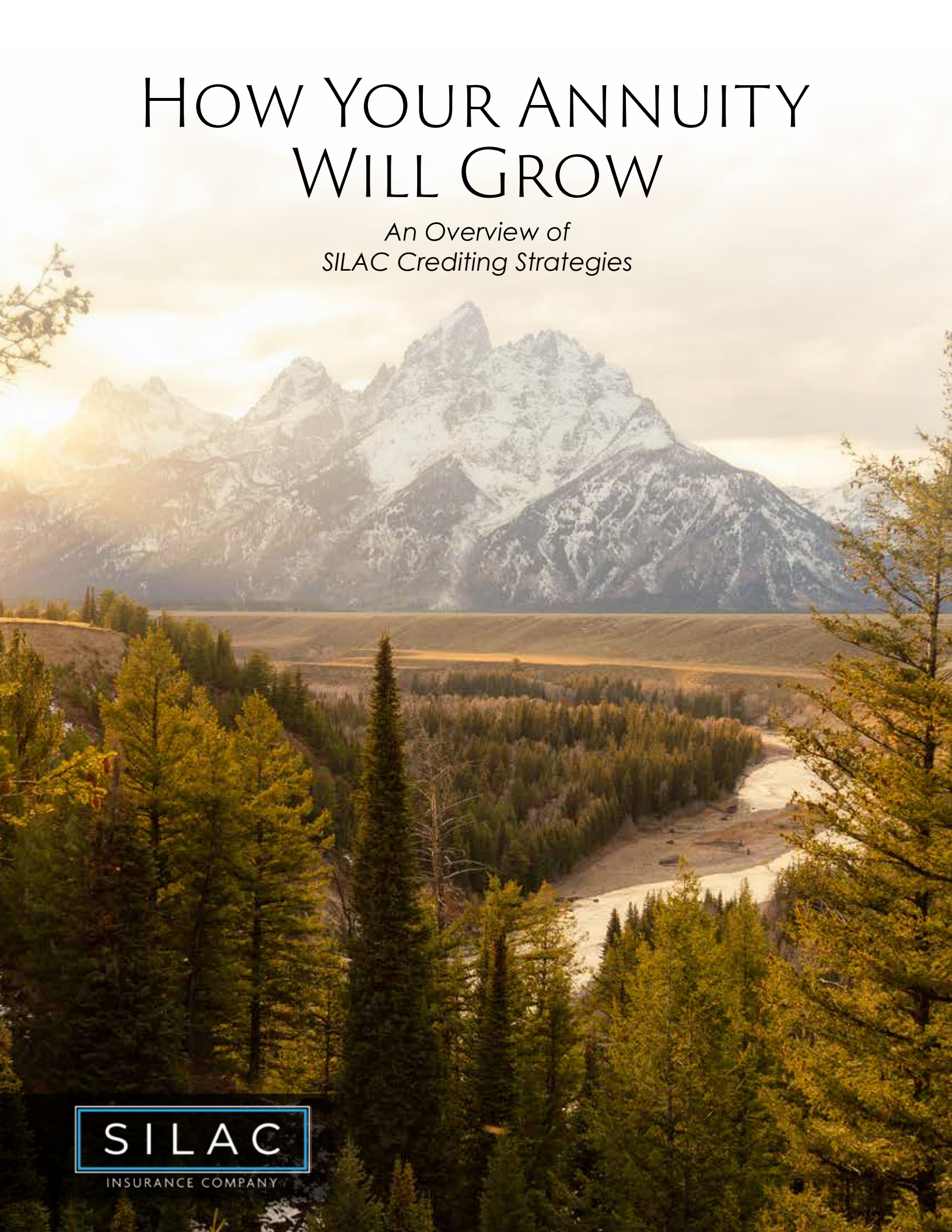


HOW YOUR ANNUITY WILL GROW

*An Overview of
SILAC Crediting Strategies*

A scenic landscape photograph of a mountain range with a river and forest. The mountains are covered in snow and partially shrouded in mist. A river flows through a dense forest of evergreen trees in the foreground. The sun is low on the horizon, creating a warm, golden glow over the scene.

