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Premium bonus - available on premium received in first 3 years			Declared rates ¹		Hypothetical projected illustrated rates ²						
Premium	Base bonus	With 9% Enhanced Premium Bonus through optional additional benefit rider (EBR) for cost*	NA Charter Plus 10 year	NA Charter Plus 10 year state specific*	NA Charter Plus 10 year			NA Charter Plus 10 year state specific*			
\$20,000-\$74,999	7%	16%			Last 10 years	High	Low	Last 10 years	High	Low	
\$75,000+	10%	19%									
Crediting method											
FIXED ACCOUNT**			2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%
Annual Point-to-Point with Index Cap Rate											
S&P 500 [®]			5.00%	4.75%	3.47%	3.98%	3.33%	3.30%	3.78%	3.18%	
Monthly Point-to-Point with Index Cap Rate											
S&P 500 [®]			1.70%	1.55%	4.55%	4.91%	2.01%	3.94%	4.20%	1.65%	
Annual Point-to-Point with Participation Rate											
S&P 500 [®]			25%	25%	3.51%	3.85%	2.56%	3.51%	3.85%	2.56%	
Goldman Sachs Equity TimeX Index			55%	50%	6.17%	7.02%	5.07%	5.62%	6.39%	4.62%	
Barclays Transitions 6			100%	95%	8.61%	9.14%	5.69%	8.19%	8.69%	5.41%	
Barclays Transitions 12			50%	45%	9.15%	9.69%	5.94%	8.26%	8.73%	5.36%	
S&P Multi-Asset Risk Control 5% Excess Return			110%	105%	4.68%	7.56%	4.68%	4.47%	7.22%	4.47%	
Fidelity Multifactor Yield Index SM 5% ER			110%	105%	5.31%	7.66%	5.31%	5.08%	7.31%	5.08%	
Morgan Stanley Dynamic Global Index			110%	105%	6.79%	8.55%	6.79%	6.48%	8.17%	6.48%	
Two-year Point-to-Point with Participation Rate											
S&P 500 [®]			35%	35%	3.92%	5.29%	3.55%	3.92%	5.29%	3.55%	
Goldman Sachs Equity TimeX Index			85%	80%	8.50%	10.85%	7.65%	8.03%	10.25%	7.23%	
Barclays Transitions 6			150%	145%	9.90%	12.48%	7.12%	9.61%	12.09%	6.90%	
Barclays Transitions 12			75%	70%	10.86%	13.48%	7.68%	10.21%	12.64%	7.21%	
S&P Multi-Asset Risk Control 5% Excess Return			160%	150%	5.04%	10.77%	5.04%	4.75%	10.13%	4.75%	
Fidelity Multifactor Yield Index SM 5% ER			160%	150%	6.51%	10.40%	6.51%	6.13%	9.79%	6.13%	
Morgan Stanley Dynamic Global Index			160%	150%	8.57%	11.80%	8.57%	8.07%	11.11%	8.07%	
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge ²)											
Fidelity Multifactor Yield Index SM 5% ER			155%	150%	7.44%	10.73%	7.44%	7.20%	10.39%	7.20%	
annual strategy charge percentage			0.95%	0.95%	6.48%[^]	9.78%[^]	6.48%[^]	6.25%[^]	9.44%[^]	6.25%[^]	
Morgan Stanley Dynamic Global Index			155%	150%	9.51%	12.01%	9.51%	9.21%	11.63%	9.21%	
annual strategy charge percentage			0.95%	0.95%	8.56%[^]	11.06%[^]	8.56%[^]	8.26%[^]	10.68%[^]	8.26%[^]	
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge ²)											
Fidelity Multifactor Yield Index SM 5% ER			225%	215%	8.94%	14.31%	8.94%	8.57%	13.72%	8.57%	
annual strategy charge percentage			0.95%	0.95%	8.06%[^]	13.47%[^]	8.06%[^]	7.69%[^]	12.88%[^]	7.69%[^]	
Morgan Stanley Dynamic Global Index			225%	215%	11.70%	16.20%	11.70%	11.23%	15.54%	11.23%	
annual strategy charge percentage			0.95%	0.95%	10.83%[^]	15.38%[^]	10.83%[^]	10.36%[^]	14.71%[^]	10.36%[^]	

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

[^] Net annual effective rate that reflects applicable strategy fees.

*Optional enhanced bonus rider (EBR) has an annual cost of 0.95% of accumulation value assessed during the surrender charge period. The EBR and its features are not available in all states.

