

History may be a guide

Historical perspective

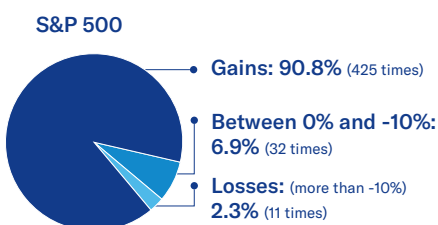
6-year periods

Let's check out how these indices have performed historically. Here, we see returns of 6-year periods on a rolling monthly basis (e.g., Jan–Jan, Feb–Feb) and how frequently losses have occurred. The protective buffer is available up to -40%, and stays at a constant level for the 6-year duration.

For instance, if there's a -10% buffer and the given index declines by 8% during the time period, then the investment would be completely protected. If the index were to decline by 12%, the investment would incur only a 2% loss.¹

Historical 6-year index returns January 1980–December 2024

Performance between 0% and -10%

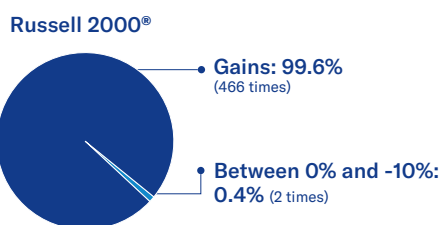


Average return² **75.7%**

Total gains & losses	468
Number of gains	425
Number of losses	43

% of times return was greater than Segment Buffer

-10% Segment Buffer	97.6%
-15% Segment Buffer	99.8%
-20% Segment Buffer	100%
-40% Segment Buffer	100%



Average return² **64.3%**

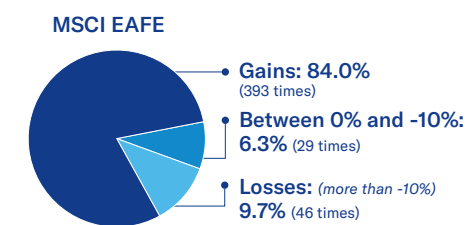
Total gains & losses	468
Number of gains	466
Number of losses	2

% of times return was greater than Segment Buffer

-10% Segment Buffer	100%
-15% Segment Buffer	100%
-20% Segment Buffer	100%
-40% Segment Buffer	100%

About Structured Capital Strategies PLUS®

A tax-deferred variable annuity that offers you a way to save for retirement through the ups and downs of the investment world. It's designed to help you protect against some loss and take advantage of market upside that tracks well-known benchmark indices, up to a performance cap.



Average return² **61.6%**

Total gains & losses	468
Number of gains	393
Number of losses	75

% of times return was greater than Segment Buffer

-10% Segment Buffer	90.2%
-15% Segment Buffer	92.3%
-20% Segment Buffer	95.1%
-40% Segment Buffer	100%

Please note that due to spacing constraints, the index names in the chart above may have been abbreviated. For full index names, please refer to the next page.

Some things to consider

- The largest 6-year loss in the S&P 500 Index dating back to 1980 was -15.04% (month ending December 2005).
- The largest 6-year loss in the Russell 2000® Index dating back to 1980 was -3.54% (month ending September 2011).
- The largest 6-year loss in the MSCI EAFE dating back to 1980 was -27.55% (month ending June 2013).

¹ For Dual Direction Segments, the Segment Rate of Return is equal to the absolute value of the index performance rate for that Segment if the index performance rate is between the Performance Cap Rate and the Segment Buffer, inclusive of both.

The disclosure below applies to customers of bank-affiliated entities.

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Depending on the Segment option(s) selected, investors absorb some or all of the loss in excess of the Segment Buffer, so there is a risk of substantial loss of principal.