SILAC

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Fixed indexed annuities are designed to help you achieve your long-term goals for retirement savings, and also provide insurance against major financial risks, such as market losses and outliving your money.

SILAC FIAs offer fixed and indexed crediting strategies for you to choose from. The indexed crediting strategies are tied to one of three indexes:

1. **S&P 500®** - the industry-leading benchmark of the US equity market,
2. **Barclays Atlas 5** – a global portfolio of equities and bonds or
3. **Credit Suisse RavenPack AI Index** – a portfolio of equities tied to S&P 500 sectors and and US bonds

While interest may be tied to the performance of the underlying index, you are never actually invested in the index itself.

S&P Global

Who is S&P?

Standard & Poor's (S&P) has provided credit ratings for over **150 years** and indices for over 120 years. It is the home to iconic financial market indicators like the S&P 500® and Dow Jones Industrial Average.

Its indices are relied upon to gauge the overall health of financial markets. More assets are invested in products based on S&P's indices than any other provider in the world.

BARCLAYS

Who is Barclays?

Barclays is a global consumer, corporate and investment bank offering financial expertise for over **325 years**. Barclays operates in over 40 countries and employs over 83,000 people.

Barclays is recognized as a global leader in Indices, both in breadth and depth of its offerings and in the volume of transactions that Barclays has executed with clients. Over 50 Professionals provide clients with dedicated trading, structuring and risk management expertise.

CREDIT SUISSE

Who is Credit Suisse?

Founded in 1856, Credit Suisse is one of the world's leading financial services providers. Credit Suisse's strategy builds on its core strengths: its position as a leading wealth manager, its specialist investment banking capabilities and its strong presence in the bank's home market of Switzerland.

The Strength of the S&P 500®

What is the S&P 500?®

When investors say that the market is up for the year, they are typically referring to the S&P 500®. It is the benchmark of the US equity market. The S&P 500® Index was created in 1957 and was the first US stock market index based on market capitalization. Market capitalization is the total market value of the company's outstanding shares. The S&P 500® was the first index to have pension funds, consumer mutual funds, futures and options indexed to it. It includes 500 leading companies and captures approximately 80% of available market capitalization.

Today, there is over \$11.2 Trillion (Trillion with a 'T') benchmarked to the S&P 500®. Indexed assets account for approximately \$4.6 Trillion of this total.

How Can a Company Be Included in the S&P 500?®

Only industry leaders make it to the S&P 500®. All companies must meet the following criteria:

- Must be a US company.
- Companies must have a market capitalization of at least \$6.1 Billion.
- At least 50% of company shares must be available for trading.
- Companies must have positive earnings over the most recent quarter as well as over the last four quarters (if a company starts slipping, they are removed from the S&P 500®).
- Company stocks must be highly tradable for a reasonable price.

The S&P 500® is rebalanced **quarterly**, maintained **monthly** and is an actively managed index.

Current Makeup

Some of the top-weighted companies in the S&P 500® Index include:

 Apple

 Microsoft

FACEBOOK

amazon

Alphabet

 TESLA

BERKSHIRE HATHAWAY INC. JPMORGAN CHASE & CO.

Johnson & Johnson

Is the S&P 500® Right for You?

The S&P 500® could be the right index for you if you'd **like to know that your funds grew in value if "the market" went up.**

You like the familiarity of the US equity market and the S&P 500's® long, transparent history.

Power of Global Markets with Barclays Atlas 5

What is Barclays Atlas 5?

Different parts of the world experience economic growth and declines at different points in time. If Europe goes through a contraction, then European bonds may be more attractive than European equities. If Japan goes through a growth period, then Japan equities may be more attractive. *This is where Atlas comes in.* It is a global index of equities and bonds that allocates to different parts of the world based on current economic conditions for a given risk level.

BARCLAYS **ATLAS** was developed
specifically for use with SILAC fixed indexed annuities.