**The declared fixed rate is an annual effective rate. Interest is credited to the fixed account daily.

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

2. Premium Bonuses are not factored into hypothetical projected illustrated rates. Premium bonus and Enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus and enhanced premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus and enhanced premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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Premium bonus - available on premium received in first 3 years			Declared rates ¹	Hypothetical projected illustrated rates ²		
Premium	Base bonus	With 12% Enhanced Premium Bonus through optional additional benefit rider (EBR) for cost*		NA Charter Plus 14 year		
\$20,000-\$74,999	9%	21%	NA Charter Plus 14 year			
\$75,000+	13%	25%				
Crediting method				Last 10 years	High	Low
FIXED ACCOUNT**			2.55%	2.55%	2.55%	2.55%
Annual Point-to-Point with Index Cap Rate						
S&P 500®			5.50%	3.82%	4.38%	3.62%
Monthly Point-to-Point with Index Cap Rate						
S&P 500®			1.75%	4.75%	5.14%	2.13%
Annual Point-to-Point with Participation Rate						
S&P 500®			25%	3.51%	3.85%	2.56%
Goldman Sachs Equity TimeX Index			60%	6.72%	7.65%	5.52%
Barclays Transitions 6			110%	9.45%	10.03%	6.25%
Barclays Transitions 12			55%	10.04%	10.63%	6.53%
S&P Multi-Asset Risk Control 5% Excess Return			115%	4.89%	7.90%	4.89%
Fidelity Multifactor Yield Index SM 5% ER			115%	5.55%	8.00%	5.55%
Morgan Stanley Dynamic Global Index			115%	7.09%	8.94%	7.09%
Two-year Point-to-Point with Participation Rate						
S&P 500®			40%	4.45%	6.01%	4.04%
Goldman Sachs Equity TimeX Index			90%	8.97%	11.44%	8.07%
Barclays Transitions 6			160%	10.49%	13.26%	7.55%
Barclays Transitions 12			80%	11.50%	14.31%	8.14%
S&P Multi-Asset Risk Control 5% Excess Return			165%	5.19%	11.08%	5.19%
Fidelity Multifactor Yield Index SM 5% ER			165%	6.70%	10.71%	6.70%
Morgan Stanley Dynamic Global Index			165%	8.82%	12.15%	8.82%
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge ²)						
Fidelity Multifactor Yield Index SM 5% ER			160%	7.67%	11.07%	7.67%
annual strategy charge percentage			0.95%	6.72%[^]	10.12%[^]	6.72%[^]
Morgan Stanley Dynamic Global Index			160%	9.81%	12.39%	9.81%
annual strategy charge percentage			0.95%	8.86%[^]	11.44%[^]	8.86%[^]
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge ²)						
Fidelity Multifactor Yield Index SM 5% ER			230%	9.12%	14.60%	9.12%
annual strategy charge percentage			0.95%	8.24%[^]	13.77%[^]	8.24%[^]
Morgan Stanley Dynamic Global Index			230%	11.93%	16.54%	11.93%
annual strategy charge percentage			0.95%	11.07%[^]	15.72%[^]	11.07%[^]

If the underlying performance of an index is zero or negative, the interest credited to the contract will be zero.

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NOTE ON SIMULATED RETURNS: Back-testing and other statistical analyses provided herein use simulated analysis and hypothetical circumstances to estimate how the Index may have performed between April 3, 2007 and March 17, 2022, prior to its actual existence. The results obtained from such "back-testing" should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from the results obtained from back-testing. Unlike an actual performance record, simulated results are achieved by means of the retroactive application of a back-tested model itself designed with the benefit of hindsight and knowledge of factors that may have possibly affected its performance. Morgan Stanley provides no assurance or guarantee that any product linked to the Index will operate or would have operated in the past in a manner consistent with these materials. Calculation based on simulated performance is purely hypothetical and may not be an accurate or meaningful comparison. Past performance (actual or simulated) is not necessarily indicative of future results.

Risk factors:

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors including risks associated with global equities markets, currency exchange rates, interest rates, commodities, and precious metals.
- There are risks relating to the volatility target mechanism. The Index's volatility target mechanism is applied to target an overall level of realized volatility equal to 5% but the realized volatility may be less than or greater than 5% and the volatility target may adversely affect Index performance.
- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 5% volatility target, which is expected to magnify declines.
- The Index has a limited performance history and past performance is no indication of future performance.



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- The Index has embedded costs. The components that are used in constructing the Index include adjustments for costs associated with trading within and between various components, as applicable. The return of such components and, as a result, the return of the Index will be lower than if there were no associated costs.
- Purchasers of products linked to the Index will have no access to the assets underlying the Index.
- The Index methodology is fixed subject to certain adjustments and will not change over time even if the Index underperforms a relevant benchmark
- Morgan Stanley and its affiliates may from time to time engage in transactions involving the components of the Index, which may negatively impact the level of the Index.

Goldman Sachs Equity TimeX Index

This Index does not include dividends paid by the underlying companies.

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