

# Volatility control + Annual reset

## Annuity

Fixed index annuities (FIAs) generally credit a portion of total index gains based on the crediting method chosen, but don't lose value due to market downturns.

**Fixed index annuity (100% allocation to annual point to point with participation rate crediting method based on the Barclays Transitions 6% VC Index™)** Accumulation value of a hypothetical fixed index annuity. Assumes no withdrawals. Interest credits to the accumulation value are subject to a hypothetical 110% participation rate. Does not reflect actual historical performance and is not a guarantee of future results.

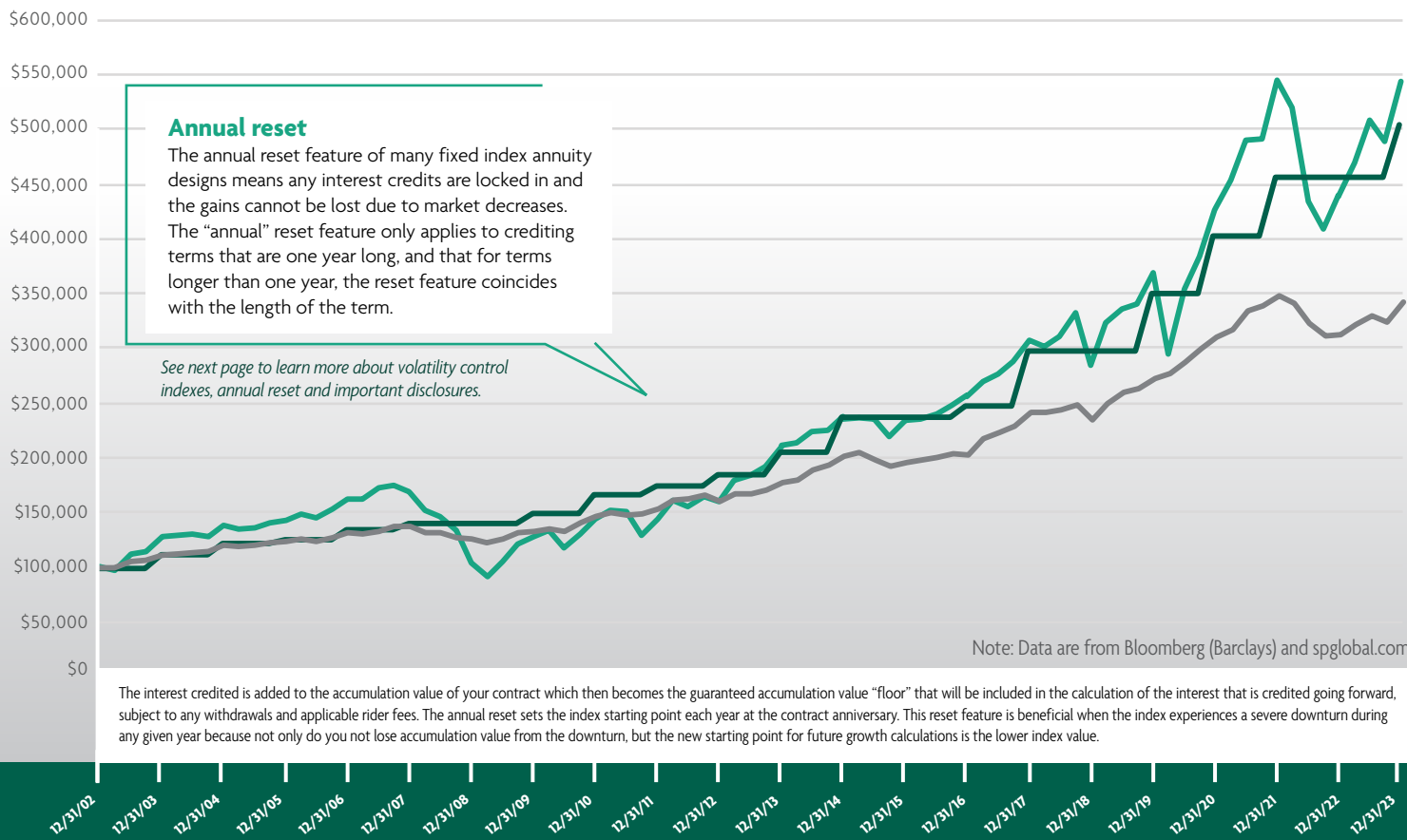
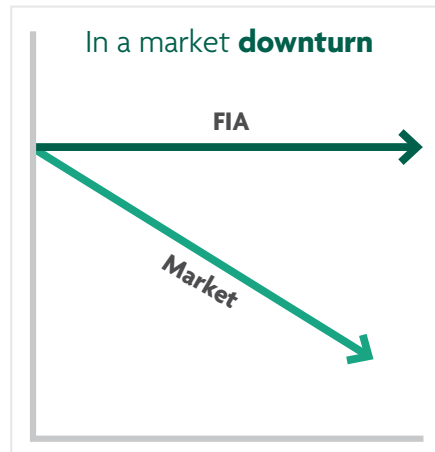
**Barclays Transitions 6% VC Index** Based on a quarterly review of \$100,000 directly invested in the Barclays Transitions 6% VC Index without dividends taken into account. Index has been in existence since March 31, 2023. Ending values in years prior to inception are determined by Barclays Bank PLC ("BBPLC") or its affiliates using the same methodology as used currently.

**S&P 500®** Based on a quarterly review of \$100,000 directly invested in the S&P 500® without dividends taken into account.

### Market-linked interest



**0% floor**  
(subject to a cap, margin or participation rate)



The interest credited is added to the accumulation value of your contract which then becomes the guaranteed accumulation value "floor" that will be included in the calculation of the interest that is credited going forward, subject to any withdrawals and applicable rider fees. The annual reset sets the index starting point each year at the contract anniversary. This reset feature is beneficial when the index experiences a severe downturn during any given year because not only do you not lose accumulation value from the downturn, but the new starting point for future growth calculations is the lower index value.

**Contact your financial professional to see how a fixed index annuity can offer upside potential with downside protection from market losses.**



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## Volatility control index design

The Barclays Transitions 6 VC Index™ (the “Index”) starts its allocation with exposure to broad US equities and then uses trend signals to determine the allocation amongst fixed income, commodities and cash for diversification. The goal is to follow the equities market and capture as much upside as possible. The Index is rules-based and aims to limit its annual volatility to a 6% target using Barclays proprietary intraday forecasting volatility technology.

For more information, please refer to the Barclays Transitions VC Indices website: <https://indices.cib.barclays/transitions>



## Annual reset

As shown in the example on the previous page, the annual reset feature can be powerful in helping you grow and maintain your retirement nest egg. The annual reset allows for any interest credited on each contract anniversary to be “locked-in” and it can never be taken away due to market decreases. The interest credited is added to the accumulation value of your contract which then becomes the guaranteed accumulation value “floor” that will be included in the calculation of the interest that is credited going forward, subject to any withdrawals and applicable rider fees. The annual reset sets the index starting point each year at the contract anniversary. This reset feature is beneficial when the index experiences a severe downturn during any given year because not only do you not lose accumulation value from the downturn, but the new starting point for future growth calculations is the lower index value.

**Talk to your financial professional today about how to reach your long-term financial goals and how annuities can be a part of your plan.**

Note: Data are from Bloomberg (Barclays) and spglobal.com

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