

# THE MECHANICS OF THE GLOBAL INDEX ACCOUNT



**TRANSAMERICA®**

Insurance / Investments / Retirement

# HOW IS THE EXCESS INDEX INTEREST RATE CALCULATED?

Your index universal life (IUL) insurance policy from Transamerica Life Insurance Company is credited with excess index interest, based in part on changes in the S&P 500<sup>®1</sup>, the EURO STOXX 50<sup>®2</sup>, and the Hang Seng<sup>3</sup> Indexes. To understand how interest is credited to your policy, it's important to know the mechanics behind the Global Index Account segments and the index change percentage calculation. This flyer will demonstrate how these percentages are calculated and provide a brief segment history example.

We begin by determining the percentage change in each of the three indexes since the beginning of the Segment Period. The individual index change percentages are determined as follows:

(**A** minus **B**) divided by **B**, where:

**A** is the index value on the ending date for that segment. **B** is the index value on the beginning date for that segment. The result is then adjusted, if necessary, to be no more than the cap<sup>4,5</sup> or no less than zero.

## UNDERSTANDING THE INDEX ACCOUNT

Net premiums and transfers allocated to the Global Index Account are placed into a segment corresponding to the policy month in which they were received. At the end of each Segment Period (one year), Transamerica calculates the index change which is used to determine how much excess index interest, if any, will be credited to that particular segment. Excess index interest represents interest credited above the minimum interest guaranteed\* by your policy and is limited by the current cap for each segment.

Once the percentage for each individual index has been determined, the Global Index Account uses a weighted calculation of these values. The total weighted index change will be calculated as follows:

**50%**

of the percentage change in the S&P 500 or the EURO STOXX 50, whichever is higher

**30%**

of the percentage change in the S&P 500 or the EURO STOXX 50, whichever is lower

**20%**

of the percentage change in the Hang Seng Index

\* For the purpose of this brochure, the terms "guaranteed minimum interest rate" and "floor" are used interchangeably and are intended to express the same idea. Guarantees are based on the claims-paying ability of the Company.

# FLOORS AND

# CAPS BY PRODUCT

The following pages will provide an example of the S&P 500, the EURO STOXX 50, and the Hang Seng Indexes and how the cap and the floor are applied to individual segments of the Global Index Account. The example only reflects the *Transamerica Financial Foundation IUL*. For your reference, below is a complete list of Transamerica IUL products that include the Global Index Account and their corresponding caps and floors.

CURRENTLY SOLD PRODUCT	FLOOR	CAP <sup>†</sup>
<i>Transamerica Financial Foundation IUL</i> ® (IUL09) Inception Date: 05/19/2017	0.75%	13.00%
PRODUCTS NO LONGER SOLD	FLOOR	CAP <sup>†</sup>
<i>Transamerica Financial Foundation IUL</i> ® (IUL06) <sup>‡</sup> Inception Date: 11/2/2012	0.75%	10.50%
Freedom Global IUL II <sup>SM‡</sup> Inception Date: 8/15/2011	1.00%	9.75%
WRL Freedom Global IUL <sup>SM‡</sup> Inception Date: 3/15/2009	1.00%	7.75%

**INDEX UNIVERSAL LIFE INSURANCE IS NOT A SECURITY** and index universal life insurance policies are not an investment in the stock market or in financial market indexes. Index Account interest is based, in part, on index performance.

Past performance of an index is not an indication of future index performance. There is no guarantee that any excess index interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.

This is a brief overview of how the Global Index Account works. For further details, including fees and charges associated with this product, please refer to the consumer brochure.

<sup>†</sup> The caps shown are in effect as of December 2023. Caps are subject to change and the cap for any segment may increase or decrease, but will never be less than the current interest rate for the Basic Interest Account.

<sup>‡</sup> No longer available for new sales

Inception dates may vary based on individual state approvals.



# SEGMENT

# HISTORY EXAMPLE

This example is based on an Index Account that uses the S&P 500, the EURO STOXX 50, and the Hang Seng Indexes, assumes the respective dates the policies first became available for sale, with consistent monthly premium payments received on the second of each month.<sup>4,5</sup> This chart is intended only to provide a brief overview of how interest may be calculated for a segment. Because the cap and guaranteed minimum interest rate, or floor, are different for each product, your results will vary.

