

# Market Stabilizer Option® II

## Segment performance for Segments that matured on December 19, 2025

A Segment's performance is applied to amounts remaining in the Segment on the Segment Maturity Date.<sup>1,2</sup>

The MSO II Indexed Options offer varying levels of downside protection combined with the potential for growth opportunities in various market conditions.<sup>3</sup> MSO II Segment performance is applied to the policy after a 1-year Segment Term. We offer three Standard Indexed Options, a Step Up Indexed Option and a Dual Direction Indexed Option, all of which are tied to the performance of the underlying S&P 500® Price Return Index. The Segment performance is calculated differently for each Indexed Option and is based, in part, on the applicable downside protection buffer and Growth Cap Rate. You can invest in one or more of the five MSO II Indexed Options in addition to the variable investment options. The table below shows the Segment performances that were achieved on the latest Segment Maturity Date. Past performance is not indicative of future results.

| Standard Indexed Options     |                            |                                       |                     |
|------------------------------|----------------------------|---------------------------------------|---------------------|
| Latest Segment Maturity Date | Downside protection buffer | Declared Growth Cap Rate <sup>4</sup> | Segment performance |
|                              | -10%                       | 15.50%                                | 15.24%              |
| December 19, 2025            | -15%                       | 13.00%                                | 13.00%              |
|                              | -20%                       | 11.25%                                | 11.25%              |

  

| Step Up Indexed Option       |                            |                                       |                     |
|------------------------------|----------------------------|---------------------------------------|---------------------|
| Latest Segment Maturity Date | Downside protection buffer | Declared Growth Cap Rate <sup>4</sup> | Segment performance |
| December 19, 2025            | -10%                       | 10.75%                                | 10.75%              |

  

| Dual Direction Indexed Option |                            |                                       |                     |
|-------------------------------|----------------------------|---------------------------------------|---------------------|
| Latest Segment Maturity Date  | Downside protection buffer | Declared Growth Cap Rate <sup>4</sup> | Segment performance |
| December 19, 2025             | -10%                       | 12.25%                                | 12.25%              |

1 The Segment performance is also referred to as the **Index-Linked Rate of Return** and the **Segment Index-Linked Rate of Return**.

2 The Segment performance will be applied at the end of the Segment Term on the Segment Maturity Date and only to amounts remaining within the Segment until the Segment Maturity Date. The Segment performance will not be applied before the Segment Maturity Date. Any amounts disbursed from the Segment prior to the Segment Maturity Date will forfeit any Segment performance that might otherwise have been applied on the Segment Maturity Date, and the amounts disbursed will be subject to an Early Distribution Adjustment (also referred to as **Segment Market Value Adjustment**), which could further reduce policy values. Refer to the prospectus for more information.

3 The Market Stabilizer Option® II is available with new issues of **VUL Optimizer®**, **VUL Optimizer® Max**, **VUL Incentive Life Protect<sup>SM</sup>** and **COIL Institutional Series<sup>SM</sup>**.

4 The current declared Growth Cap Rates will not change during the Segment at the start of which they were declared. Future declared Growth Cap Rates may be higher or lower than past declared Growth Cap Rates, but the declared Growth Cap Rate for any Indexed Option will never be less than its corresponding guaranteed minimum Growth Cap Rate. The guaranteed minimum Growth Cap Rate for the Standard Indexed Option with -10% downside protection buffer is 5%. The guaranteed minimum Growth Cap Rate for the Standard Indexed Option with -15% downside protection buffer, the Step Up Indexed Option and the Dual Direction Indexed Option is 4.50%. The guaranteed minimum Growth Cap Rate for the Standard Indexed Option with -20% downside protection buffer is 4.25%.

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the **Market Stabilizer Option® II supplement** and any other supplements. Consider the information carefully before investing or sending money. Please contact your financial professional for a copy of the current prospectus.

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