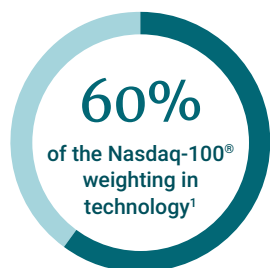


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- Substantial exposure (77%) to disruptive innovation and technology²
- Research and development is a key driver of innovation and growth — NDX® companies average 33% higher than the S&P 500³

¹ Nasdaq, FactSet, Bloomberg as of 6/30/2025. Based on Industry Classification Benchmark used to classify companies by industry sector.

² Disruptive technology is an innovation that significantly alters the way consumers, industries, or businesses operate.

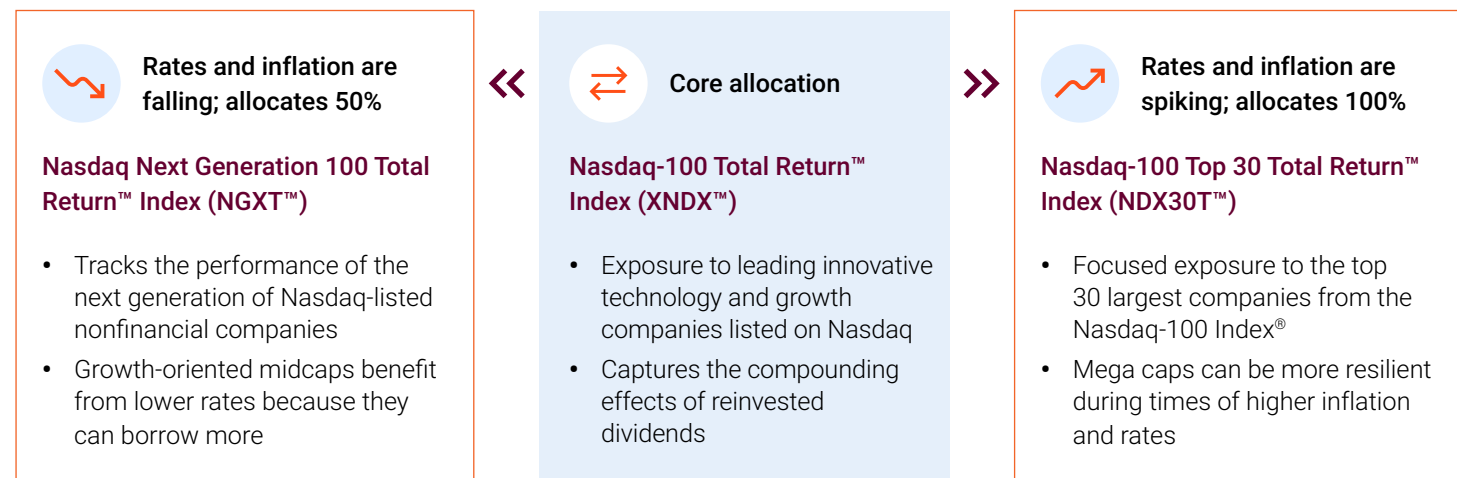
³ Calculated as a percent of sales in the last 12 months.

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The exact terms of the annuity are contained in the contracts and any attached riders, endorsements and amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement and Fact Sheet, or contact your representative.

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