

Performance Choice[®] 8

fixed index annuity

Crediting method	Declared rates	Hypothetical projected illustrated rates		
		Performance Choice 8		
		Last 10 Years	High	Low
Fixed account	1.50%	1.50%	1.50%	1.50%
Annual Point-to-Point with Index Cap Rate				
S&P 500*	3.25%	2.26%	2.26%	1.91%
Monthly Point-to-Point with Index Cap Rate				
S&P 500*	1.20%	2.29%	2.29%	1.38%
Annual Point-to-Point with Index Margin				
S&P 500* Low Volatility Daily Risk Control 5% Index	2.10%	4.50%	4.50%	3.11%
Annual Point-to-Point with Participation Rate				
S&P 500*	20%	2.48%	2.48%	1.56%
S&P Multi-Asset Risk Control 5% Excess Return	60%	3.88%	4.31%	3.49%
Fidelity Multifactor Yield 5% ER SM	60%	4.20%	4.20%	2.23%
Two-year Point-to-Point with Participation Rate				
S&P 500	25%	2.98%	2.98%	0.74%
S&P Multi-Asset Risk Control 5% Excess Return	85%	4.65%	6.13%	4.09%
Fidelity Multifactor Yield 5% ER SM	85%	5.68%	5.68%	2.94%
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge*)				
Fidelity Multifactor Yield 5% ER	105%	7.31%	7.31%	3.88%
annual strategy charge percentage	1.50%	5.81%[^]	5.81%[^]	2.38%[^]
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge*)				
Fidelity Multifactor Yield 5% ER	160%	10.40%	10.40%	5.41%
annual strategy charge percentage	1.50%	9.02%[^]	9.02%[^]	3.99%[^]

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

* Known as a strategy fee annual percentage in the contract. The annual charge is multiplied by two for the Two-year crediting strategy. The charge is deducted at the end of each term from your accumulation value which may result in a loss of premium in certain scenarios.

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

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

Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for additional optional benefit riders or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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