

Enhanced Participation

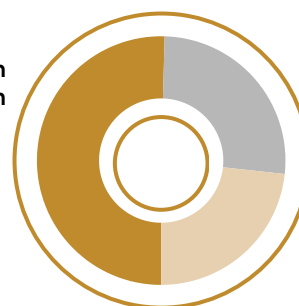
Enhancing the S&P 500's® True Potential within a Fixed Index Annuity

S&P 500® Returns Are Anything but Average

When you think about the “typical” annual S&P 500® return, you might guess somewhere between 5% and 10%. The truth is, there’s no such thing as a “typical” year. Since inception, the S&P 500® has only landed between a 0–10% return 23% of the time. 50% of the time, returns have been greater than 10%. That means Indexed Interest Options (Options) with a CAP can limit your clients’ ability to capture the full benefit of market growth.

Note: The 23% and 50% were determined based on rolling annual S&P 500® periods from each market day between 3/4/1957 - 12/31/2024. For example, 3/4/1957 - 3/4/1958, 3/5/1957 - 3/5/1958, etc.

Greater than
10% Return



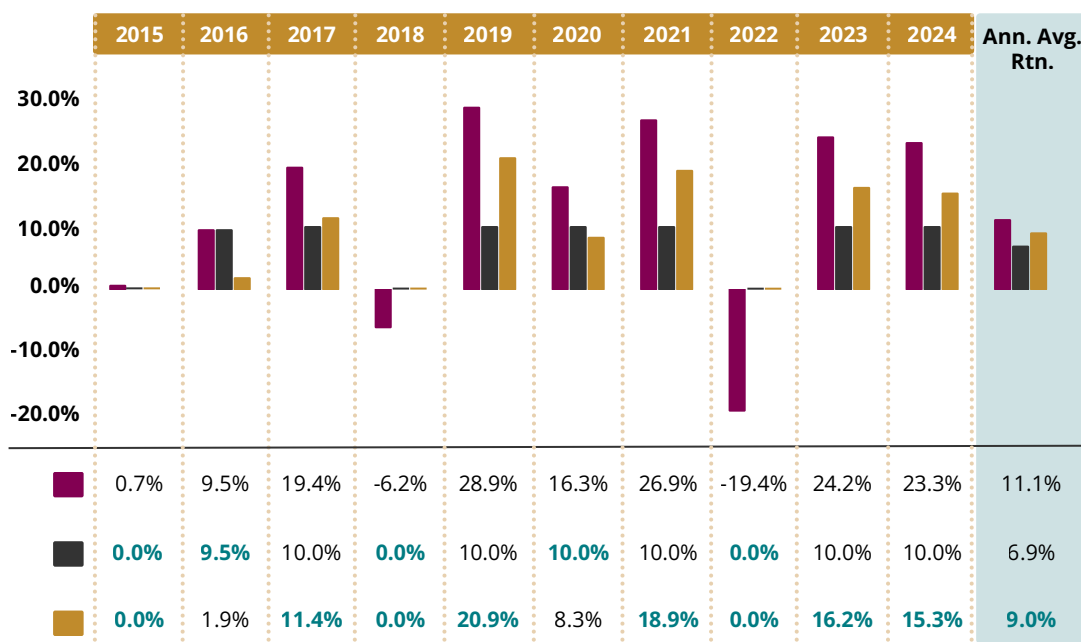
Less than
0% Return

Between 0% -
10% Return

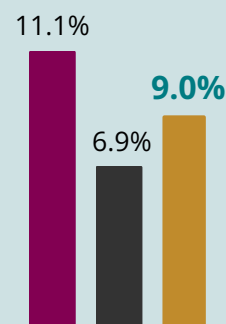
EPAR in Action

Over the 10 year period shown below, the Enduris FIA™ EPar Option (defined in Key Assumptions) would have outperformed or matched the Enduris FIA CAP Option (defined in Key Assumptions) in eight of ten years, capturing significantly more growth during strong market years.*

10 Policy Year Illustration: December 31, 2014 - December 31, 2024



Annualized Average Return



■ = S&P 500® Annual Return ■ = 1 Yr. Point-to-Point with 10% CAP ■ = 1 Yr. Point-to-Point with EPar

Key Assumptions

- S&P 500® 1Year Point-to-Point with 10% CAP Indexed Interest Option.
- S&P 500® 1 Year Point-to-Point Enhanced Participation Rate Indexed Interest Option with a 20% initial Participation Rate, 100% Enhanced Participation Rate. (Go to page 2 to get more details on how the EPar Option works.)
- Annualized Average Return calculates returns based on a starting date of 12/31/2014 and an ending date of 12/31/2024.

*The above hypothetical does not reflect actual product returns as the Enduris FIA EPAR Indexed Interest Option and 1 Year Point-to-Point with 10% CAP were not available during the date range. Rather, the hypothetical reflects past outcomes based on the same calculations and formulas used by the EPAR Indexed Interest Option and 1 Yr. Point-to-Point with 10% CAP and were created only for purposes of example. Individual results may vary. Data Source: S&P 500® from December 31, 2014 – December 31, 2024.

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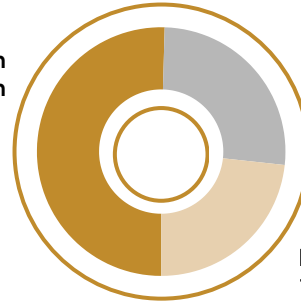
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Greater than
10% Return



Less than
0% Return

Between 0% -
10% Return

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The Difference Between CAP and Enhanced Participation (EPar) Indexed Interest Options

Traditional CAP Options typically perform well in years when market returns stay within a 0-10% range. But when the market surges, CAP Options can leave growth on the table.*

That’s where EPar Options come in. They are designed to unlock more upside potential while keeping the same level of protection you expect from a fixed Index annuity.

Here’s How It Works

Assume a 20% base Participation Rate and a 100% EPar Rate on a 1 Year Point-to-Point with EPar Option:

➤ The first 10% of market return is credited at a 20% Participation Rate

➤ Everything above 10% is credited at a 100% Participation Rate

If the S&P 500 is up 10% → After applying the 20% participation rate, you earn 2%

If the S&P 500 is up 25% → You earn the 2%, plus 100% of all additional index growth. In this example, $2\% + (100\% \times 15\%) = 17\%$

EPar doesn’t just keep pace with the market, it helps your clients participate more fully in its best years.

*Most CAP options offer a Participation Rate of 100% but include a CAP, while Participation Rate options typically have no CAP but a lower Participation Rate.

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