

ALLOCATION SELECTION INFORMATION

Allocation Option	Current Declared Rate	Allocation Percentage
S&P 500 Annual Point-to-Point (APP)	7.50% Annual Index Cap Rate	33%
Nasdaq-100 Volatility Control 12% (APP)	70.00% Annual Participation Rate	34%
Fixed Account	4.00% Declared Rate	33%

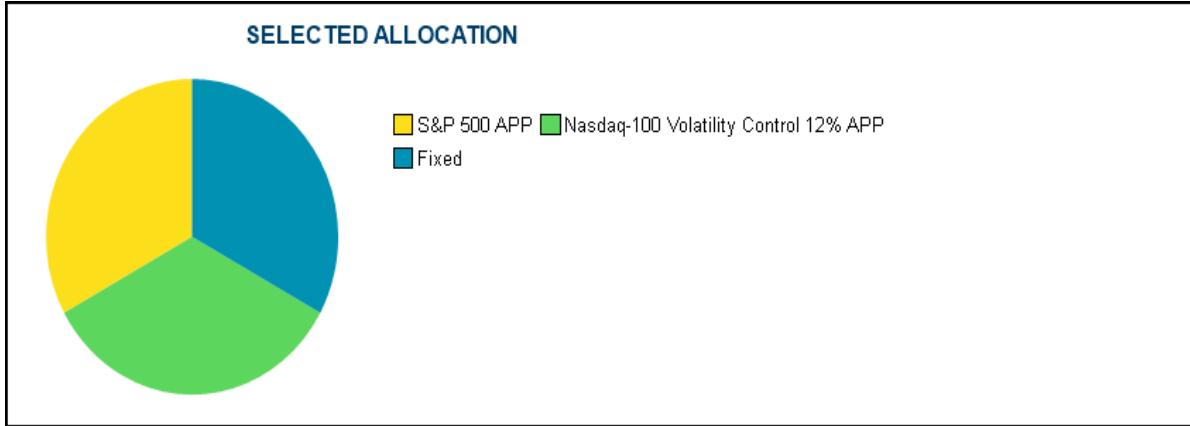


ILLUSTRATION SNAPSHOT

Annuitant (Age): **Accelerate Five (60)**
 Premium: **\$100,000.00**
 Agent Name: **BRYAN ANDERSON**
 State: **MT**

GUARANTEED ANNUITY CONTRACT VALUES

Annual Effective Rate for the First Term: 1.39%⁺

Annual Effective Rate for the First Ten Years: 0.71%^{*}

This chart illustrates values based on 0% growth, selected withdrawals and the initial allocation to the fixed account with the current interest rate for the initial interest rate guarantee period and the minimum guaranteed interest rate thereafter.

END OF YEAR	Youngest Annuitant Start Age/End Age	Premium	Annual Withdrawals ² (Beginning of Year)	Accumulation Value/Death Benefit	Minimum Guaranteed Surrender Value	Credited Interest Rate
At Issue	60	\$100,000		\$100,000		
1	60 / 61	-	\$0	\$101,320	\$90,125	1.32%
2	61 / 62	\$0	\$0	\$102,693	\$92,829	1.35%
3	62 / 63	\$0	\$0	\$104,121	\$95,614	1.39%
4	63 / 64	\$0	\$0	\$105,605	\$98,482	1.43%
5	64 / 65	\$0	\$0	\$107,150	\$107,150	1.46%
6	65 / 66	\$0	\$0	\$107,190	\$107,190	0.04%
7	66 / 67	\$0	\$0	\$107,230	\$107,614	0.04%
8	67 / 68	\$0	\$0	\$107,270	\$110,842	0.04%
9	68 / 69	\$0	\$0	\$107,310	\$114,168	0.04%
10	69 / 70	\$0	\$0	\$107,351	\$117,593	0.04%
11	70 / 71	\$0	\$0	\$107,391	\$121,120	0.04%
12	71 / 72	\$0	\$0	\$107,431	\$124,754	0.04%
13	72 / 73	\$0	\$0	\$107,472	\$128,497	0.04%
14	73 / 74	\$0	\$0	\$107,512	\$132,352	0.04%
15	74 / 75	\$0	\$0	\$107,553	\$136,322	0.04%
16	75 / 76	\$0	\$0	\$107,593	\$140,412	0.04%
17	76 / 77	\$0	\$0	\$107,634	\$144,624	0.04%
18	77 / 78	\$0	\$0	\$107,675	\$148,963	0.04%
19	78 / 79	\$0	\$0	\$107,715	\$153,432	0.04%
20	79 / 80	\$0	\$0	\$107,756	\$158,035	0.04%
30	89 / 90	\$0	\$0	\$108,165	\$212,385	0.04%
55	114 / 115	\$0	\$0	\$109,207	\$444,688	0.04%
Total Withdrawals:		First 30 Yrs: Cumulative:	\$0	\$0		0.71%+

ILLUSTRATION SNAPSHOT

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⁺ Annual Effective Rate over the First Term

^{*} Annual Effective Rate over the First Ten Years

² Subject to any applicable penalty-free withdrawal provisions.

