

Crediting method	Declared rates*		Hypothetical projected illustrated rates					
	Low band: \$20,000 - \$74,999	High band \$75,000 or more	Low band   \$20,000 - \$74,999			High band   \$75,000 or more		
			Last 10 Years	High	Low	Last 10 Years	High	Low
<b>Fixed account</b>	2.80%	3.20%	<b>2.80%</b>	<b>2.80%</b>	<b>2.80%</b>	<b>3.20%</b>	<b>3.20%</b>	<b>3.20%</b>
<b>Annual Point-to-Point with Index Cap Rate</b>								
S&P 500 <sup>®</sup>	5.25%	6.00%	<b>4.18%</b>	<b>4.18%</b>	<b>3.25%</b>	<b>4.77%</b>	<b>4.77%</b>	<b>3.62%</b>
<b>Monthly Point-to-Point with Index Cap Rate</b>								
S&P 500 <sup>®</sup>	2.20%	2.40%	<b>6.90%</b>	<b>6.90%</b>	<b>2.60%</b>	<b>7.53%</b>	<b>7.53%</b>	<b>2.80%</b>
<b>Annual Point-to-Point with Index Margin</b>								
S&P 500 <sup>®</sup> Low Volatility Daily Risk Control 5% Index	2.00%	1.00%	<b>4.85%</b>	<b>4.85%</b>	<b>3.19%</b>	<b>5.53%</b>	<b>5.53%</b>	<b>3.99%</b>
<b>Annual Point-to-Point with Participation Rate</b>								
S&P 500 <sup>®</sup>	30%	35%	<b>4.62%</b>	<b>4.62%</b>	<b>2.72%</b>	<b>5.38%</b>	<b>5.38%</b>	<b>3.16%</b>
S&P Multi-Asset Risk Control 5% Excess Return	100%	120%	<b>4.87%</b>	<b>7.16%</b>	<b>4.87%</b>	<b>5.82%</b>	<b>8.58%</b>	<b>5.82%</b>
Fidelity Multifactor Yield 5% ER <sup>™</sup>	95%	115%	<b>5.29%</b>	<b>6.62%</b>	<b>4.88%</b>	<b>6.39%</b>	<b>8.00%</b>	<b>5.89%</b>
Morgan Stanley Dynamic Global Index	95%	115%	<b>6.46%</b>	<b>7.40%</b>	<b>6.46%</b>	<b>7.81%</b>	<b>8.94%</b>	<b>7.81%</b>
<b>Two-year Point-to-Point with Participation Rate</b>								
S&P 500 <sup>®</sup>	35%	45%	<b>5.29%</b>	<b>5.29%</b>	<b>1.47%</b>	<b>6.73%</b>	<b>6.73%</b>	<b>1.88%</b>
S&P Multi-Asset Risk Control 5% Excess Return	150%	175%	<b>5.74%</b>	<b>10.52%</b>	<b>5.74%</b>	<b>6.65%</b>	<b>12.14%</b>	<b>6.65%</b>
Fidelity Multifactor Yield 5% ER	135%	160%	<b>7.02%</b>	<b>8.86%</b>	<b>6.65%</b>	<b>8.27%</b>	<b>10.40%</b>	<b>7.81%</b>
Morgan Stanley Dynamic Global Index	135%	160%	<b>8.77%</b>	<b>10.05%</b>	<b>8.77%</b>	<b>10.31%</b>	<b>11.80%</b>	<b>10.31%</b>
<b>Annual Point-to-Point with Enhanced Participation Rate</b> (includes a strategy charge*)								
Fidelity Multifactor Yield 5% ER	160%	175%	<b>8.85%</b>	<b>11.07%</b>	<b>8.16%</b>	<b>9.66%</b>	<b>12.09%</b>	<b>8.91%</b>
annual strategy charge percentage	1.50%	1.50%	<b>7.35%<sup>^</sup></b>	<b>9.57%<sup>^</sup></b>	<b>6.65%<sup>^</sup></b>	<b>8.16%<sup>^</sup></b>	<b>10.59%<sup>^</sup></b>	<b>7.41%<sup>^</sup></b>
Morgan Stanley Dynamic Global Index	160%	175%	<b>10.82%</b>	<b>12.39%</b>	<b>10.82%</b>	<b>11.82%</b>	<b>13.54%</b>	<b>11.82%</b>
annual strategy charge percentage	1.50%	1.50%	<b>9.32%<sup>^</sup></b>	<b>10.89%<sup>^</sup></b>	<b>9.32%<sup>^</sup></b>	<b>10.31%<sup>^</sup></b>	<b>12.04%<sup>^</sup></b>	<b>10.31%<sup>^</sup></b>
<b>Two-year Point-to-Point with Enhanced Participation Rate</b> (includes a strategy charge <sup>^</sup> )								
Fidelity Multifactor Yield 5% ER	230%	250%	<b>11.67%</b>	<b>14.60%</b>	<b>10.95%</b>	<b>12.63%</b>	<b>15.77%</b>	<b>11.82%</b>
annual strategy charge percentage	1.50%	1.50%	<b>10.32%<sup>^</sup></b>	<b>13.28%<sup>^</sup></b>	<b>9.58%<sup>^</sup></b>	<b>11.29%<sup>^</sup></b>	<b>14.46%<sup>^</sup></b>	<b>10.46%<sup>^</sup></b>
Morgan Stanley Dynamic Global Index	230%	250%	<b>14.50%</b>	<b>16.54%</b>	<b>14.50%</b>	<b>15.67%</b>	<b>17.85%</b>	<b>15.67%</b>
annual strategy charge percentage	1.50%	1.50%	<b>13.18%<sup>^</sup></b>	<b>15.24%<sup>^</sup></b>	<b>13.18%<sup>^</sup></b>	<b>14.36%<sup>^</sup></b>	<b>16.56%<sup>^</sup></b>	<b>14.36%<sup>^</sup></b>

<sup>^</sup> Net annual effective rate that reflects applicable strategy fees.

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

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1. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. Strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.

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The S&P MARC 5% ER Index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P MARC 5% ER Index has been in existence since Mar. 27, 2017. Ending Values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

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#### 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.
- 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
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