Factors like withdrawals and policy loans taken from the Index Account will affect the amount of excess index interest that is credited to a segment. This example does not take into consideration any costs and charges deducted from the policy. Additionally, this example is based on changes in the index values between specific dates. Changes measured on different dates would yield different results.

## EXAMPLE KEY

SEGMENT MONTHLY DATE	S&P 500 CLOSE <sup>1,6,7</sup>	HANG SENG CLOSE <sup>2,6,7</sup>	EURO STOXX 50 CLOSE <sup>3,6,7</sup>	S&P 500 CHANGE	HANG SENG CHANGE	EURO STOXX 50 CHANGE	TOTAL WEIGHTED INDEX CHANGE %	IUL06 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL06 CAP RATE <sup>4</sup>	IUL09 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL09 CAP RATE <sup>5</sup>
10/2/19	2,887.61	26,042.69	3,413.31	-1.23%	-3.87%	0.23%	-1.03%	0.75%	15.00%	0.75%	15.00%

Closing price of the Index on the monthly date (points to S&P 500, HANG SENG, and EURO STOXX 50 CLOSE columns)  
 The total weighted change as shown in the calculation on page 2 (points to TOTAL WEIGHTED INDEX CHANGE % column)  
 Cap Rate for the segment (points to IUL06 CAP RATE and IUL09 CAP RATE columns)  
 Segment beginning and ending date (points to SEGMENT MONTHLY DATE column)  
 Percentage change in the value of the Index from segment beginning date to segment ending date using the calculation shown on page 2 (points to S&P 500 CHANGE, HANG SENG CHANGE, and EURO STOXX 50 CHANGE columns)  
 Total weighted change after applying the cap/floor (points to IUL06 INDEX ACCOUNT INTEREST RATE and IUL09 INDEX ACCOUNT INTEREST RATE columns)  
 Total weighted change after applying the cap/floor (points to IUL06 INDEX ACCOUNT INTEREST RATE and IUL09 INDEX ACCOUNT INTEREST RATE columns)

