

SG Global Alpha Index

A global multi-asset Index designed for today's changing markets

The **SG Global Alpha Index** recognizes potential market changes and aims to provide steady growth in a variety of markets. Leveraging an Artificial Intelligence (AI) model, the Index is based on three core principles:

▶ **Global Diversification**

The Index provides exposure to equities, bonds and commodities across the United States, Germany, Japan, the United Kingdom, and emerging markets.

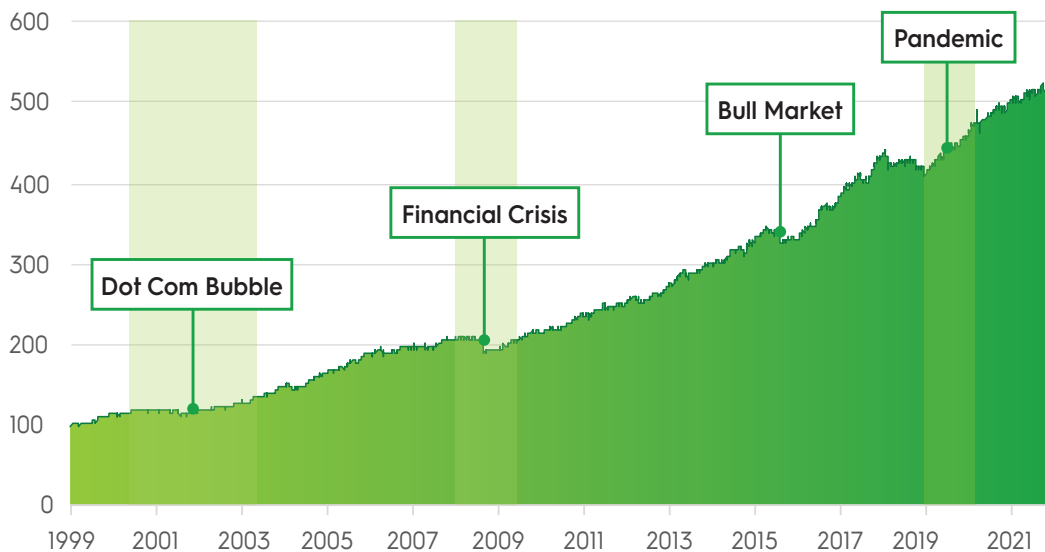
▶ **Forecasting**

The Index utilizes market indicators and the power of AI to help forecast the market outlook for each asset class.

▶ **Monthly Optimization**

The Index uses the forecasts and an optimization process to strategically weight to the asset classes expected to deliver the highest returns with the lowest volatility.

SG Global Alpha Index



7.51%
Compound
Annual Return

The innovative design of the SG Global Alpha Index can be applied to the historical markets to demonstrate how the Index would have avoided large negative declines during bear markets and provided steady growth with low volatility over the last 22 years.

Source: Societe Generale from 3/24/1999 to 12/31/2021. All results are calculated for periods ending as of the date above. The SG Global Alpha Index was launched on 2/1/2022. This back-tested, hypothetical, historical data has inherent limitations and is provided for illustrative purposes only. It should not be read as a guarantee or an indication of the future performance of the SG Global Alpha Index. Results during these periods may have been different (perhaps considerably) had the strategy actually been in existence. Unlike actual performance records, hypothetical or simulated performances, returns or scenarios may not necessarily reflect certain market factors such as liquidity constraints. THE FIGURES RELATING TO PAST PERFORMANCES AND/OR SIMULATED PERFORMANCES REFER TO PAST PERIODS AND ARE NOT A RELIABLE INDICATOR OF FUTURE RESULTS.

For more information on BGA II IUL and the SG Global Alpha Index, contact your financial professional.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index,

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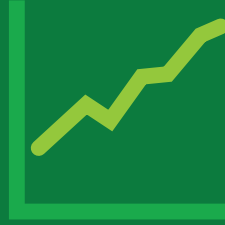
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SG Global Alpha Index:

A global multi-asset index designed to generate returns through changing markets





A New Opportunity for Stable Growth

A modern index design should seek to provide steady growth in a variety of environments, including sudden corrections, rising interest rates and increasing inflation. An index designed for today's markets should include a variety of strategies with the aim to provide consistent returns.

Designed by Societe Generale

The Index is deeply rooted in academic research and applies a rules-based process designed by one of the world's leading index providers committed to building a better and more sustainable future through responsible and innovative financial solutions.

- 150 years of client service
- Operations in 67 countries
- Over 31 million clients worldwide



This brochure was designed to provide information on the SG Global Alpha Index and should only be used in conjunction with the materials for the Balanced Growth Accumulator II Indexed Universal Life Insurance policies from Securian Financial. It is not possible to invest directly in an index.

