

# Indexed Universal Life Insurance Current Index Performance

## Builder Plus IUL Current Index Performance

The charts below provide historical averages of the performance of the various indices and crediting methods available for the Builder Plus IUL indexed universal life product. You may choose to allocate premium into any one or a combination of index selections. Please note that not all index selections are available on all products.

S&P 500®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
10.25% Annual Cap	Index Credit		0.16%	6.78%	6.03%	7.37%
Uncapped Annual Point-to-Point	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
43% Participation Rate	Index Credit		0.07%	4.45%	3.52%	4.88%
Annual Point to Point with High Par	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
8.6% Annual Cap and 140% Participation Rate	Index Credit		0.23%	5.73%	5.12%	6.38%
Annual Point to Point with Spread	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
4.8% Spread	Index Credit		0.00%	7.08%	5.27%	7.64%
Monthly Point-to-Point	Index Growth		1.87%	10.37%	8.01%	11.12%
2.75% Monthly Cap	Index Credit		0.00%	8.25%	4.87%	5.96%

S&P MidCap 400®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	11.73%	-9.13%	5.89%	5.19%	11.00%
8% Annual Cap	Index Credit		0.00%	5.26%	4.73%	6.35%

NASDAQ-100®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	20.21%	-0.59%	16.84%	13.19%	16.69%
8% Annual Cap	Index Credit		0.00%	5.26%	5.62%	6.81%

Russell 2000®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	9.17%	-15.42%	5.89%	4.53%	9.91%
8% Annual Cap	Index Credit		0.00%	5.26%	4.52%	5.97%

EURO STOXX 50®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	13.97%	0.82%	4.20%	1.47%	2.11%
9.25% Annual Cap	Index Credit		0.82%	3.27%	2.52%	3.66%

Multi-Index (S&P 500®, EURO STOXX 50®, Russell 2000®)						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	13.99%	-2.63%	8.96%	6.57%	9.81%
7.5% Annual Cap	Index Credit		0.00%	4.94%	4.19%	5.32%

Information current as of 8/31/19.  
Financial data sourced from Bloomberg and Yahoo Finance

# Indexed Universal Life Insurance Current Index Performance

## Builder Plus IUL 2 Current Index Performance

The charts below provide historical averages of the performance of the various indices and crediting methods available for the Builder Plus IUL 2 indexed universal life product. You may choose to allocate premium into any one or a combination of index selections. Please note that not all index selections are available on all products.

S&P 500®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
<b>Annual Point to Point</b>	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
10.75% Annual Cap	Index Credit		0.19%	8.15%	7.14%	8.79%
<b>Uncapped Annual Point to Point</b>	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
50% Participation Rate	Index Credit		0.09%	5.93%	4.69%	6.50%
<b>Annual Point to Point with High Par</b>	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
8.6% Annual Cap and 140% Participation Rate	Index Credit		0.26%	6.58%	5.88%	7.33%
<b>Annual Point to Point with Spread</b>	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
4.8% Spread	Index Credit		0.00%	8.12%	6.04%	8.76%
<b>Monthly Point to Point</b>	Index Growth		1.87%	10.37%	8.01%	11.12%
3.25% Monthly Cap	Index Credit		0.00%	10.32%	6.22%	7.92%

S&P MidCap 400®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
<b>Annual Point to Point</b>	Index Growth	11.73%	-9.13%	5.89%	5.19%	11.00%
8.5% Annual Cap	Index Credit		0.00%	6.41%	5.76%	7.75%

NASDAQ-100®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
<b>Annual Point to Point</b>	Index Growth	20.21%	-0.59%	16.84%	13.19%	16.69%
8.5% Annual Cap	Index Credit		0.00%	6.41%	6.80%	8.28%

Russell 2000®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
<b>Annual Point to Point</b>	Index Growth	9.17%	-15.42%	5.89%	4.53%	9.91%
8.5% Annual Cap	Index Credit		0.00%	6.41%	5.41%	7.20%

EURO STOXX 50®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
<b>Annual Point to Point</b>	Index Growth	13.97%	0.82%	4.20%	1.47%	2.11%
10% Annual Cap	Index Credit		0.94%	4.02%	3.05%	4.44%

Multi-Index (S&P 500®, EURO STOXX 50®, Russell 2000®)						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
<b>Annual Point to Point</b>	Index Growth	13.99%	-2.63%	8.96%	6.57%	9.81%
8.25% Annual Cap	Index Credit		0.00%	6.23%	5.15%	6.61%

Information current as of 8/31/19.  
Financial data sourced from Bloomberg and Yahoo Finance

# Indexed Universal Life Insurance Current Index Performance

## Guarantee Builder IUL® Current Index Performance

The charts below provide historical averages of the performance of the various indices and crediting methods available for the Guarantee Builder IUL indexed universal life product. You may choose to allocate premium into any one or a combination of index selections. Please note that not all index selections are available on all products.

