



PARTICIPATION RATE CREDITING OPTION

with a Deferred, Fixed Indexed Annuity



Unlock Growth Potential without the Risk of Losing Money

A fixed indexed annuity earns interest based on the positive movement of a market index while protecting against market loss. Your money is not invested in the market, so you won't lose value if the index falls. You can choose from different methods called crediting options for earning index-based interest.

The **Participation Rate crediting option** uses a set percentage that determines how much of a positive index return is used in calculating interest. The index return multiplied by the participation rate equals the amount of interest credited to the contract value. This crediting option is designed to work well in a high-return scenario. Consider it if you appreciate not having a predetermined cap on growth and also understand that the participation rate may still limit growth.

Available Indexes

The Participation Rate crediting option has two indexes available.

Barclays Large Cap Intraday VC10

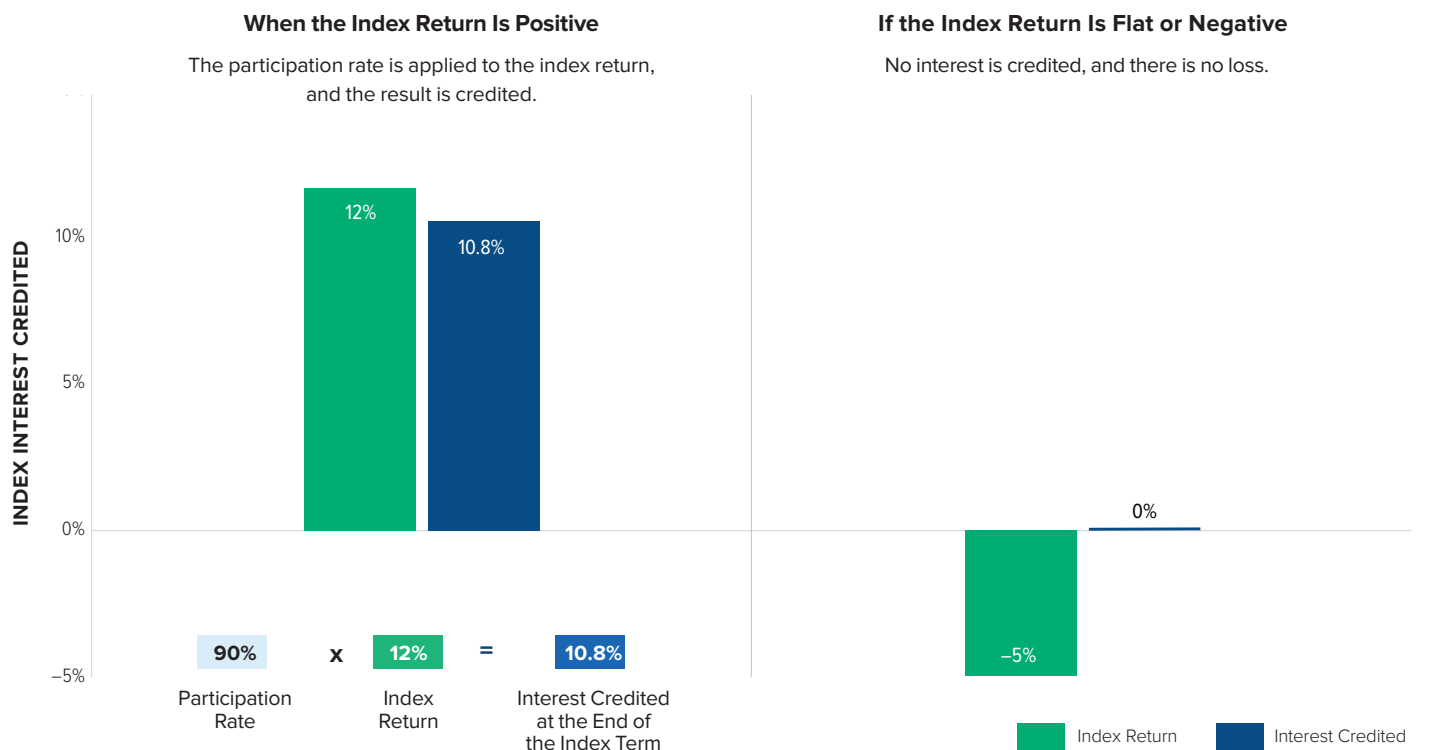
Seeks to capture the returns of the largest market capitalization stocks while using intraday momentum to target an annualized volatility of 10%.

SG Nasdaq-100® Edge VC10

Offers exposure to the Nasdaq-100 Index®, an index renowned for its concentration of innovative and growth-oriented companies, while an intraday volatility control mechanism targets 10% annualized volatility.

Upside Opportunities with No Losses

The hypothetical chart scenarios below assume a 90% participation rate.¹ Any interest earned is applied at the end of the 1-year index term.



¹The hypothetical examples are intended for illustrative purposes only and assume that an optional benefit is not elected, no withdrawals are taken, and that the contract was held to full term. They are not intended to predict your index or strategy returns and are not indicative of actual market, index, or financial product performance. Participation rates may be higher or lower than the initial rates but will never be less than the guaranteed minimum rates. Subsequent rates may differ from the rates used for new contracts or for other contracts issued at different times. The crediting strategy illustrated uses a point-to-point crediting approach, which means the index price on the term start date is compared to the index price on the term end date to determine the index return.

**Talk to your financial professional today about how a
fixed indexed annuity with a Participation Rate crediting option
may help with your financial goals in retirement.**

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Pacific Index Foundation 2 and Pacific Index Income Contract Form Series: ICC25:30-1601

Rider Series: ICC25:20-1415

State variations to contract form series and rider series may apply.



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