# SEGMENT

# HISTORY EXAMPLE

CONTINUED

SEGMENT MONTHLY DATE	S&P 500 CLOSE <sup>1,6,7</sup>	HANG SENG CLOSE <sup>2,6,7</sup>	EURO STOXX 50 CLOSE <sup>3,6,7</sup>	S&P 500 CHANGE	HANG SENG CHANGE	EURO STOXX 50 CHANGE	TOTAL WEIGHTED INDEX CHANGE %	IUL06 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL06 CAP RATE <sup>4</sup>	IUL09 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL09 CAP RATE <sup>5</sup>
11/2/12	1,414.20	22,006.40	2,517.67	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
12/2/12	1,409.46	21,767.85	2,582.36	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
1/2/13	1,462.42	23,398.60	2,701.22	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
2/2/13	1,495.71	23,685.01	2,625.17	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
3/2/13	1,525.20	22,537.81	2,619.78	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
4/2/13	1,570.25	22,337.49	2,639.01	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
5/2/13	1,597.59	22,689.96	2,763.68	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
6/2/13	1,640.42	22,282.19	2,747.74	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
7/2/13	1,614.08	20,147.31	2,570.76	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
8/2/13	1,709.67	22,222.01	2,809.08	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
9/2/13	1,639.77	22,394.58	2,753.35	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
10/2/13	1,693.87	23,214.40	2,902.12	N/A	N/A	N/A	N/A	N/A	13.50%	N/A	N/A
11/2/13	1,767.93	23,189.62	3,061.18	25.01%	5.38%	21.59%	20.06%	13.50%	13.50%	N/A	N/A
12/2/13	1,800.90	23,910.47	3,013.88	27.77%	9.84%	16.71%	20.87%	13.50%	13.50%	N/A	N/A
1/2/14	1,831.98	22,817.28	3,074.43	25.27%	-2.48%	13.82%	16.28%	13.50%	13.50%	N/A	N/A
2/2/14	1,741.89	21,397.77	2,963.96	16.46%	-9.66%	12.91%	10.17%	10.17%	13.50%	N/A	N/A
3/2/14	1,845.73	22,500.67	3,053.99	21.02%	-0.16%	16.57%	15.45%	13.50%	13.50%	N/A	N/A
4/2/14	1,890.90	22,565.08	3,206.76	20.42%	1.02%	21.51%	17.09%	13.50%	13.50%	N/A	N/A
5/2/14	1,881.14	21,976.33	3,171.29	17.75%	-3.15%	14.75%	12.67%	12.67%	13.50%	N/A	N/A
6/2/14	1,924.97	23,291.04	3,241.04	17.35%	4.53%	17.95%	15.09%	13.50%	13.50%	N/A	N/A
7/2/14	1,974.62	23,531.44	3,289.75	22.34%	16.80%	27.97%	24.04%	13.50%	13.50%	N/A	N/A
8/2/14	1,938.99	24,600.08	3,070.46	13.41%	10.70%	9.30%	11.64%	11.64%	13.50%	N/A	N/A
9/2/14	2,002.28	25,317.95	3,218.84	22.11%	13.05%	16.91%	18.74%	13.50%	13.50%	N/A	N/A
10/2/14	1,946.17	23,064.56	3,133.37	14.89%	-0.65%	7.97%	9.71%	9.71%	13.50%	N/A	N/A
11/2/14	2,017.81	23,915.97	3,082.32	14.13%	3.13%	0.69%	7.90%	7.90%	13.50%	N/A	N/A
12/2/14	2,066.55	23,428.62	3,247.72	14.75%	-2.02%	7.76%	9.30%	9.30%	13.50%	N/A	N/A
1/2/15	2,058.20	23,721.32	3,023.14	12.35%	3.96%	-1.67%	6.47%	6.47%	13.50%	N/A	N/A
2/2/15	2,020.85	24,554.78	3,414.18	16.01%	14.75%	15.19%	15.52%	13.50%	13.50%	N/A	N/A
3/2/15	2,117.39	24,702.78	3,549.11	14.72%	9.79%	16.21%	14.48%	13.50%	13.50%	N/A	N/A
4/2/15	2,066.96	26,236.86	3,768.72	9.31%	16.27%	17.52%	14.81%	13.50%	13.50%	N/A	N/A
5/2/15	2,114.49	28,123.82	3,632.94	12.40%	27.97%	14.56%	16.59%	13.50%	13.50%	N/A	N/A
6/2/15	2,109.60	27,657.47	3,583.82	9.59%	18.75%	10.58%	11.91%	11.91%	13.50%	N/A	N/A
7/2/15	2,076.78	25,236.28	3,365.20	5.17%	7.24%	2.29%	4.72%	4.72%	13.50%	N/A	N/A
8/2/15	2,098.04	24,411.42	3,635.40	8.20%	-0.77%	18.40%	11.51%	11.51%	15.00%	N/A	N/A
9/2/15	1,948.86	20,934.94	3,270.09	-2.67%	-17.31%	1.59%	-3.47%	0.75%	15.00%	N/A	N/A
10/2/15	1,951.36	21,854.50	3,190.39	0.27%	-5.25%	1.82%	-0.06%	0.75%	15.00%	N/A	N/A
11/2/15	2,104.05	22,568.43	3,442.68	4.27%	-5.63%	11.69%	6.00%	6.00%	15.00%	N/A	N/A
12/2/15	2,079.51	22,417.01	3,343.34	0.63%	-4.32%	2.94%	0.80%	0.80%	15.00%	N/A	N/A

