

NOT FOR USE IN OREGON

Crediting method	Declared rates ¹	Hypothetical projected illustrated rates		
		Income Pay Pro 10		
		Last 10 years	High	Low
Fixed account*	2.50%	2.50%	2.50%	2.50%
Annual Point-to-Point with Index Cap Rate				
S&P 500 [®]	5.00%	3.98%	3.98%	3.33%
Monthly Point-to-Point with Index Cap Rate				
S&P 500 [®]	1.85%	4.76%	5.58%	2.37%
Annual Point-to-Point with Participation Rate				
S&P 500 [®]	25%	4.09%	3.85%	2.56%
Goldman Sachs Equity TimeX Index	55%	4.82%	7.02%	4.82%
Barclays Transitions 6 VC Index [™]	100%	7.26%	9.14%	5.69%
Barclays Transitions 12 VC Index [™]	50%	7.70%	9.69%	5.94%
S&P Multi-Asset Risk Control 5% Excess Return	100%	5.39%	6.43%	4.26%
Fidelity Multifactor Yield Index SM 5% ER	105%	4.13%	7.31%	3.77%
Morgan Stanley Dynamic Global Index	110%	5.28%	8.55%	5.16%
Two-Year Point-to-Point with Participation Rate				
S&P 500 [®]	35%	4.80%	5.29%	3.55%
Goldman Sachs Equity TimeX Index	80%	5.76%	10.25%	5.76%
Barclays Transitions 6 VC Index [™]	150%	8.58%	12.48%	7.12%
Barclays Transitions 12 VC Index [™]	75%	9.40%	13.48%	7.68%
S&P Multi-Asset Risk Control 5% Excess Return	145%	6.68%	7.70%	4.60%
Fidelity Multifactor Yield Index SM 5% ER	155%	5.43%	10.09%	4.42%
Morgan Stanley Dynamic Global Index	155%	6.55%	11.45%	5.58%

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

*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.

Questions? Contact Sales Support at 866-322-7066.

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- 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
- 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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Barclays Transitions 6 VC Index™ and Barclays Transitions 12 VC Index™

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