The SG Global Alpha Index

Designed to anticipate upcoming market environments and strategically allocate to deliver more consistent returns through a variety of market conditions, the SG Global Alpha Index is based on three core principles:

▶ **Global Diversification**

The Index provides exposure to equities, bonds and commodities across the United States, Germany, Japan, the United Kingdom, and emerging markets.

▶ **Forecasting**

The Index utilizes market indicators and the power of Artificial Intelligence (AI) to help forecast the market outlook for each asset class.

▶ **Monthly Optimization**

The index uses market forecasts to strategically weight those assets expected to deliver higher returns with lower volatility.

How does AI work?

Many large ecommerce firms use AI to analyze consumer behavior to forecast a precise number of new product sales before it launches, or to make helpful product recommendations to their customers. In the same way, AI learns from human behavior to improve the user experience, the SG Global Alpha Index's AI model learns how financial assets react in a variety of market environments. This allows the index to continuously improve and provide better forecasts and strategic allocations for more consistent returns.



Benefit from Global Diversification

The Index is designed to provide global diversification from the world's largest developed markets and emerging markets. Asset classes in stocks, bonds and commodities offer opportunities for growth in a variety of market conditions.

Global Asset Classes

Global Equities

- US Equities
- German Equities
- Japanese Equities
- UK Equities
- Emerging Markets