# SEGMENT

# HISTORY EXAMPLE

CONTINUED

SEGMENT MONTHLY DATE	S&P 500 CLOSE <sup>1,6,7</sup>	HANG SENG CLOSE <sup>2,6,7</sup>	EURO STOXX 50 CLOSE <sup>3,6,7</sup>	S&P 500 CHANGE	HANG SENG CHANGE	EURO STOXX 50 CHANGE	TOTAL WEIGHTED INDEX CHANGE %	IUL06 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL06 CAP RATE <sup>4</sup>	IUL09 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL09 CAP RATE <sup>5</sup>
1/2/16	2,012.66	21,327.12	3,164.76	-2.21%	-10.09%	4.68%	-0.34%	0.75%	15.00%	N/A	N/A
2/2/16	1,903.03	18,991.59	2,896.63	-5.83%	-22.66%	-15.16%	-11.99%	0.75%	15.00%	N/A	N/A
3/2/16	1,986.45	19,941.76	3,012.87	-6.18%	-19.27%	-15.11%	-11.48%	0.75%	15.00%	N/A	N/A
4/2/16	2,066.13	20,177.00	2,962.28	-0.04%	-23.10%	-21.40%	-11.06%	0.75%	15.00%	N/A	N/A
5/2/16	2,081.43	20,676.94	2,974.20	-1.56%	-26.48%	-18.13%	-11.52%	0.75%	15.00%	N/A	N/A
6/2/16	2,105.26	20,947.24	2,997.55	-0.21%	-24.26%	-16.36%	-9.86%	0.75%	15.00%	N/A	N/A
7/2/16	2,088.55	20,750.72	2,812.88	0.57%	-17.77%	-16.41%	-8.20%	0.75%	15.00%	N/A	N/A
8/2/16	2,157.03	21,739.12	2,911.06	2.81%	-10.95%	-19.92%	-6.76%	0.75%	15.00%	N/A	N/A
9/2/16	2,179.98	23,787.68	3,070.16	11.86%	13.63%	-6.11%	6.82%	6.82%	15.00%	N/A	N/A
10/2/16	2,161.20	23,584.43	2,998.50	10.75%	7.92%	-6.01%	5.16%	5.16%	15.00%	N/A	N/A
11/2/16	2,097.94	22,683.51	2,973.49	-0.29%	0.51%	-13.63%	-4.13%	0.75%	15.00%	N/A	N/A
12/2/16	2,191.95	22,505.55	3,052.75	5.41%	0.39%	-8.69%	0.18%	0.75%	15.00%	N/A	N/A
1/2/17	2,257.83	22,150.40	3,315.02	12.18%	3.86%	4.75%	8.29%	8.29%	15.00%	N/A	N/A
2/2/17	2,280.85	23,129.21	3,273.11	19.85%	21.79%	13.00%	18.18%	15.00%	15.00%	N/A	N/A
3/2/17	2,381.92	23,552.72	3,403.39	19.91%	18.11%	12.96%	17.46%	15.00%	15.00%	N/A	N/A
4/2/17	2,358.84	24,261.48	3,472.94	14.17%	20.24%	17.24%	16.92%	15.00%	15.00%	N/A	N/A
5/2/17	2,391.17	24,683.88	3,586.25	14.88%	19.38%	20.58%	18.63%	15.00%	15.00%	N/A	N/A
6/2/17	2,439.07	25,862.99	3,579.55	15.86%	23.47%	19.42%	19.16%	15.00%	15.00%	N/A	15.00%
7/2/17	2,429.01	25,784.17	3,491.81	16.30%	24.26%	24.14%	21.81%	15.00%	15.00%	N/A	15.00%
8/2/17	2,477.57	27,531.01	3,466.37	14.86%	26.64%	19.08%	19.32%	15.00%	15.00%	N/A	15.00%
9/2/17	2,457.85	27,741.35	3,420.86	12.75%	16.62%	11.42%	13.12%	13.12%	15.00%	N/A	15.00%
10/2/17	2,529.12	28,173.21	3,605.73	17.02%	19.46%	20.25%	19.12%	15.00%	15.00%	N/A	15.00%
11/2/17	2,579.85	28,603.61	3,689.96	22.97%	26.10%	24.10%	24.16%	15.00%	15.00%	N/A	15.00%
12/2/17	2,639.44	29,138.28	3,576.22	20.42%	29.47%	17.15%	21.25%	15.00%	15.00%	N/A	15.00%

