

## ClearFlex Fixed Indexed Annuity

### Strategies

Fixed Rate	1-Year Fixed Rate	4.25%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	45%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	9.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	175%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	170%
BNP Paribas Technology Balanced 7	1-Year Pt-to-Pt w/ Participation	155%

## Highlander Fixed Indexed Annuity

### Strategies

Fixed Rate	1-Year Fixed Rate	3.75%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	45%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	7.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	170%
Premium Bonus*		10%

## Highlander 7 Fixed Indexed Annuity

### Strategies

Fixed Rate	1-Year Fixed Rate	4.25%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	9.00%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	175%

## ViStar Fixed Indexed Annuity

### Strategies

Fixed Rate	1-Year Fixed Rate	4.25%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	9.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	45%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	175%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	170%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	170%