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NON-GUARANTEED ANNUITY CONTRACT VALUES
MOST RECENT PERIOD from 12/31/2013 to 12/31/2023

Annual Effective Rate for the First Term: 5.60%⁺

Annual Effective Rate for the First Ten Years: 6.84%^{*}

This chart illustrates values based on the 10 most recent years of historical index performance, selected withdrawals, the initial allocation and current rates. Please refer to page 5 for Guaranteed Annuity Contract Values.

END OF YEAR	Youngest Annuitant Start Age/End Age	Premium	Annual Withdrawals ¹ (Beginning of Year)	Accumulation Value/Death Benefit	Surrender Value [^]	Credited Interest Rate [*]
At Issue	60	\$100,000		\$100,000		
1	60 / 61	-	\$0	\$107,861	\$99,125	7.86%
2	61 / 62	\$0	\$0	\$110,034	\$102,111	2.01%
3	62 / 63	\$0	\$0	\$114,122	\$106,932	3.72%
4	63 / 64	\$0	\$0	\$127,997	\$121,085	12.16%
5	64 / 65	\$0	\$0	\$131,298	\$131,298	2.58%
6	65 / 66	\$0	\$0	\$144,489	\$144,489	10.05%
7	66 / 67	\$0	\$0	\$157,555	\$157,555	9.04%
8	67 / 68	\$0	\$0	\$170,715	\$170,715	8.35%
9	68 / 69	\$0	\$0	\$172,521	\$172,521	1.06%
10	69 / 70	\$0	\$0	\$193,868	\$193,868	12.37%
11	70 / 71	\$0	\$0	\$207,926	\$207,926	7.25%
12	71 / 72	\$0	\$0	\$223,159	\$223,159	7.33%
13	72 / 73	\$0	\$0	\$239,676	\$239,676	7.40%
14	73 / 74	\$0	\$0	\$257,596	\$257,596	7.48%
15	74 / 75	\$0	\$0	\$277,050	\$277,050	7.55%
16	75 / 76	\$0	\$0	\$298,180	\$298,180	7.63%
17	76 / 77	\$0	\$0	\$321,144	\$321,144	7.70%
18	77 / 78	\$0	\$0	\$346,114	\$346,114	7.78%
19	78 / 79	\$0	\$0	\$373,279	\$373,279	7.85%
20	79 / 80	\$0	\$0	\$402,849	\$402,849	7.92%
30	89 / 90	\$0	\$0	\$894,310	\$894,310	8.60%
55	114 / 115	\$0	\$0	\$8,136,408	\$8,136,408	9.68%
Total Withdrawals:		First 30 Yrs: Cumulative:	\$0 \$0			6.84%*

ILLUSTRATION SNAPSHOT

Annuitant (Age): **Accelerate Five (60)**
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Agent Name: **BRYAN ANDERSON**
State: **MT**

+ Annual Effective Rate over the First Term

* Annual Effective Rate over the First Ten Years

[^] Does not reflect applicable Market Value Adjustment (MVA). See page 11 for more information.

[♦] During years 11+ the annual effective rate over the first 10 years is used for the credited interest rate.

¹ Subject to any applicable penalty-free withdrawal provisions.

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**NON-GUARANTEED ANNUITY CONTRACT VALUES
INDEX GROWTH PERIOD COMPARISON - MOST RECENT, HIGH, LOW**

The Annual Effective Rates reflect initial allocations and application of current Index Strategy Rates to historical index returns, unless otherwise noted. The Accumulation Value reflects selected withdrawal activity.