# SEGMENT

# HISTORY EXAMPLE

CONTINUED

SEGMENT MONTHLY DATE	S&P 500 CLOSE <sup>1,6,7</sup>	HANG SENG CLOSE <sup>2,6,7</sup>	EURO STOXX 50 CLOSE <sup>3,6,7</sup>	S&P 500 CHANGE	HANG SENG CHANGE	EURO STOXX 50 CHANGE	TOTAL WEIGHTED INDEX CHANGE %	IUL06 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL06 CAP RATE <sup>4</sup>	IUL09 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL09 CAP RATE <sup>5</sup>
1/2/18	2,695.81	30,560.95	3,509.88	19.40%	37.97%	5.88%	19.06%	15.00%	15.00%	N/A	15.00%
2/2/18	2,762.13	32,245.22	3,478.77	21.10%	39.41%	6.28%	20.32%	15.00%	15.00%	N/A	15.00%
3/2/18	2,691.25	29,886.39	3,355.32	12.99%	26.89%	-1.41%	11.45%	11.45%	15.00%	N/A	15.00%
4/2/18	2,581.88	30,180.10	3,346.93	9.46%	24.40%	-3.63%	8.52%	8.52%	15.00%	N/A	15.00%
5/2/18	2,635.67	30,313.37	3,529.12	10.23%	22.81%	-1.59%	9.20%	9.20%	15.00%	N/A	15.00%
6/2/18	2,746.87	30,997.98	3,469.57	12.62%	19.85%	-3.07%	9.36%	9.36%	15.00%	9.36%	15.00%
7/2/18	2,726.71	28,545.57	3,406.34	12.26%	10.71%	-2.45%	7.54%	7.54%	15.00%	7.54%	15.00%
8/2/18	2,827.22	27,676.32	3,482.40	14.11%	0.53%	0.46%	7.30%	7.30%	15.00%	7.30%	15.00%
9/2/18	2,896.72	27,973.34	3,359.36	17.86%	0.84%	-1.80%	8.56%	8.56%	15.00%	8.56%	15.00%
10/2/18	2,923.43	27,091.26	3,405.48	15.59%	-3.84%	-5.55%	5.36%	5.36%	15.00%	5.36%	15.00%
11/2/18	2,723.06	25,934.39	3,217.37	5.55%	-9.33%	-12.81%	-2.93%	0.75%	15.00%	0.75%	15.00%
12/2/18	2,790.37	27,182.04	3,214.99	5.72%	-6.71%	-10.10%	-1.51%	0.75%	15.00%	0.75%	15.00%
1/2/19	2,510.03	25,064.36	2,954.66	-6.89%	-17.99%	-15.82%	-11.79%	0.75%	15.00%	0.75%	15.00%
2/2/19	2,274.87	27,990.21	3,165.20	-1.35%	-13.20%	-9.01%	-6.02%	0.75%	15.00%	0.75%	15.00%
3/2/19	2,792.81	28,959.59	3,317.12	3.77%	-3.10%	-1.14%	0.93%	0.93%	15.00%	0.93%	15.00%
4/2/19	2,867.24	29,936.32	3,435.56	11.05%	-0.81%	2.65%	6.16%	6.16%	15.00%	6.19%	15.00%
5/2/19	2,917.52	30,081.55	3,502.48	10.69%	-0.76%	-0.75%	4.97%	4.97%	15.00%	4.97%	15.00%
6/2/19	2,744.45	26,893.86	3,300.22	-0.09%	-13.24%	-4.88%	-4.16%	0.75%	15.00%	0.75%	15.00%
7/2/19	2,973.01	28,855.14	3,540.63	9.03%	1.08%	3.94%	5.92%	5.92%	15.00%	5.92%	15.00%
8/2/19	2,932.05	26,151.32	3,310.93	3.71%	-5.51%	-4.92%	-0.73%	0.75%	15.00%	0.75%	15.00%
9/2/19	2,906.27	25,527.85	3,420.74	0.33%	-8.74%	1.83%	-0.74%	0.75%	15.00%	0.75%	15.00%
10/2/19	2,887.61	26,042.69	3,413.31	-1.23%	-3.87%	0.23%	-1.03%	0.75%	15.00%	0.75%	15.00%
11/2/19	3,078.27	27,547.30	3,665.21	13.04%	6.22%	13.92%	12.12%	12.12%	15.00%	12.12%	15.00%
12/2/19	3,113.87	26,391.30	3,610.99	11.59%	-2.91%	12.32%	9.05%	9.05%	15.00%	9.05%	15.00%



