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<table>
<thead>
<tr>
<th>Index</th>
<th>1-Year Term</th>
<th>6-Year Annual Lock</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P 500® Index</td>
<td>10% Protection</td>
<td>10% Protection</td>
</tr>
<tr>
<td>Russell 2000® Index</td>
<td>10% Protection</td>
<td>10% Protection</td>
</tr>
<tr>
<td>Capital Strength IndexSM (First Trust)</td>
<td>10% Protection</td>
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</tr>
<tr>
<td>MSCI EAFE Index</td>
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Cap rates are effective 5/1/19

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The indices used are price indices and do not reflect dividends paid on the underlying stocks. The level of the index may reflect the deduction of an annual fee. See prospectus for details.

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Indexed-linked variable annuity products are complex insurance and investment vehicles and are subject to surrender charges for early withdrawals. Please reference the prospectus for information about the levels of protection available and other important product information.

The risk of loss occurs each time you move into a new indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable prospectuses for the variable annuity and its underlying investment options contain this and other important information. Please call 888-868-2583 for free prospectuses. Read them carefully before investing or sending money. Products and features are subject to state availability.

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