

Crediting method	Declared rates		Hypothetical projected Illustrated rates					
	PrimePath Pro 10	PrimePath Pro 12	PrimePath Pro 10			PrimePath Pro 12		
			Last 10 years	High	Low	Last 10 years	High	Low
Fixed account	1.40%	1.50%	1.40%	1.40%	1.40%	1.50%	1.50%	1.50%
Annual Point-to-Point with Index Cap Rate								
S&P 500®	2.50%	3.00%	1.74%	1.74%	1.74%	2.09%	2.09%	2.09%
Monthly Point-to-Point with Index Cap Rate								
S&P 500®	1.30%	1.40%	2.66%	2.66%	1.54%	3.01%	3.01%	1.70%
Annual Point-to-Point with Index Margin								
S&P Maestro 5 Index ER	2.80%	2.50%	4.37%	4.82%	4.37%	4.61%	5.06%	4.61%
S&P 500® Low Volatility Daily Risk Control 5% Index	3.90%	3.00%	3.04%	3.15%	1.81%	3.58%	3.78%	2.40%
S&P Multi-Asset Risk Control 5% Excess Return	2.70%	2.40%	4.10%	4.63%	3.92%	4.31%	4.90%	4.13%
Annual Point-to-Point with Participation Rate								
S&P 500®	15%	20%	1.91%	1.91%	1.37%	2.55%	2.55%	1.82%
Morgan Stanley Dynamic Contribution	55%	60%	3.07%	3.80%	3.03%	3.35%	4.14%	3.30%
Two-year Point-to-Point with Participation Rate								
Morgan Stanley Dynamic Contribution	75%	85%	3.70%	5.19%	3.65%	4.18%	5.86%	4.11%
Two-year Point-to-Point with Index Margin & Participation Rate								
Morgan Stanley Dynamic Contribution (annual index margin of 2%*)	Margin 4%	Margin 4%						
	P-rate 120%	P-rate 150%	4.21%	5.94%	4.12%	5.20%	7.37%	5.09%
Annual Point-to-Point with Enhanced Participation Rate (with charge**)								
S&P Maestro 5 Index ER	82%	87%	5.42%	5.78%	5.42%	5.74%	6.13%	5.74%
annual strategy charge percentage	0.95%	0.95%	4.47%[^]	4.83%[^]	4.47%[^]	4.79%[^]	5.18%[^]	4.79%[^]
S&P Multi-Asset Risk Control 5% Excess Return	85%	90%	5.08%	6.10%	4.92%	5.37%	6.46%	5.21%
annual strategy charge percentage	0.95%	0.95%	4.13%[^]	5.15%[^]	3.97%[^]	4.42%[^]	5.51%[^]	4.26%[^]
Two-year Point-to-Point with Enhanced Participation Rate (with charge**)								
S&P Maestro 5 Index ER	115%	125%	6.84%	7.33%	6.84%	7.39%	7.92%	7.39%
annual strategy charge percentage	0.95%	0.95%	5.94%[^]	6.44%[^]	5.94%[^]	6.50%[^]	7.03%[^]	6.50%[^]
S&P Multi-Asset Risk Control 5% Excess Return	120%	130%	5.89%	8.52%	5.68%	6.35%	9.19%	6.13%
annual strategy charge percentage	0.95%	0.95%	4.99%[^]	7.64%[^]	4.77%[^]	5.45%[^]	8.32%[^]	5.22%[^]

* The Annual Index Margin is multiplied by two when it is applied at the end of each two-year term, guaranteed for the life of the contract. The Participation Rate is applied after the index margin.

** Known as a strategy fee annual percentage in the contract. The annual charge is multiplied by two for the Two-year crediting strategy.

The charge is deducted at the end of each term from your accumulation value which may result in a loss of premium in certain scenarios.

* Net annual effective rate that reflects applicable strategy fees.

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Declared rates are based on current rates and are subject to change without notice.

Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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