

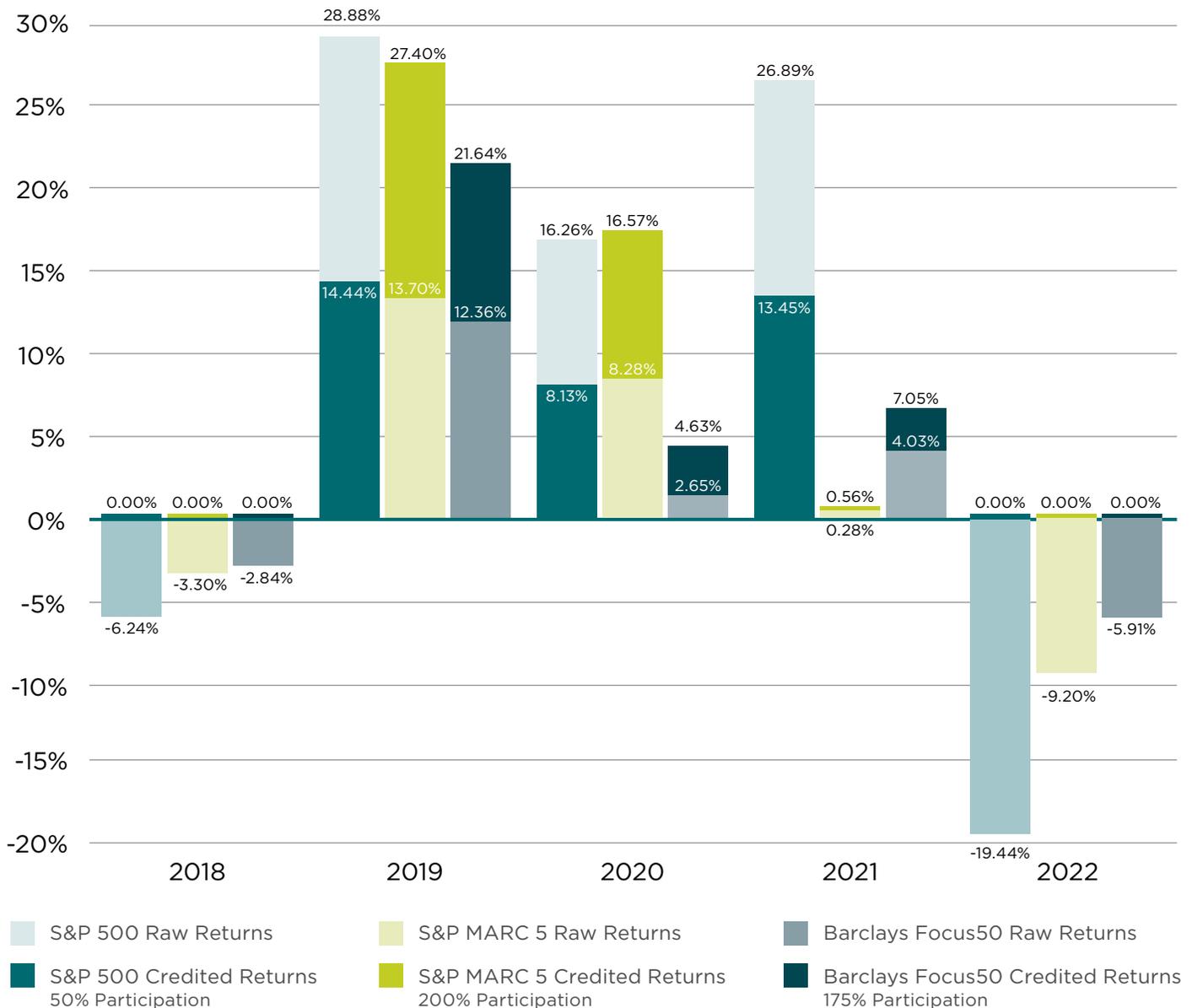
RAW VS. CREDITED RETURNS

A comparison of raw vs. credited returns over the last five years from the S&P 500 Index, S&P MARC 5% Excess Return Index and Barclays Focus50 Index

Participation rate is the key!

- Risk-control indices offer more stability, with higher participation rates
- S&P 500 Index has higher raw performance historically, but lower participation rates

Which offers the potential for higher crediting rates? Let's look at an example based on MarketValue Index® rates.





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