S&P 500®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
9.75% Annual Cap	Index Credit		0.16%	6.46%	5.78%	7.04%
Uncapped Annual Point-to-Point	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
39% Participation Rate	Index Credit		0.06%	4.04%	3.20%	4.43%
Annual Point to Point with High Par	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
7.6% Annual Cap and 140% Participation Rate	Index Credit		0.23%	5.08%	4.54%	5.69%
Annual Point to Point with Spread	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
5.55% Spread	Index Credit		0.00%	6.60%	4.83%	7.13%
Monthly Point-to-Point	Index Growth		1.87%	10.37%	8.01%	11.12%
2.50% Monthly Cap	Index Credit		0.00%	7.70%	4.55%	5.37%

S&P MidCap 400®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	11.73%	-9.13%	5.89%	5.19%	11.00%
7% Annual Cap	Index Credit		0.00%	4.61%	4.14%	5.56%

NASDAQ-100®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	20.21%	-0.59%	16.84%	13.19%	16.69%
7% Annual Cap	Index Credit		0.00%	4.61%	5.04%	6.01%

Russell 2000®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	9.17%	-15.42%	5.89%	4.53%	9.91%
7% Annual Cap	Index Credit		0.00%	4.61%	4.13%	5.38%

EURO STOXX 50®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	13.97%	0.82%	4.20%	1.47%	2.11%
8.75% Annual Cap	Index Credit		0.82%	3.12%	2.42%	3.52%

Multi-Index (S&P 500®, EURO STOXX 50®, Russell 2000®)						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	13.99%	-2.63%	8.96%	6.57%	9.81%
6.5% Annual Cap	Index Credit		0.00%	4.29%	3.80%	4.73%

Information current as of 8/31/19.  
Financial data sourced from Bloomberg and Yahoo Finance

# Indexed Universal Life Insurance Current Index Performance

## Rapid Builder IUL® Current Index Performance

The charts below provide historical averages of the performance of the various indices and crediting methods available for the Rapid Builder IUL indexed universal life product. You may choose to allocate premium into any one or a combination of index selections. Please note that not all index selections are available on all products.

S&P 500®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
8.5% Annual Cap	Index Credit		0.16%	5.65%	5.05%	6.19%
Uncapped Annual Point-to-Point	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
34% Participation Rate	Index Credit		0.06%	3.53%	2.79%	3.86%
Annual Point to Point with High Par	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
6.6% Annual Cap and 140% Participation Rate	Index Credit		0.23%	4.43%	3.96%	5.00%
Annual Point to Point with Spread	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
6.3% Spread	Index Credit		0.00%	6.11%	4.40%	6.62%
Monthly Point-to-Point	Index Growth		1.87%	10.37%	8.01%	11.12%
2.25% Monthly Cap	Index Credit		0.00%	7.03%	4.16%	4.66%

S&P MidCap 400®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	11.73%	-9.13%	5.89%	5.19%	11.00%
6% Annual Cap	Index Credit		0.00%	3.96%	3.56%	4.77%

NASDAQ-100®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	20.21%	-0.59%	16.84%	13.19%	16.69%
6% Annual Cap	Index Credit		0.00%	3.96%	4.45%	5.22%

Russell 2000®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	9.17%	-15.42%	5.89%	4.53%	9.91%
6% Annual Cap	Index Credit		0.00%	3.96%	3.56%	4.70%

EURO STOXX 50®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	13.97%	0.82%	4.20%	1.47%	2.11%
7.75% Annual Cap	Index Credit		0.82%	2.80%	2.24%	3.23%

Multi-Index (S&P 500®, EURO STOXX 50®, Russell 2000®)						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
Annual Point-to-Point	Index Growth	13.99%	-2.63%	8.96%	6.57%	9.81%
5.8% Annual Cap	Index Credit		0.00%	3.83%	3.53%	4.31%

Information current as of 8/31/19.  
Financial data sourced from Bloomberg and Yahoo Finance

# Indexed Universal Life Insurance Current Index Performance

## Legacy Optimizer IUL Current Index Performance

The charts below provide historical averages of the performance of the various indices and crediting methods available for Legacy Optimizer. You may choose to allocate premium into any one or a combination of index selections. Please note that not all index selections are available on all products.

S&P 500®						
Average Annualized Value						
		Year-to-Date	1 Year	3 Year	5 Year	10 Year
<b>Annual Point-to-Point</b>	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
6.5% Annual Cap	Index Credit		0.16%	4.34%	3.88%	4.81%
<b>Annual Point to Point with Spread</b>	Index Growth	15.93%	0.16%	10.21%	7.74%	11.03%
5.75% Spread	Index Credit		0.00%	6.47%	4.72%	6.99%

Indexed Universal Life products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

Historical performance of the indices is not intended to predict or project performance.

**THE S&P 500® COMPOSITE STOCK PRICE INDEX; and  
THE S&P 400® COMPOSITE STOCK PRICE INDEX; and  
THE DOW JONES INDUSTRIAL AVERAGE® (DJIA®) COMPOSITE STOCK PRICE INDEX**

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