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For each indexed strategy that we currently offer, any positive return for a term is subject to the applicable cap, upside participation rate, or trigger rate for that term. These caps, upside participation rates, and trigger rates may vary from term to term. For current strategies, the cap for a term will never be less than 1%, the upside participation rate for a term will never be less than 5%, and the trigger rate for a term will never be lower than 1%. Future indexed strategies could offer different minimum caps, participation rates, and trigger rates. For each indexed strategy that we currently offer, any negative return for a term is limited by a 50% downside participation rate, a -10% or 0% floor, or a 10% or 20% buffer. Future indexed strategies could offer different downside participation rates, floors, and buffers.

Each indexed strategy provides returns based, in part, on the change in the price of a specific Index or ETF: the S&P 500[®] Index (SPX), the Russell 2000 Index (RTY), the iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), the First Trust Barclays Edge Index (FTEDGE7) or the SPDR Gold Shares ETF (GLD). The price change does not include dividends that might be paid on the underlying investments of the Index or ETF.

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