

STANDARD




DUAL DIRECTIONAL

		Uncapped w/ 105% Upside Participation Rate
	60%	
	200%	
	50%	
	60%	

31%	31%	9.25%	9.25%
Uncapped w/ 106% Upside Participation Rate	Uncapped w/ 106% Upside Participation Rate	14.00%	14.00%
27%	27%	6.75%	6.75%
45%	45%	7.25%	7.25%
23%	23%	4.75%	4.75%
31%	31%	3.50%	3.50%
20%	20%		
23%	23%		

10.00%

10.00%

10.00%

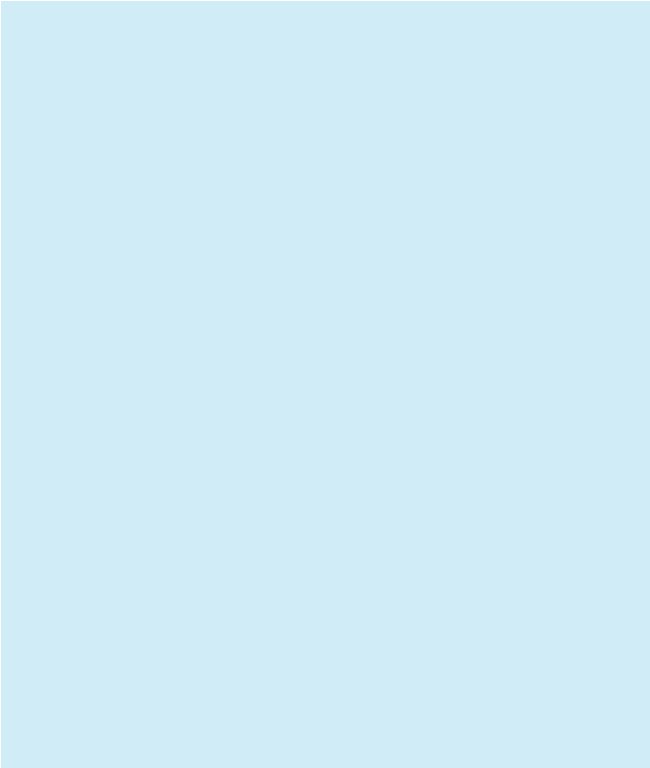
Learn more about Dual Directional indexed accounts

Learn more about Annual Lock indexed accounts

## CONTINGENT RETURN WITH BUFFER

Contingent Returns for 3-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule				
-10% buffer	S&P 500						
	S&P 500/ Russell 2000 (lesser of)						
-15% buffer	S&P 500						
	S&P 500/ Russell 2000 (lesser of)						
-20% buffer	S&P 500						
	S&P 500/ Russell 2000 (lesser of)						



[Learn more about  
Contingent Return indexed accounts](#)

[Learn more about  
Income Choice indexed accounts](#)

# Indexed accounts with fees for higher caps and/or upside participation

Annual Fee/Annual Fee Plus indexed accounts offer greater growth potential with higher caps and/or upside participation rates versus comparable indexed accounts without an annual fee.

## ANNUAL FEE PLUS

Caps and Annual Fees for 6-Year segments  
(Available only if the 6-year surrender charge schedule is selected)

		6-Year Surrender Schedule	6-Year Annual Fee
-10% buffer	S&P 500	Uncapped w/ 104% Upside Participation Rate	1.00%
	Russell 2000	Uncapped w/ 106% Upside Participation Rate	1.00%
	Nasdaq 100	135%	1.00%
-15% buffer	S&P 500	Uncapped	1.00%
	Russell 2000	Uncapped w/ 102% Upside Participation Rate	1.00%
	Nasdaq 100	115%	1.00%
-25% buffer	S&P 500	85%	1.00%
	Russell 2000	135%	1.00%
	Nasdaq 100	90%	1.00%

Caps and Annual Fees for 3-Year segments

		6-Year Surrender Schedule	6-Year Annual Fee	3-Year Surrender Schedule	3-Year Annual Fee
-1 % buffer	S&P 500	46%	1.00%	46%	1.00%
	Russell 2000	70%	1.00%	70%	1.00%
	Nasdaq 100	51%	1.00%	51%	1.00%

Caps and Annual Fees for 1-Year segments

		6-Year Surrender Schedule	6-Year Annual Fee	3-Year Surrender Schedule	3-Year Annual Fee
-10% buffer	S&P 500	21.00%	2.00%	21.00%	2.00%

Learn more about  
Annual Fee/Plus indexed accounts

# Indexed accounts with fees for higher caps and/or upside participation

Annual Fee/Annual Fee Plus indexed accounts offer greater growth potential with higher caps and/or upside participation rates versus comparable indexed accounts without an annual fee.

## ANNUAL FEE

Caps and Annual Fees for 6-Year segments  
(Available only if the 6-year surrender charge schedule is selected)

		6-Year Surrender Schedule	6-Year Annual Fee
-10% buffer	S&P 500	85%	0.35%
	Russell 2000	135%	0.35%
	Nasdaq 100	90%	
-15% buffer	S&P 500	75%	0.35%
	Russell 2000	110%	0.35%
	Nasdaq 100	80%	0.35%
-25% buffer	S&P 500	65%	0.35%
	Russell 2000	85%	0.35%
	Nasdaq 100	70%	0.35%

Learn more about  
Annual Fee/Plus indexed accounts

## ADDITIONAL INFORMATION

### Surrender charge schedules (contract-date based)

The surrender charge period begins when your contract is issued and ends on your sixth contract anniversary (for the 6-year surrender charge schedule) or your third contract anniversary (for the 3-year surrender charge schedule).

Surrender charges are based on purchase payments withdrawn (reduced for any "free amount" that is in excess of your contract earnings).

Contract years	1	2	3	4	5	6	7+
6-year surrender charge schedule	9%	8%	8%	7%	6%	5%	0%
3-year surrender charge schedule	9%	8%	8%	0%	0%	0%	0%

### Ticker symbols

iShares U.S. Real Estate ETF (IYR)

MSCI EAFE (MXEA)

MSCI Emerging Markets (MXEF)

Nasdaq 100®(NDX)

Russell 2000™ (RUT)

S&P 500®(SPX)

Bloomberg US Agg Credit Yield To

Worst (LUCRYW)

54-BE-001-01 cxj--T NJADDITIONAL INFORMATION

Buffer: When a segment matures, if the index rate of return is negative and exceeds the buffer, the buffer will reduce your losses. You will only incur the portion of the loss that exceeds the buffer. For example, if the buffer is -10% and the index rate of return is -15% at maturity, you will incur a -5% loss. (For Annual Fee/Annual Fee Plus indexed accounts, the total fee will be deducted after the buffer is applied.) If the index rate of return is a loss that does not exceed the buffer, then:

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