%
8/10/2024	5,344.16	8/10/2025	6,389.45	19.56%	10.00%	10.00%	10.00%
9/10/2024	5,495.52	9/10/2025	6,532.04	18.86%	10.00%	10.00%	10.00%
10/10/2024	5,780.05	10/10/2025	6,552.51	13.36%	10.00%	10.00%	10.00%
11/10/2024	5,995.54	11/10/2025	6,832.43	13.96%	10.00%	10.00%	10.00%
12/10/2024	6,034.91	12/10/2025	6,886.68	14.11%	10.00%	10.00%	10.00%

Average crediting rate since product introduction (3/10/2016): **6.80%**

Higher Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2024	4,783.45	1/10/2025	5,827.04	21.82%	140% / 7.00%	7.00%	140% / 7.00%
2/10/2024	5,026.61	2/10/2025	6,066.44	20.69%	140% / 7.00%	7.00%	140% / 7.00%
3/10/2024	5,123.69	3/10/2025	5,614.56	9.58%	140% / 7.00%	7.00%	140% / 7.00%
4/10/2024	5,160.64	4/10/2025	5,268.05	2.08%	140% / 7.00%	2.91%	140% / 7.00%
5/10/2024	5,222.68	5/10/2025	5,659.91	8.37%	140% / 7.00%	7.00%	140% / 7.00%
6/10/2024	5,360.79	6/10/2025	6,038.81	12.65%	140% / 7.00%	7.00%	140% / 7.00%
7/10/2024	5,633.91	7/10/2025	6,280.46	11.48%	140% / 7.00%	7.00%	140% / 7.00%
8/10/2024	5,344.16	8/10/2025	6,389.45	19.56%	140% / 7.00%	7.00%	140% / 7.00%
9/10/2024	5,495.52	9/10/2025	6,532.04	18.86%	140% / 7.00%	7.00%	140% / 7.00%
10/10/2024	5,780.05	10/10/2025	6,552.51	13.36%	140% / 7.00%	7.00%	140% / 7.00%
11/10/2024	5995.54	11/10/2025	6,832.43	13.96%	140% / 7.00%	7.00%	140% / 7.00%
12/10/2024	6,034.91	12/10/2025	6,886.68	14.11%	140% / 7.00%	7.00%	140% / 7.00%

Average crediting rate since product introduction (3/10/2016): **4.95%**

Uncapped Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2024	4,783.45	1/10/2025	5,827.04	21.82%	50%	10.91%	60%
2/10/2024	5,026.61	2/10/2025	6,066.44	20.69%	60%	12.41%	60%
3/10/2024	5,123.69	3/10/2025	5,614.56	9.58%	60%	5.75%	60%
4/10/2024	5,160.64	4/10/2025	5,268.05	2.08%	60%	1.25%	60%
5/10/2024	5,222.68	5/10/2025	5,659.91	8.37%	60%	5.02%	60%
6/10/2024	5,360.79	6/10/2025	6,038.81	12.65%	60%	7.59%	60%
7/10/2024	5,633.91	7/10/2025	6,280.46	11.48%	60%	6.89%	60%
8/10/2024	5,344.16	8/10/2025	6,389.45	19.56%	60%	11.74%	60%
9/10/2024	5,495.52	9/10/2025	6,532.04	18.86%	60%	11.32%	60%
10/10/2024	5,780.05	10/10/2025	6,552.51	13.36%	60%	8.02%	60%
11/10/2024	5995.54	11/10/2025	6,832.43	13.96%	60%	8.38%	60%
12/10/2024	6,034.91	12/10/2025	6,886.68	14.11%	60%	8.47%	60%