# SEGMENT

# HISTORY EXAMPLE

CONTINUED

SEGMENT MONTHLY DATE	S&P 500 CLOSE <sup>1,6,7</sup>	HANG SENG CLOSE <sup>2,6,7</sup>	EURO STOXX 50 CLOSE <sup>3,6,7</sup>	S&P 500 CHANGE	HANG SENG CHANGE	EURO STOXX 50 CHANGE	TOTAL WEIGHTED INDEX CHANGE %	IUL06 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL06 CAP RATE <sup>4</sup>	IUL09 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL09 CAP RATE <sup>5</sup>
1/2/20	3,257.85	28,451.50	3,773.37	29.79%	13.51%	27.71%	25.91%	15.00%	15.00%	15.00%	15.00%
2/2/20	3,248.92	26,356.98	3,661.27	19.23%	-5.48%	19.23%	13.15%	13.15%	15.00%	13.15%	15.00%
3/2/20	3,090.23	26,284.82	3,371.97	10.65%	-9.24%	1.65%	3.97%	3.97%	15.00%	3.97%	15.00%
4/2/20	2,526.90	23,613.80	2,526.90	-11.87%	-11.87%	-11.87%	-11.87%	0.75%	15.00%	0.75%	15.00%
5/2/20	2,842.74	23,613.80	2,816.48	-2.56%	-21.50%	-19.59%	-11.46%	0.75%	15.00%	0.75%	15.00%
6/2/20	3,080.82	24,325.62	3,269.59	12.26%	-9.55%	-0.93%	3.94%	3.94%	15.00%	3.94%	15.00%
7/2/20	3,130.01	26,339.16	3,350.03	5.28%	-8.72%	-5.38%	-0.72%	0.75%	15.00%	0.75%	15.00%
8/2/20	3,294.61	24,458.13	3,248.28	12.37%	-6.47%	-1.89%	4.32%	4.32%	15.00%	4.32%	15.00%
9/2/20	3,580.84	25,007.60	3,304.22	23.21%	-2.04%	-3.41%	10.18%	10.18%	15.00%	10.18%	15.00%
10/2/20	3,348.44	23,767.78	3,220.22	15.96%	-8.97%	-5.77%	4.45%	4.45%	15.00%	4.45%	15.00%
11/2/20	3,310.24	24,939.73	3,098.72	7.54%	-9.74%	-15.46%	-2.76%	0.75%	15.00%	0.75%	15.00%
12/2/20	3,669.01	26,728.50	3,517.10	17.83%	1.28%	-2.60%	8.39%	8.39%	15.00%	8.39%	15.00%
1/2/21	3,700.65	27,472.81	3,564.39	13.59%	-3.44%	-5.54%	4.45%	4.45%	15.00%	4.45%	15.00%
2/2/21	3,826.31	29,307.46	3,609.75	17.77%	11.19%	-1.41%	10.70%	10.70%	15.00%	10.70%	15.00%
3/2/21	3,870.29	29,880.42	3,712.78	25.24%	13.68%	10.11%	18.39%	15.00%	15.00%	15.00%	15.00%
4/2/21	4,077.91	28,674.80	3,970.42	61.38%	23.41%	49.10%	50.10%	15.00%	15.00%	15.00%	15.00%
5/2/21	4,192.66	28,357.54	4,000.25	47.49%	20.09%	42.03%	40.37%	15.00%	15.00%	15.00%	15.00%
6/2/21	4,208.12	28,966.03	4,079.24	36.59%	19.08%	24.76%	29.54%	15.00%	15.00%	15.00%	15.00%
7/2/21	4,352.34	28,072.86	4,052.67	39.05%	6.58%	20.97%	27.13%	13.00%	13.00%	15.00%	15.00%
8/2/21	4,387.16	26,194.82	4,117.95	33.16%	7.10%	26.77%	26.03%	13.00%	13.00%	15.00%	15.00%
9/2/21	4,536.95	25,901.99	4,201.98	26.70%	3.58%	27.17%	22.31%	13.00%	13.00%	15.00%	15.00%
10/2/21	4,300.46	24,036.37	3,996.41	28.43%	1.13%	24.10%	21.67%	13.00%	13.00%	15.00%	15.00%
11/2/21	4,630.65	25,024.75	4,309.61	39.89%	0.34%	39.08%	31.74%	13.00%	13.00%	15.00%	15.00%
12/2/21	4,577.10	23,766.69	4,080.15	24.75%	-11.08%	16.01%	14.96%	13.00%	13.00%	14.96%	15.00%



