

# S&P PRISM<sup>®</sup> Index

## Objective

Seeks to look beyond volatility, evaluate several market indicators and strategically allocate for diversification and consistent performance.

## Approach

Multifaceted, rules based strategy that takes into account key market indicators, risk and momentum.

## Holdings

Diversified asset classes across US Equities, US Bonds and Commodities, like oil and gold, while maintaining a 5.5% volatility target

## Ticker

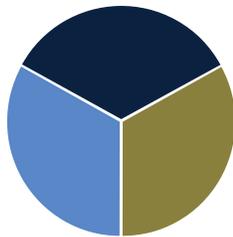
SPPRISME

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- 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

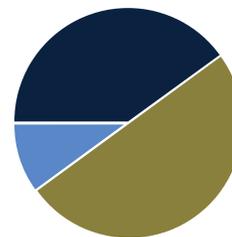
Source: S&P Dow Jones Indices LLC as of 12/31/24

## Daily Rebalancing Process



### STEP 1 Analyze

The Index analyzes market indicators and volatility for each asset class daily



### STEP 2 Select & weight

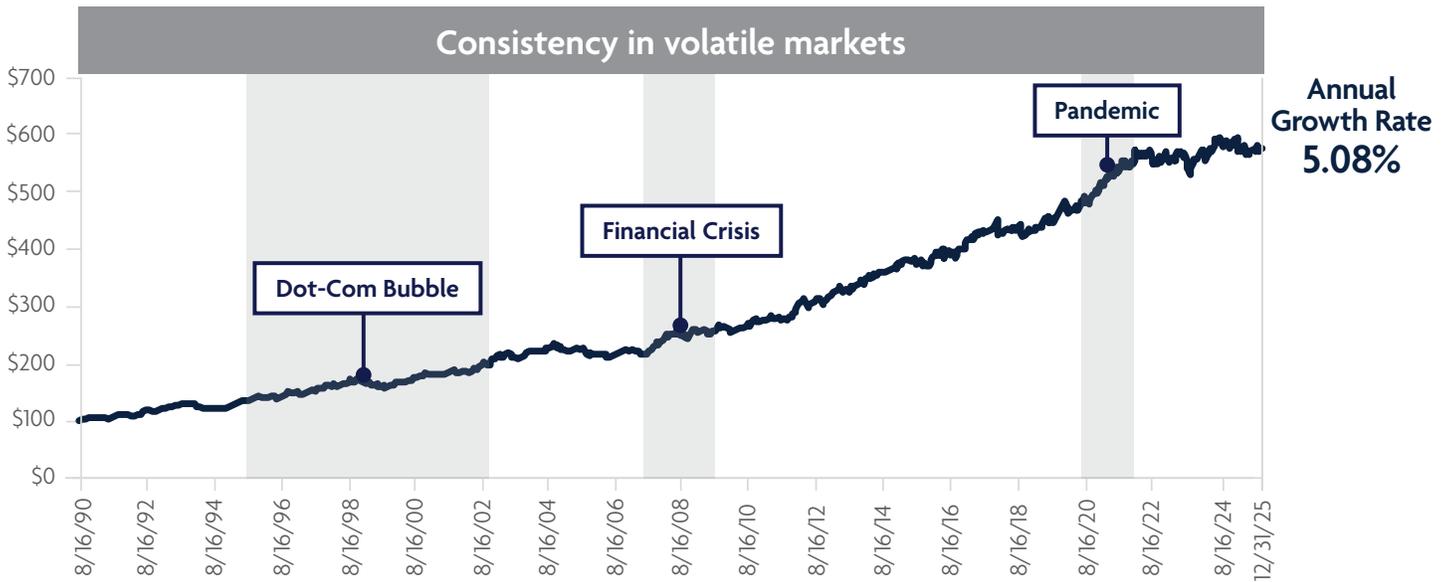
The Index then selects and strategically weights the asset classes to achieve greater stability

- Equities
- Bonds
- Commodities

## Last 20-Year Annual Returns

Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Annual Return	2.45%	6.59%	10.73%	0.44%	4.06%	5.29%	8.46%	10.98%	6.31%	1.47%
Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Annual Return	6.97%	9.69%	-1.24%	9.63%	5.61%	10.19%	0.35%	1.04%	3.99%	-0.71%

Annual returns reflect excess returns. Data shown is for historical purposes only, does not represent an actual account, and is not the result of any actual trading. Actual investment outcomes may vary. Historical index performance is no guarantee of any future performance. For the full backtested performance, please visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-prism-index/>.



Source: S&P Dow Jones Indices LLC from 8/16/90 to 12/31/25. The index performance shown is hypothetical and for illustrative purposes only and does not represent the performance of a specific product. The S&P PRISM Index was established on 2/12/18. Performance before this date is back-tested. Hypothetical performance is back-tested by applying the Index methodology to historical financial data when all components were available and was designed with the benefit of hindsight. Back-tested performance is hypothetical and has been provided for informational purposes only. Past performance is not a guarantee of any future performance.

For more information, talk to your insurance professional or visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-prism-index](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-prism-index)

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.

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