Global Fixed Income

- US Bonds
- German Bonds
- Japanese Bonds
- UK Bonds

Commodities

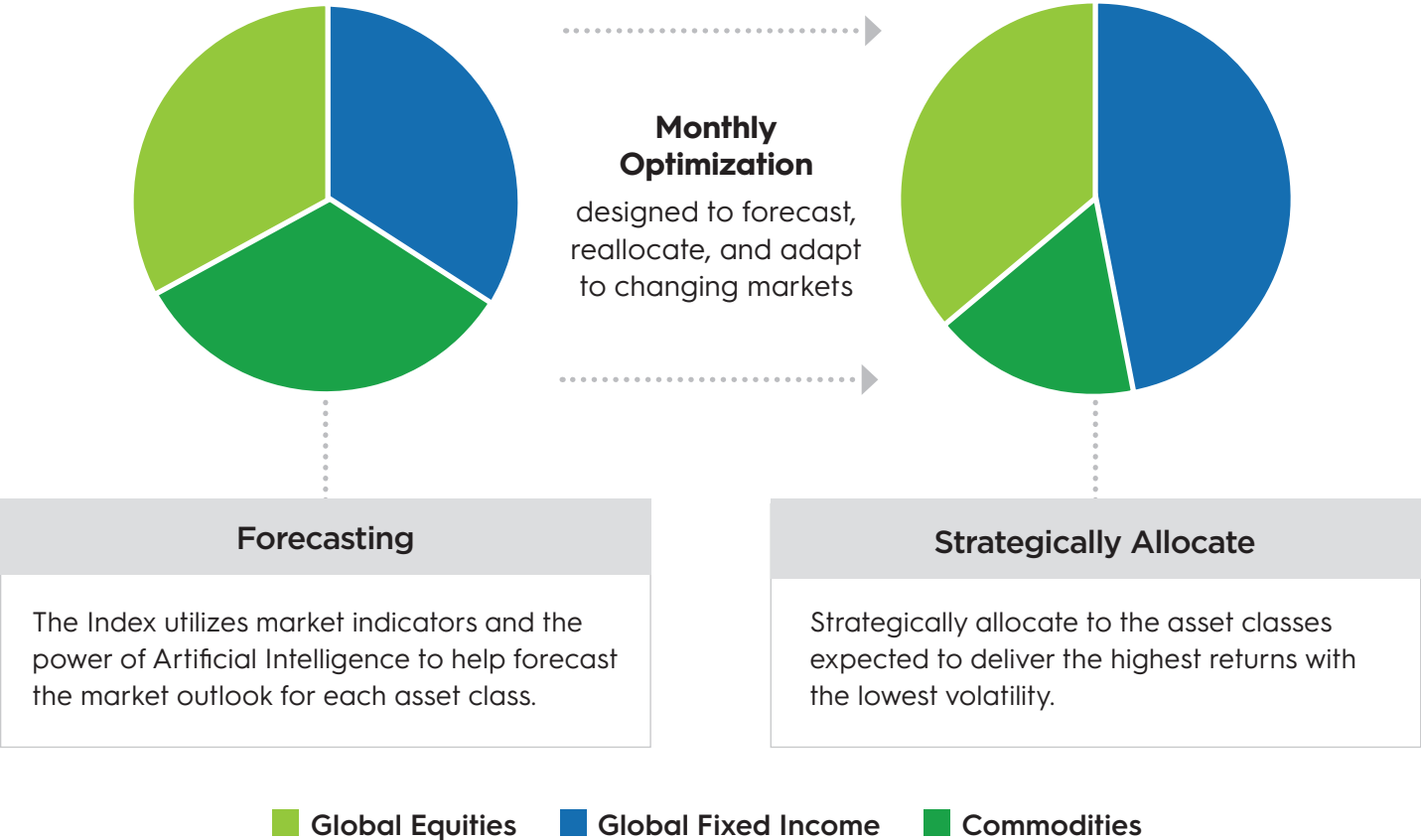
- Gold
- Silver
- Oil



Dynamic Optimization Process

The SG Global Alpha Index uses a Monthly Optimization Process designed to forecast the market outlook of each asset class and strategically allocate with the aim to generate strong returns while helping smooth volatility within the index.

Monthly Optimization Process

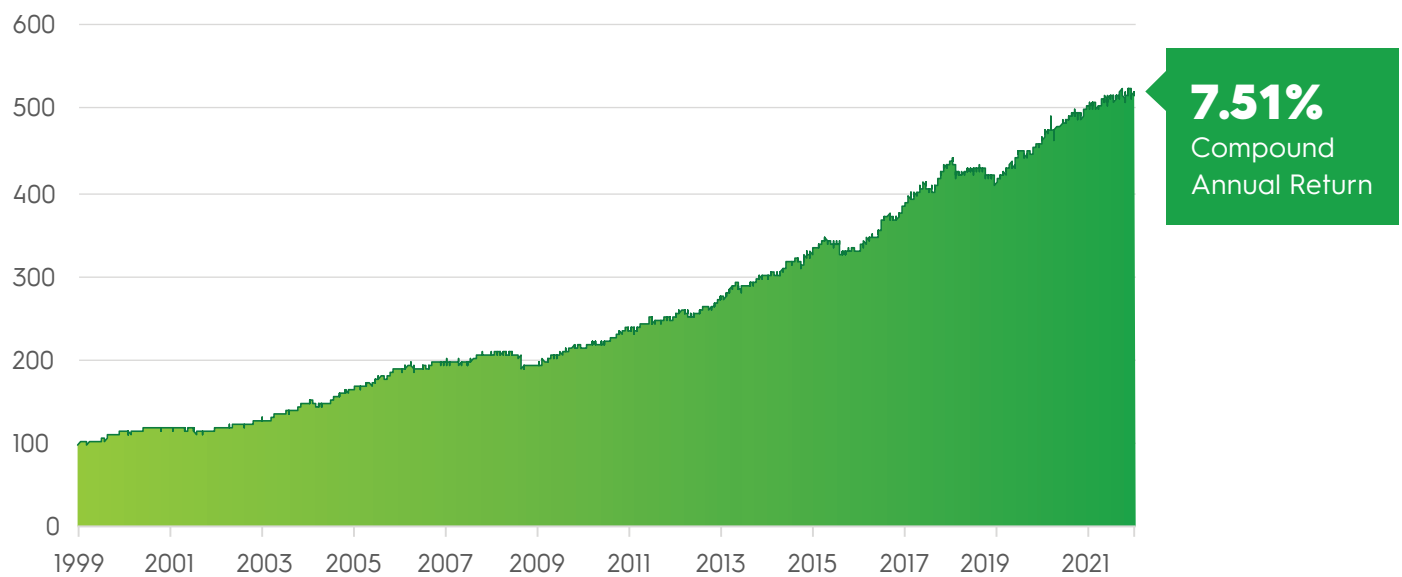


The Index applies a dynamic daily risk control to help stabilize returns through changing markets. If daily volatility falls below 5%, the Index may increase its allocation to the selected asset classes up to 175%. If daily volatility is greater than 5%, exposure can be reduced below 100%.

An opportunity for more consistent returns through changing markets

The innovative design of SG Global Alpha Index can be applied to historical markets to demonstrate how the index would have avoided large negative declines during bear markets and provided steady growth with low volatility over the last 22 years.

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A man and a woman are sitting in the front of a car, looking out at a scenic mountain landscape. The man is holding a smartphone up to take a photo. They are both wearing sunglasses. The background features a winding road, a dense forest of evergreen trees, and several large, rugged mountains under a clear blue sky. The scene is captured in bright, natural light, suggesting a sunny day.

**For more information, please
contact your insurance agent.**

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