# SEGMENT

# HISTORY EXAMPLE

CONTINUED

SEGMENT MONTHLY DATE	S&P 500 CLOSE <sup>1,6,7</sup>	HANG SENG CLOSE <sup>2,6,7</sup>	EURO STOXX 50 CLOSE <sup>3,6,7</sup>	S&P 500 CHANGE	HANG SENG CHANGE	EURO STOXX 50 CHANGE	TOTAL WEIGHTED INDEX CHANGE %	IUL06 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL06 CAP RATE <sup>4</sup>	IUL09 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL09 CAP RATE <sup>5</sup>
1/2/22	4,796.56	23,274.75	4,331.82	29.61%	-15.28%	21.53%	18.21%	13.00%	13.00%	15.00%	15.00%
2/2/22	4,589.38	24,573.29	4,141.02	19.94%	-16.15%	14.72%	11.16%	11.16%	13.00%	11.16%	15.00%
3/2/22	4,386.54	22,467.34	3,741.78	13.34%	-24.81%	0.78%	1.94%	1.94%	13.00%	1.94%	15.00%
4/2/22	4,582.64	22,502.31	3,951.12	12.38%	-21.53%	-0.49%	1.74%	1.74%	13.00%	1.74%	15.00%
5/2/22	4,155.38	21,101.89	3,761.19	-0.89%	-25.59%	-5.98%	-7.35%	0.75%	13.00%	0.75%	15.00%
6/2/22	4,176.82	21,653.90	3,783.66	-0.74%	-25.24%	-7.25%	-7.59%	0.75%	13.00%	0.75%	15.00%
7/2/22	3,831.39	21,853.07	3,359.83	-11.97%	-22.16%	-17.10%	-15.54%	0.75%	13.00%	0.75%	15.00%
8/2/22	4,091.19	19,767.09	3,732.54	-6.75%	-24.54%	-9.36%	-11.09%	0.75%	13.00%	0.75%	15.00%
9/2/22	3,924.26	19,202.73	3,500.14	-13.50%	-25.86%	-16.70%	-16.94%	0.75%	13.00%	0.75%	15.00%
10/2/22	3,678.43	17,079.51	3,342.17	-14.46%	-28.94%	-16.37%	-17.93%	0.75%	13.00%	0.75%	15.00%
11/2/22	3,759.69	15,339.49	3,593.18	-18.81%	-38.70%	-16.62%	-21.70%	0.75%	13.00%	0.75%	15.00%
12/2/22	4,071.70	19,518.29	3,956.53	-11.04%	-17.88%	-3.03%	-8.40%	0.75%	13.00%	0.75%	15.00%
1/2/23	3,824.14	20,145.29	3,882.29	-20.27%	-13.45%	-10.38%	-13.96%	0.75%	13.00%	0.75%	15.00%
2/2/23	4,179.76	21,660.47	4,257.98	-8.93%	-11.85%	2.82%	-3.64%	0.75%	13.00%	0.75%	15.00%
3/2/23	3,981.35	20,567.54	4,294.80	-9.24%	-8.46%	14.78%	2.93%	2.93%	13.00%	2.93%	15.00%
4/2/23	4,124.51	20,409.18	4,311.05	-10.00%	-9.30%	9.11%	-0.30%	0.75%	13.00%	0.75%	15.00%
5/2/23	4,119.58	19,699.16	4,310.18	-0.86%	-6.65%	14.60%	5.71%	5.71%	13.00%	5.71%	15.00%
6/2/23	4,282.37	19,108.50	4,293.24	2.53%	-11.75%	13.47%	5.14%	5.14%	13.00%	5.14%	15.00%
7/2/23	4,455.59	19,306.59	4,398.15	16.29%	-11.65%	30.90%	18.01%	13.00%	13.00%	15.00%	15.00%
8/2/23	4,513.39	19,420.87	4,304.63	10.32%	-1.75%	15.33%	10.41%	10.41%	13.00%	10.41%	15.00%
9/2/23	4,496.83	18,456.91	4,269.16	14.59%	-3.88%	21.97%	14.59%	13.00%	13.00%	14.59%	15.00%
10/2/23	4,288.39	17,331.22	4,095.59	16.58%	1.47%	22.54%	16.54%	11.00%	11.00%	13.00%	13.00%
11/2/23	4,317.78	17,664.12	4,174.67	14.84%	15.15%	16.18%	15.58%	11.00%	11.00%	13.00%	13.00%
12/2/23	4,569.78	16,646.05	4,414.95	12.23%	-14.72%	11.59%	6.65%	6.65%	11.00%	6.65%	13.00%