Average crediting rate since product introduction (3/10/2016): **6.95%**

BofA U.S. Agility Index: One-Year Uncapped							
Segment Start Date	Beginning BofA U.S. Agility Index Value	Segment End Date	Ending BofA U.S. Agility Index Value	BofA U.S. Agility Index Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2024	227.24	1/10/2025	231.48	1.87%	185%	3.45%	185%
2/10/2024	229.62	2/10/2025	231.91	1.00%	185%	1.85%	185%
3/10/2024	229.79	3/10/2025	227.88	(0.83%)	185%	0.00%	185%
4/10/2024	227.77	4/10/2025	223.24	(1.99%)	185%	0.00%	185%
5/10/2024	227.58	5/10/2025	225.08	(1.10%)	185%	0.00%	185%
6/10/2024	229.31	6/10/2025	227.58	(0.75%)	185%	0.00%	185%
7/10/2024	235.49	7/10/2025	231.65	(1.63%)	185%	0.00%	185%
8/10/2024	230.91	8/10/2025	233.17	0.98%	185%	1.81%	185%
9/10/2024	235.84	9/10/2025	235.61	(0.10%)	185%	0.00%	185%
10/10/2024	236.87	10/10/2025	232.12	(2.01%)	185%	0.00%	185%
11/10/2024	237.27	11/10/2025	235.57	(0.72%)	185%	0.00%	185%
12/10/2024	237.39	12/10/2025	234.70	(1.13%)	185%	0.00%	185%

Average crediting rate since index strategy introduction (8/10/2023): **3.99%**

2024 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL policies based on the performance of the S&P 500 and BofA strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2023	3,919.25	1/10/2024	4,783.45	22.05%	10.00%	10.00%	10.00%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	10.00%	10.00%	10.00%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	10.00%	10.00%	10.00%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	10.00%	10.00%	10.00%
5/10/2023	4,137.64	5/10/2024	5,222.68	26.22%	10.00%	10.00%	10.00%
6/10/2023	4,298.86	6/10/2024	5,360.79	24.70%	10.00%	10.00%	10.00%
7/10/2023	4,409.53	7/10/2024	5,633.91	27.77%	10.00%	10.00%	10.00%
8/10/2023	4,468.83	8/10/2024	5,344.16	19.59%	10.00%	10.00%	10.00%
9/10/2023	4,457.49	9/10/2024	5,495.52	23.29%	10.00%	10.00%	10.00%
10/10/2023	4,358.24	10/10/2024	5,780.05	32.62%	10.00%	10.00%	10.00%
11/10/2023	4,415.24	11/10/2024	5,995.54	35.79%	10.00%	10.00%	10.00%
12/10/2023	4,604.37	12/10/2024	6,034.91	31.07%	10.00%	10.00%	10.00%

Average crediting rate since product introduction (3/10/2016): **5.91%**

Higher Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2023	3,919.25	1/10/2024	4,783.45	22.05%	140% / 7.00%	7.00%	140% / 7.00%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	140% / 7.00%	7.00%	140% / 7.00%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	140% / 7.00%	7.00%	140% / 7.00%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	140% / 7.00%	7.00%	140% / 7.00%
5/10/2023	4,137.64	5/10/2024	5,222.68	26.22%	140% / 7.00%	7.00%	140% / 7.00%
6/10/2023	4,298.86	6/10/2024	5,360.79	24.70%	140% / 7.00%	7.00%	140% / 7.00%
7/10/2023	4,409.53	7/10/2024	5,633.91	27.77%	140% / 7.00%	7.00%	140% / 7.00%
8/10/2023	4,468.83	8/10/2024	5,344.16	19.59%	140% / 7.00%	7.00%	140% / 7.00%
9/10/2023	4,457.49	9/10/2024	5,495.52	23.29%	140% / 7.00%	7.00%	140% / 7.00%
10/10/2023	4,358.24	10/10/2024	5,780.05	32.62%	140% / 7.00%	7.00%	140% / 7.00%
11/10/2023	4,415.24	11/10/2024	5,995.54	35.79%	140% / 7.00%	7.00%	140% / 7.00%
12/10/2023	4,604.37	12/10/2024	6,034.91	31.07%	140% / 7.00%	7.00%	140% / 7.00%