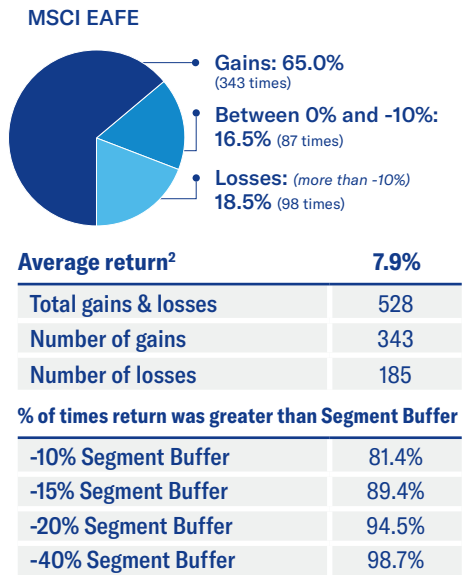
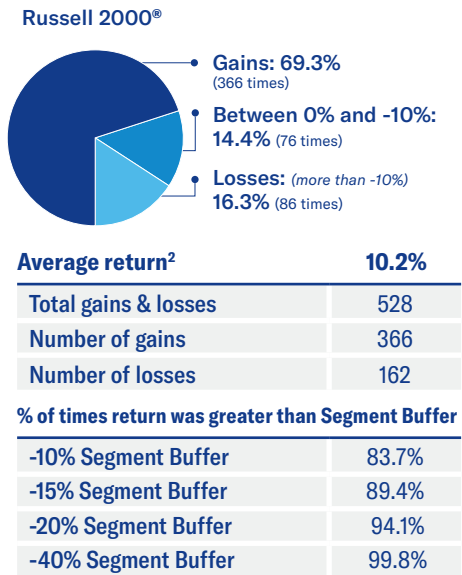
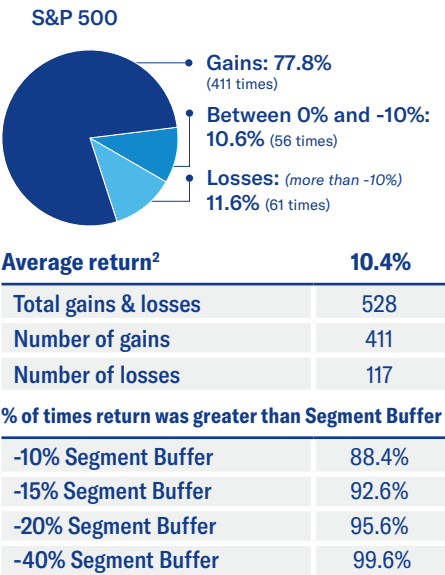
Please see the back page for additional important information and footnote references.

1-year periods

Another option available is to measure performance over a 1-year period. To see how these indices have performed historically, the charts below show returns of 1-year periods on a rolling monthly basis (e.g., Jan–Jan, Feb–Feb) and how frequently losses have

occurred during various time periods. The protective buffer is available up to -40% and stays at a constant level for the 1-year period.

Historical 1-year index returns January 1980–December 2024 Performance between 0% and -10%



All periods mentioned above are rolling monthly periods. A rolling monthly period is defined as month-start to month-end over the duration shown. Past performance is not a guarantee of future results. For illustrative purposes only. This data does not represent the performance of any specific investment.

This material is for informational purposes only and does not constitute investment advice or a recommendation. Performance of Structured Capital Strategies PLUS® will differ from that of the performance shown above due to the Performance Cap Rate, level of downside protection, fees and expenses.

2 Average return — A simple average of a series of returns generated over a given period of time. Returns are price return only and exclude dividends.

Past performance is no guarantee of future results. Individuals cannot invest directly in an index. This data does not represent the performance of any specific investment. In Structured Capital Strategies PLUS®, you invest to accumulate value on a tax-deferred basis in the Variable Investment Option and/or the Structured Investment Option (SIO). The SIO permits the contract owner to participate in the performance of securities indices for a set period. Through the partial protection feature, the Segment Buffer will absorb up to the first -10%, -15%, -20% or -40% of loss, depending on the investment selected. Please keep in mind that there is risk of substantial loss of principal because the investor agrees to absorb all losses that exceed the protection provided by the SIO at maturity.

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An annuity such as Structured Capital Strategies PLUS® is a long-term financial product designed for retirement purposes. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date.

There could be a contractual withdrawal charge. Withdrawals are subject to ordinary income tax treatment and may also be subject to an additional 10% federal tax if taken before age 59½. Variable annuities are subject to market risk, including loss of principal.

Transfers or withdrawals during a Segment: The Segment Interim Value is the value of your investment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the transfer or withdrawal prior to maturity. A transfer or withdrawal from the Segment Interim Value may be lower than your Segment

Investment and may be less than the amount you would have received had you held the investment until the Segment Maturity Date.

If you are purchasing an annuity contract to fund an Individual Retirement Account (IRA) or employer-sponsored retirement plan, you should be aware that such annuities do not provide tax deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing one of these annuities, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of these annuities with any other investment that you may use in connection with your retirement plan or arrangement.

S&P 500 Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500 Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor's®, S&P 500® and Standard & Poor's 500® are trademarks of Standard & Poor's Financial Services LLC (Standard & Poor's) and have been licensed for use by the company. Structured Capital Strategies PLUS® is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in Structured Capital Strategies PLUS®.

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MSCI EAFE Price Return Index — The MSCI EAFE Price Return Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the United States and Canada. The MSCI EAFE Price Return Index does not include dividends declared by any of the companies included in this index. International securities

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Idaho contract form #: 2021SCSBASE-A(ID) and 2021SCSBASE-A(ID)-Z. All other states contract form #: 2021SCSBASE-A, 2021SCSBASE-B, 2021SCSBASE-A-Z or 2021SCSBASE-B-Z and any state variations.