# SEGMENT

# HISTORY EXAMPLE

CONTINUED

SEGMENT MONTHLY DATE	S&P 500 CLOSE <sup>1,6,7</sup>	HANG SENG CLOSE <sup>2,6,7</sup>	EURO STOXX 50 CLOSE <sup>3,6,7</sup>	S&P 500 CHANGE	HANG SENG CHANGE	EURO STOXX 50 CHANGE	TOTAL WEIGHTED INDEX CHANGE %	IUL06 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL06 CAP RATE <sup>4</sup>	IUL09 INDEX ACCOUNT INTEREST RATE <sup>8</sup>	IUL09 CAP RATE <sup>5</sup>
1/2/24	4,742.83	16,646.41	4,448.13	24.02%	-17.37%	14.57%	12.91%	11.00%	11.00%	12.91%	13.00%
2/2/24	4,958.61	15,510.01	4,655.27	18.63%	-28.39%	9.33%	6.44%	6.44%	11.00%	6.44%	13.00%
3/2/24	5,130.95	16,595.97	4,912.92	28.87%	-19.31%	14.39%	14.89%	11.00%	11.00%	13.00%	13.00%
4/2/24	5,205.81	16,725.10	5,069.25	26.22%	-18.05%	17.59%	14.77%	11.00%	11.00%	13.00%	13.00%
5/2/24	5,064.20	18,475.92	4,921.48	22.93%	-6.21%	14.18%	14.48%	11.00%	11.00%	13.00%	13.00%
6/2/24	5,283.40	18,403.04	5,003.54	23.38%	-3.69%	16.54%	15.91%	11.00%	11.00%	13.00%	13.00%
7/2/24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8/2/24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9/2/24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10/2/24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11/2/24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12/2/24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12/2/25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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<sup>1</sup> S&P 500<sup>®</sup> Source: <https://finance.yahoo.com/quote/%5EGSPC?ltr=1>

<sup>2</sup> Hang Seng Source: <https://finance.yahoo.com/quote/%5EHSI?p=%5EHSI>

<sup>3</sup> EURO STOXX 50<sup>®</sup> Source: <https://finance.yahoo.com/quote/%5ESTOXX50E?p=%5ESTOXX50E>

<sup>4</sup> The Cap is the maximum percentage of Index Change the Global Index Account may be credited. This Cap Rate applies to the Total Weighted Index Change for the Segment Period that ended on the Monthly Date shown in the first column. The initial Cap Rate declared by the Company, for IUL06, was 13.50%. The Cap Rate was changed to 15.00% for Segment Periods beginning on or after July 15, 2014. The Cap Rate changed to 13.00% for Segment Periods beginning on or after June 6, 2020, and changed again to 11% for Segment Periods beginning on or after September 24, 2022. The Cap Rate changed to 10.50% for Segment Periods beginning on or after December 16, 2023.

<sup>5</sup> The initial Cap Rate declared by the Company, for IUL09, was 15% for Segment Periods beginning on or after May 19, 2017. The Cap Rate was changed to 13% for Segment Periods beginning on or after September 24, 2022. On 12/16/2023, the Cap rate was changed to 13.25% for IUL09 policies issued between 5/19/2017 and 6/16/2023 (until September 2023 in South Carolina). The Cap rate remains 13.00% for policies issued on or after 6/17/2023.

<sup>6</sup> If the Monthly Date falls on a date when the S&P 500<sup>®</sup> is not published, then we will use the S&P 500<sup>®</sup> value from the next business day after the Monthly Date. Otherwise, we use the next published closing value. For both of the EURO STOXX 50<sup>®</sup> Price Index and the Hang Seng Index, we use the closing value that is published on the next applicable date on which both that Index and the S&P 500<sup>®</sup> are published.

<sup>7</sup> A policy earns Excess Index Interest (if any) based in part on changes in these indexes. Although the indexes may affect the policy's values, the policy is not an investment in the stock market or the indexes and does not participate in any stock or investments. A policy owner is not buying any shares of stock or shares of these indexes. The index figures in the table do not reflect the dividends paid on the stocks underlying the index. The Excess Index Interest (if any) we credit to a policy also does not include any such dividends.

<sup>8</sup> The Index Account Interest Rate is calculated for a segment year completed on the Monthly Date. The Cap puts an upper limit on the Total Weighted Index Change and amounts credited to the Index Account will not exceed the Cap. The Total Weighted Index Change does not take into consideration any costs and charges deducted from the policy. The Index Account Interest Rate shown includes the Index Account 0.75% minimum guaranteed interest previously credited to the segment during the Segment Period.

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