Average crediting rate since product introduction (3/10/2016): **4.31%**

Uncapped Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
1/10/2023	3,919.25	1/10/2024	4,783.45	22.05%	50%	11.03%	50%
2/10/2023	4,090.46	2/10/2024	5,026.66	22.89%	50%	11.44%	60%
3/10/2023	3,861.59	3/10/2024	5,123.69	32.68%	50%	16.34%	60%
4/10/2023	4,109.11	4/10/2024	5,160.64	25.59%	50%	12.80%	60%
5/10/2023	4,137.64	5/10/2024	5,222.68	26.22%	50%	13.11%	60%
6/10/2023	4,298.86	6/10/2024	5,360.79	24.70%	50%	12.35%	60%
7/10/2023	4,409.53	7/10/2024	5,633.91	27.77%	50%	13.88%	60%
8/10/2023	4,468.83	8/10/2024	5,344.16	19.59%	50%	9.79%	60%
9/10/2023	4,457.49	9/10/2024	5,495.52	23.29%	50%	11.64%	60%
10/10/2023	4,358.24	10/10/2024	5,780.05	32.62%	50%	16.31%	60%
11/10/2023	4,415.24	11/10/2024	5,995.54	35.79%	50%	17.90%	60%
12/10/2023	4,604.37	12/10/2024	6,034.91	31.07%	50%	15.53%	60%

Average crediting rate since product introduction (3/10/2016): **6.50%**

BofA U.S. Agility Index: One-Year Uncapped							
Segment Start Date	Beginning BofA U.S. Agility Index Value	Segment End Date	Ending BofA U.S. Agility Index Value	BofA U.S. Agility Index Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
8/10/2023	222.56	8/10/2024	230.91	3.75%	185%	6.94%	185%
9/10/2023	221.29	9/10/2024	235.84	6.58%	185%	12.16%	185%
10/10/2023	219.17	10/10/2024	236.87	8.08%	185%	14.94%	185%
11/10/2023	219.40	11/10/2024	237.27	8.14%	185%	15.07%	185%
12/10/2023	223.40	12/10/2024	237.39	6.26%	185%	11.59%	185%

Average crediting rate since index strategy introduction (8/10/2023): **12.14%**

2023 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL policies based on the performance of the S&P 500 strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
1/10/2022	4,670.29	1/10/2023	3,919.25	(16.08%)	10.00%	0.00%	10.00%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	10.00%	0.00%	10.00%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	10.00%	0.00%	10.00%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	10.00%	0.00%	10.00%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	10.00%	3.41%	10.00%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	10.00%	10.00%	10.00%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	10.00%	10.00%	10.00%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	10.00%	6.14%	10.00%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	10.00%	9.59%	10.00%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	10.00%	10.00%	10.00%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	10.00%	10.00%	10.00%
12/10/2022	3,934.38	12/10/2023	4,604.37	17.03%	10.00%	10.00%	10.00%

Average crediting rate since product introduction (3/10/2016): **3.46%**

Higher Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
1/10/2022	4,670.29	1/10/2023	3,919.25	(16.08%)	140% / 7.00%	0.00%	140% / 7.00%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	140% / 7.00%	0.00%	140% / 7.00%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	140% / 7.00%	0.00%	140% / 7.00%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	140% / 7.00%	0.00%	140% / 7.00%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	140% / 7.00%	4.78%	140% / 7.00%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	140% / 7.00%	7.00%	140% / 7.00%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	140% / 7.00%	7.00%	140% / 7.00%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	140% / 7.00%	7.00%	140% / 7.00%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	140% / 7.00%	7.00%	140% / 7.00%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	140% / 7.00%	7.00%	140% / 7.00%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	140% / 7.00%	7.00%	140% / 7.00%
12/10/2022	3,934.38	12/10/2023	4,604.37	17.03%	140% / 7.00%	7.00%	140% / 7.00%

