

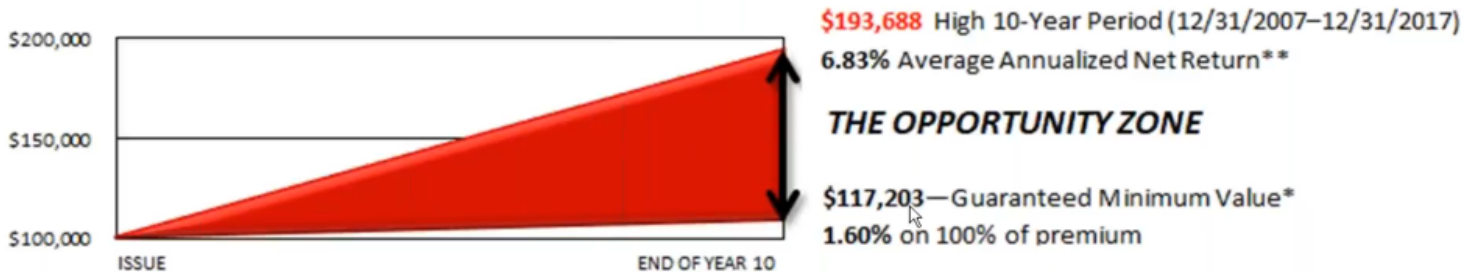
The Value Proposition

Industry-leading downside protection



True Up provision at end of Year 5.

1.60% on 100% minimum guarantee.*



Assumes:

- \$100,000 initial premium.
- No withdrawals.
- 1.00% Optimizer Fee.
- 100% allocation to the Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate Strategy.
- 121% Participation Rate.³⁵

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The Future of FIAs Has Arrived!