Annual Effective Rate Most Recent: 6.84%⁺

Annual Effective Rate Highest: 7.52%⁺

Annual Effective Rate Lowest: 5.35%⁺

Contract Year	MOST RECENT		HIGHEST		LOWEST			
	Credited Interest Rate	Accumulation Value	Credited Interest Rate	Accumulation Value	Credited Interest Rate	Accumulation Value		
At Issue		\$100,000		\$100,000		\$100,000		
1	7.86%	\$107,861	7.74%	\$107,739	4.19%	\$104,188		
2	2.01%	\$110,034	10.30%	\$118,838	1.32%	\$105,561		
3	3.72%	\$114,122	8.14%	\$128,509	4.78%	\$110,608		
4	12.16%	\$127,997	1.98%	\$131,052	4.98%	\$116,112		
5	2.58%	\$131,298	3.52%	\$135,671	1.33%	\$117,656		
6	10.05%	\$144,489	12.92%	\$153,197	9.26%	\$128,547		
7	9.04%	\$157,555	2.61%	\$157,193	8.32%	\$139,236		
8	8.35%	\$170,715	10.53%	\$173,750	3.96%	\$144,752		
9	1.06%	\$172,521	9.40%	\$190,085	5.30%	\$152,421		
10	12.37%	\$193,868	8.63%	\$206,489	10.54%	\$168,481		
Annual Effective Rate 5 Years:		5.60%	Annual Effective Rate 5 Years:		6.29%	Annual Effective Rate 5 Years:		3.31%
Annual Effective Rate 10 Years:		6.84%	Annual Effective Rate 10 Years:		7.52%	Annual Effective Rate 10 Years:		5.35%

Index	Highest Index Growth Period	Lowest Index Growth Period
S&P 500	12/31/2011 to 12/31/2021	12/31/2006 to 12/31/2016
Nasdaq-100 Volatility Control 12%	12/31/2011 to 12/31/2021	12/31/2003 to 12/31/2013

ILLUSTRATION SNAPSHOT

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⁺ Annual Effective Rate over 10 years.

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CREDITED INTEREST RATES BY INDEX - MOST RECENT, HIGH, LOW

This chart shows the Interest Credited Rate for non-guaranteed contract values shown on the previous page.

Alloc. %	Index Return		INDEX OPTION BASED INTEREST CREDIT		Fixed	Total Credited Interest
	S&P 500	Nasdaq-100 Volatility Control 12%	S&P 500	Nasdaq-100 Volatility Control 12%		
			APP Cap	APP P-Rate		
			33%	34%	33%	
YEAR	MOST RECENT					
1	11.39%	17.08%	7.50%	11.96%	4.00%	7.86%
2	-0.73%	3.00%	0.00%	2.10%	4.00%	2.01%
3	9.54%	-1.56%	7.50%	0.00%	4.00%	3.72%
4	19.42%	35.03%	7.50%	24.52%	4.00%	12.16%
5	-6.24%	5.18%	0.00%	3.63%	4.00%	2.58%
6	28.88%	24.25%	7.50%	16.97%	4.00%	10.05%
7	16.26%	19.71%	7.50%	13.79%	4.00%	9.04%
8	26.89%	16.85%	7.50%	11.79%	4.00%	8.35%
9	-19.44%	-15.67%	0.00%	0.00%	4.00%	1.06%
10	24.23%	29.96%	7.50%	20.97%	4.00%	12.37%
YEAR	HIGHEST					
1	13.41%	16.57%	7.50%	11.60%	4.00%	7.74%
2	29.60%	26.60%	7.50%	18.62%	4.00%	10.30%
3	11.39%	17.08%	7.50%	11.96%	4.00%	8.14%
4	-0.73%	3.00%	0.00%	2.10%	4.00%	1.98%
5	9.54%	-1.56%	7.50%	0.00%	4.00%	3.52%
6	19.42%	35.03%	7.50%	24.52%	4.00%	12.92%
7	-6.24%	5.18%	0.00%	3.63%	4.00%	2.61%
8	28.88%	24.25%	7.50%	16.97%	4.00%	10.53%
9	16.26%	19.71%	7.50%	13.79%	4.00%	9.40%
10	26.89%	16.85%	7.50%	11.79%	4.00%	8.63%
YEAR	LOWEST					
1	3.53%	7.15%	3.53%	5.01%	4.00%	4.19%
2	-38.49%	-4.20%	0.00%	0.00%	4.00%	1.32%
3	23.45%	4.23%	7.50%	2.96%	4.00%	4.78%
4	12.78%	4.91%	7.50%	3.44%	4.00%	4.98%
5	0.00%	-14.85%	0.00%	0.00%	4.00%	1.33%
6	13.41%	23.76%	7.50%	16.63%	4.00%	9.26%
7	29.60%	18.81%	7.50%	13.16%	4.00%	8.32%
8	11.39%	1.01%	7.50%	0.71%	4.00%	3.96%
9	-0.73%	16.57%	0.00%	11.60%	4.00%	5.30%
10	9.54%	26.60%	7.50%	18.62%	4.00%	10.54%

Abbreviation	APP
Definition	Annual Point-to-Point

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