Average crediting rate since product introduction (3/10/2016): **2.69%**

Uncapped Strategy							
Segment Start Date	**Beginning S&P 500 Value**	**Segment End Date**	**Ending S&P 500 Value**	**S&P 500 Change**	**Participation Rate**	**Segment Crediting Rate**	**Renewal Participation Rate**
1/10/2022	4,670.29	1/10/2023	3,919.25	(16.08%)	50%	0.00%	50%
2/10/2022	4,504.08	2/10/2023	4,090.46	(9.18%)	50%	0.00%	50%
3/10/2022	4,259.52	3/10/2023	3,861.59	(9.34%)	50%	0.00%	50%
4/10/2022	4,488.28	4/10/2023	4,109.11	(8.45%)	50%	0.00%	50%
5/10/2022	4,001.05	5/10/2023	4,137.64	3.41%	50%	1.71%	50%
6/10/2022	3,900.86	6/10/2023	4,298.86	10.20%	50%	5.10%	50%
7/10/2022	3,899.38	7/10/2023	4,409.53	13.08%	50%	6.54%	50%
8/10/2022	4,210.24	8/10/2023	4,468.83	6.14%	50%	3.07%	50%
9/10/2022	4,067.36	9/10/2023	4,457.49	9.59%	50%	4.80%	50%
10/10/2022	3,612.39	10/10/2023	4,358.24	20.65%	50%	10.32%	50%
11/10/2022	3,956.37	11/10/2023	4,415.24	11.60%	50%	5.80%	50%
12/10/2022	3,934.38	12/10/2023	4,604.37	17.03%	50%	8.51%	50%

Average crediting rate since product introduction (3/10/2016): **2.29%**

2022 Crediting Rate History

Below is a summary of the interest rates that have been credited to actual Income Advantage IUL policies based on the performance of the S&P 500 strategies. It also includes the renewal participation and cap rates. These rates are for informational purposes only. Past performance is not indicative of future results.

100% Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Cap Rate	Segment Crediting Rate	Renewal Cap Rate
4/10/2021	4,128.80	4/10/2022	4,488.28	8.71%	10.00%	8.71%	10.00%
5/10/2021	4,188.43	5/10/2022	4,001.15	(4.47%)	10.00%	0.00%	10.00%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	10.00%	0.00%	10.00%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	10.00%	0.00%	10.00%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	10.00%	0.00%	10.00%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	10.00%	0.00%	10.00%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	10.00%	0.00%	10.00%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	10.00%	0.00%	10.00%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	10.00%	0.00%	10.00%

Average crediting rate since product introduction (3/10/2016): **1.09%**

Higher Participation Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation & Cap Rate	Segment Crediting Rate	Renewal Participation & Cap Rate
4/10/2021	4,128.80	4/10/2022	4,488.28	8.71%	140% / 7.00%	7.00%	140% / 7.00%
5/10/2021	4,188.43	5/10/2022	4,001.15	(4.47%)	140% / 7.00%	0.00%	140% / 7.00%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	140% / 7.00%	0.00%	140% / 7.00%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	140% / 7.00%	0.00%	140% / 7.00%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	140% / 7.00%	0.00%	140% / 7.00%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	140% / 7.00%	0.00%	140% / 7.00%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	140% / 7.00%	0.00%	140% / 7.00%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	140% / 7.00%	0.00%	140% / 7.00%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	140% / 7.00%	0.00%	140% / 7.00%

Average crediting rate since product introduction (3/10/2016): **0.88%**

Uncapped Strategy							
Segment Start Date	Beginning S&P 500 Value	Segment End Date	Ending S&P 500 Value	S&P 500 Change	Participation Rate	Segment Crediting Rate	Renewal Participation Rate
4/10/2021	4,128.80	4/10/2022	4,488.28	8.71%	50%	4.35%	50%
5/10/2021	4,188.43	5/10/2022	4,001.15	(4.47%)	50%	0.00%	50%
6/10/2021	4,239.18	6/10/2022	3,900.86	(7.98%)	50%	0.00%	50%
7/10/2021	4,369.55	7/10/2022	3,899.38	(10.76%)	50%	0.00%	50%
8/10/2021	4,436.75	8/10/2022	4,210.24	(5.11%)	50%	0.00%	50%
9/10/2021	4,458.58	9/10/2022	4,067.36	(8.77%)	50%	0.00%	50%
10/10/2021	4,391.34	10/10/2022	3,612.39	(17.74%)	50%	0.00%	50%
11/10/2021	4,646.71	11/10/2022	3,956.37	(14.86%)	50%	0.00%	50%
12/10/2021	4,712.02	12/10/2022	3,934.38	(16.50%)	50%	0.00%	50%

Average crediting rate since product introduction (3/10/2016): **0.54%**

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