

# S&P 500<sup>®</sup> Distance Stabilizer Index<sup>1</sup>

## Approach

Dynamically adjusts exposure to the S&P 500<sup>®</sup> using an innovative approach to manage volatility developed in collaboration with Société Générale.

Measures volatility over multiple recent time periods, which allows for flexibility to navigate short-term spikes and increase exposure during subsequent market rebounds.

## Equity Exposure

Aims to track the S&P 500<sup>®</sup> with the opportunity to rebalance exposure daily.<sup>2</sup>

## Ticker

SPXDSTCE

## Designed by S&P<sup>®</sup> Dow Jones<sup>®</sup> Indices

- Over 125 years of experience constructing innovative and transparent solutions
- More than \$20 trillion in assets indexed or benchmarked to the S&P 500
- Nearly 1 million indices covering a wide range of strategies

Source: S&P Dow Jones Indices LLC as of 12/31/24

## Annual Returns

<b>Year</b>	1996 <sup>3</sup>	1997	1998	1999	2000	2001	2002	2003	2004	2005
<b>Annual Return</b>	-0.11%	22.03%	7.02%	9.22%	-15.05%	-16.51%	-19.65%	21.40%	8.93%	1.15%
<b>Year</b>	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>Annual Return</b>	9.69%	-0.29%	-15.30%	17.37%	7.82%	-6.34%	12.94%	31.71%	13.13%	-0.15%
<b>Year</b>	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>Annual Return</b>	8.14%	20.12%	-7.69%	23.33%	17.14%	26.61%	-16.22%	17.75%	17.63%	5.21%

Hypothetical Assumptions: The Index was established on 9/12/2025. Performance shown before this date is back-tested by applying the index strategy, which was designed with the benefit of hindsight, to historical financial data. Back-tested performance is hypothetical and has been provided for informational purposes only. Past performance is not indicative of nor does it guarantee future performance. The foregoing performance information does not include any relevant costs, participation rates, and charges associated with the product or the Index.

## For more information, contact your financial professional.

<sup>1</sup> The full name of the S&P 500<sup>®</sup> Distance Stabilizer Index is S&P 500<sup>®</sup> Distance Stabilizer TCA Index (USD) ER.

<sup>2</sup> The Index is an excess return index which reduces the performance of the S&P 500<sup>®</sup> Total Return Index by short-term interest rates. As a result, the index could generate negative returns in high-interest rate environments. In extreme prolonged volatile markets, the index could not have any exposure to the S&P 500<sup>®</sup> and could underperform, including in periods where markets are trending upwards.

<sup>3</sup> The return 12/4/96 – 12/31/96 was -0.11% cumulative.

The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index may include costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and any costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

While we are featuring this index keep in mind that other indexes besides the presented ones are also available and that this flyer should not be viewed as allocation advice.

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Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index. The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

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