

*State specific 10-year rates apply to the following states: AK, CA, CT, DE, HI, ID, IN, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus		Declared rates¹			Hypothetical projected illustrated rates²								
10-year	14-year	North American Charter Plus 10 year	North American Charter Plus 14 year	North American Charter Plus 10 year state specific*	North American Charter Plus 10 year			North American Charter Plus 14 year			North American Charter Plus 10 year state specific*		
7% - \$20,000-\$74,999 premium 10% - \$75,000+ premium	8% - \$20,000-\$74,999 premium 12% - \$75,000+ premium				Last 10 years	High	Low	Last 10 years	High	Low	Last 10 years	High	Low
on premium received in first 7 years													
Crediting method													
FIXED ACCOUNT*		2.80%	2.90%	2.80%	2.80%	2.80%	2.80%	2.90%	2.90%	2.90%	2.80%	2.80%	2.80%
Annual Point-to-Point with Index Cap Rate													
S&P 500®		6.00%	6.50%	5.75%	4.16%	4.77%	3.92%	4.51%	5.17%	4.21%	3.99%	4.57%	3.77%
Monthly Point-to-Point with Index Cap Rate													
S&P 500®		2.00%	2.05%	1.85%	5.64%	6.18%	2.68%	5.80%	6.36%	2.78%	5.13%	5.58%	2.37%
Annual Point-to-Point with Participation Rate													
S&P 500®		25%	25%	25%	3.51%	3.85%	2.56%	3.51%	3.85%	2.56%	3.51%	3.85%	2.56%
Goldman Sachs Equity TimeX Index		60%	65%	55%	6.72%	7.65%	5.52%	7.26%	8.27%	5.97%	6.17%	7.02%	5.07%
S&P Multi-Asset Risk Control 5% Excess Return		120%	125%	115%	5.09%	8.25%	5.09%	5.30%	8.58%	5.30%	4.89%	7.90%	4.89%
Fidelity Multifactor Yield Index SM 5% ER		120%	125%	115%	5.79%	8.34%	5.79%	6.02%	8.69%	6.02%	5.55%	8.00%	5.55%
Morgan Stanley Dynamic Global Index		120%	125%	115%	7.39%	9.32%	7.39%	7.70%	9.71%	7.70%	7.09%	8.94%	7.09%
Two-year Point-to-Point with Participation Rate													
S&P 500®		40%	45%	40%	4.45%	6.01%	4.04%	4.97%	6.73%	4.52%	4.45%	6.01%	4.04%
Goldman Sachs Equity TimeX Index		90%	95%	85%	8.97%	11.44%	8.07%	9.43%	12.02%	8.49%	8.50%	10.85%	7.65%
S&P Multi-Asset Risk Control 5% Excess Return		175%	180%	165%	5.47%	11.71%	5.47%	5.61%	12.03%	5.61%	5.19%	11.08%	5.19%
Fidelity Multifactor Yield Index SM 5% ER		175%	180%	165%	7.08%	11.32%	7.08%	7.27%	11.62%	7.27%	6.70%	10.71%	6.70%
Morgan Stanley Dynamic Global Index		175%	180%	165%	9.31%	12.83%	9.31%	9.55%	13.18%	9.55%	8.82%	12.15%	8.82%
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge)													
Fidelity Multifactor Yield Index SM 5% ER		165%	170%	160%	7.90%	11.41%	7.90%	8.14%	11.76%	8.14%	7.67%	11.07%	7.67%
annual strategy charge percentage		0.95%	0.95%	0.95%	6.95%[^]	10.46%[^]	6.95%[^]	7.19%[^]	10.80%[^]	7.19%[^]	6.72%[^]	10.12%[^]	6.72%[^]
Morgan Stanley Dynamic Global Index		165%	170%	160%	10.11%	12.78%	10.11%	10.41%	13.16%	10.41%	9.81%	12.39%	9.81%
annual strategy charge percentage		0.95%	0.95%	0.95%	9.16%[^]	11.82%[^]	9.16%[^]	9.46%[^]	12.21%[^]	9.46%[^]	8.86%[^]	11.44%[^]	8.86%[^]
Two-year Point-to-Point with Enhanced Participation Rate (includes a strategy charge)													
Fidelity Multifactor Yield Index SM 5% ER		245%	250%	235%	9.66%	15.48%	9.66%	9.84%	15.77%	9.84%	9.30%	14.90%	9.30%
annual strategy charge percentage		0.95%	0.95%	0.95%	8.79%[^]	14.65%[^]	8.79%[^]	8.97%[^]	14.94%[^]	8.97%[^]	8.42%[^]	14.06%[^]	8.42%[^]
Morgan Stanley Dynamic Global Index		245%	250%	235%	12.62%	17.52%	12.62%	12.85%	17.85%	12.85%	12.16%	16.87%	12.16%
annual strategy charge percentage		0.95%	0.95%	0.95%	11.77%[^]	16.71%[^]	11.77%[^]	12.00%[^]	17.04%[^]	12.00%[^]	11.30%[^]	16.05%[^]	11.30%[^]

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

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

*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.

2. Premium Bonuses are not factored into hypothetical projected illustrated rates. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.

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Risk factors:

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors including risks associated with global equities markets, currency exchange rates, interest rates, commodities, and precious metals.
- 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.



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- 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

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