Cap rates are effective 03/15/2019

<table>
<thead>
<tr>
<th></th>
<th>1-Year Term</th>
<th>6-Year Term</th>
<th>6-Year Annual Lock</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10% Protection</td>
<td>20% Protection</td>
<td>30% Protection</td>
</tr>
<tr>
<td>S&amp;P 500® Index</td>
<td>14.00%</td>
<td>225%</td>
<td>125%</td>
</tr>
<tr>
<td>Russell 2000® Index</td>
<td>13.00%</td>
<td>150%</td>
<td>100%</td>
</tr>
<tr>
<td>Capital Strength Index SM (First Trust)</td>
<td>14.00%</td>
<td>325%</td>
<td>—</td>
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<tr>
<td>MSCI EAFE Index</td>
<td>12.00%</td>
<td>—</td>
<td>—</td>
</tr>
</tbody>
</table>

**Account Value DB**: Account Value Death Benefit

**GOP DB**: Guarantee of Principal Death Benefit

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