

Growth Potential and Downside Protection—with Access to Cash Value

In addition to your policy's tax-free death benefit, you also have the potential to build cash value. You may tap into the cash value for supplemental retirement income or other purposes via tax-free policy loans and withdrawals.

In addition, your policy's cash value is protected from index-based losses and is reduced only by policy charges and any policy distributions you take.

How Your Policy Works

- 1 Every time you pay your premium, your net premium (policy premium less premium load) goes into the Fixed Account—an account option offering a declared interest crediting rate that is guaranteed to be at least 1%.

- 2 You may choose to allocate your policy's accumulated value to any combination of your policy's available indexed accounts (see page 2). Indexed accounts credit interest based in part on the performance of underlying market indexes but are not invested in the market.

Each indexed account has its corresponding floor (guaranteed minimum interest rate) and participation rate (the percentage of an index's performance to be factored into the interest rate credited); some indexed accounts may also have a growth cap (maximum interest rate).

All indexed accounts available with your policy have a 0% guaranteed floor to help protect you from losing money due to index performance.

- 3 Each transfer from the Fixed Account to an indexed account creates a Segment.

Interest is credited to each Segment at the end of its respective segment term, based on the indexed account's floor, participation rate, and any applicable growth cap rate.

- 4 The Segment maturity value (after interest has been credited) can then be reallocated to any other choice of accounts or remain in its current indexed account as a new Segment.

Your Choices for Interest-Crediting Potential

Work with your financial professional¹ to determine the right mix of accounts that helps meet your goals.

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Fixed Account	4.5% Current Declared Interest Rate (1% Guaranteed Minimum Interest Rate)	The carrier declares the current interest crediting rate. The current rate is guaranteed to remain the same in the first policy year; thereafter the rate may change, but will never be less than the 1% guaranteed minimum.
1-Year Indexed Account	10% Current Growth Cap (2% Guaranteed Minimum Growth Cap)	Credits 100% (guaranteed participation rate) of S&P 500® index performance (excluding dividends) over 1-year segment term, not to exceed the current growth cap. Limits index-based losses to 0% guaranteed floor.
1-Year No Cap Dynamic Par Indexed Account	No Growth Cap Guaranteed See life insurance rates website for current participation rate.	Credits a currently declared participation rate* (guaranteed minimum participation rate of 5%) of S&P 500® index performance (excluding dividends) over 1-year segment term. Limits index-based losses to 0% guaranteed floor. <i>*Illustration assumes a 50% participation rate, actual current par rate will be declared as frequently as monthly.</i>
1-Year Invesco QQQ® Indexed Account	10.5% Current Growth Cap (1% Guaranteed Minimum Growth Cap)	Credits 100% (guaranteed participation rate) of Invesco QQQ® ETF performance over 1-year segment term, not to exceed the current growth cap. Limits index-based losses to 0% guaranteed floor.
1-Year High Cap Indexed Account	12.0% Current Growth Cap (4% Growth Cap Guaranteed)	Credits 100% (guaranteed participation rate) of S&P 500® index performance (excluding dividends) over 1-year segment term up to the current growth cap. Limits index-based losses to 0% guaranteed floor. <i>Assesses a monthly charge of 0.067% (0.80% annualized) of accumulated value in the account as part of the policy's monthly charges.</i>
2-Year Indexed Account	24% Current Growth Cap Over 2 Years (6% Growth Cap Over 2 Years Guaranteed)	Credits 100% (guaranteed participation rate) of S&P 500® index performance (excluding dividends) over 2-year segment term, up to the current growth cap. Limits index-based losses to 0% guaranteed floor.
High Par 5-Year Indexed Account	No Current Growth Cap (10% Growth Cap Over 5 Years Guaranteed) 110% Current Participation Rate	Credits 110% (current participation rate) of S&P 500® index performance (excluding dividends) over 5-year segment term. No current growth cap (10% growth cap 5 years guaranteed). Limits index-based losses to 0% guaranteed floor. *Guaranteed minimum participation rate of 105%.
1-Year High Par Volatility Control Indexed Account	No Growth Cap Guaranteed 200% Current Participation Rate	Credits 200% (current participation rate) of BlackRock iBLD® Endura® Index performance over 1-year segment term. Limits index-based losses to 0% guaranteed floor. *Guaranteed minimum participation rate of 25%.
Only available with Fixed Charge Indexed Loan Rider: ⁶		
Loaned 1-Year Volatility Control Indexed Account	No Growth Cap Guaranteed 160% Current Participation Rate	Credits 160% (current participation rate)* of BlackRock iBLD® Endura® Index performance over 1-year segment term. Limits index-based losses to 0% guaranteed floor. *Guaranteed minimum participation rate of 20%.

Each indexed account measures the change in index values over the segment term on a point-to-point basis, except for the High Par 5-Year Indexed Account, which uses a point to last-year-average measurement of index performance.

How Might the Indexed Accounts Perform?

While past performance is no guarantee of future results, the chart below shows hypothetical crediting rates for a range of time periods to give you an idea of the potential long-term performance of the indexed accounts available with your policy.

Hypothetical Average Annual Crediting Rates for Invesco QQQ®-Based Indexed Account (2003-2023) ⁷

A	A (1988-2023)	A (1988-2023)	

Power of Pacific

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