Components:

Atlas is comprised of 6 equity and 5 bond components. The weighting of each component is based on historical factors and current trends. The components include:

EQUITIES**	S&P 500	NASDAQ 100	EUROZONE*	GERMANY*	JAPAN*	EMERGING MKTS
TREASURY FUTURES	US 10Y	US 5Y	GERMAN 10Y*	GERMAN 5Y*	JAPAN 10Y*	

*Non U.S. Dollars denominated assets have their profits and losses converted to U.S. Dollars on a daily basis.

**Equities index components, other than the Emerging Markets ETF, consist of equity futures indices.

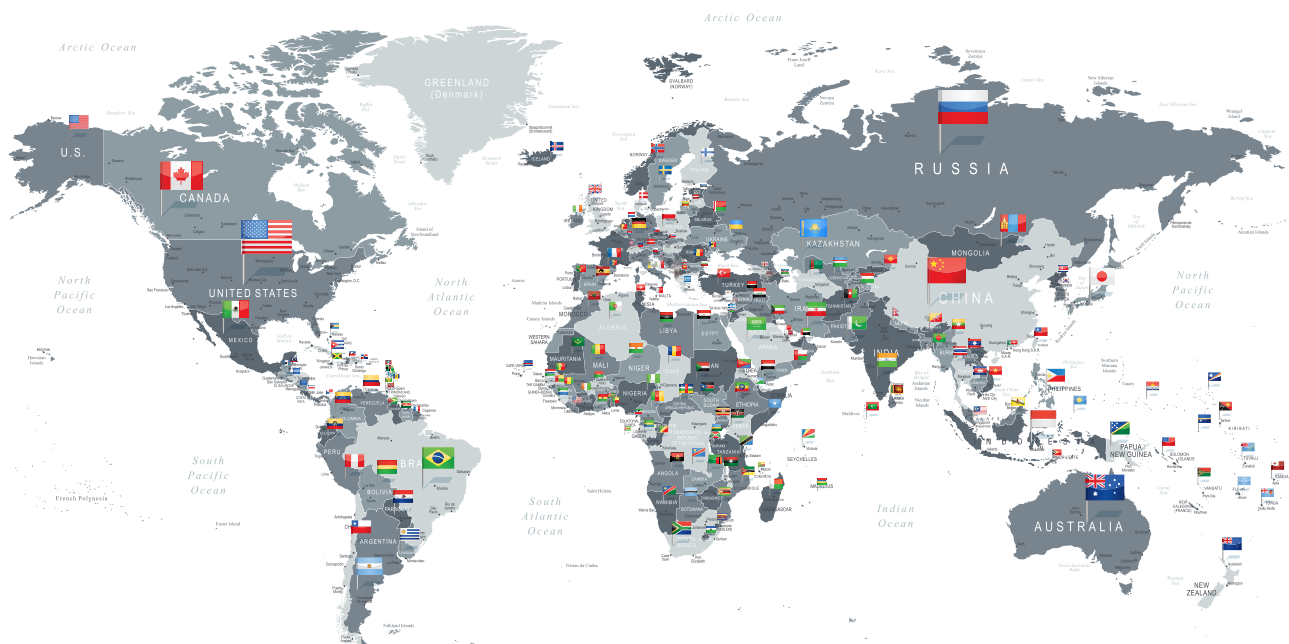
Is Barclays Atlas 5 Right for You?

Atlas could be a good fit for you if you like **global diversification** and believe in the potential of a global economy.

You like growth tied to **more than just US equities** and are looking for consistent interest credits.

Global Coverage:

Instead of just being focused on the US economy, Atlas provides diversification through global coverage:



Find Clarity with Credit Suisse RavenPack AI Index

Who is RavenPack?

Since 2003, RavenPack has been one of the leading data analytics providers in financial services. It helps companies find value and insights from large amounts of information. Today, RavenPack serves some of the most sophisticated banks, hedge funds and organizations in the world.

What is Credit Suisse RavenPack AI Index?

We are in a constant state of information overload. From the moment you analyze and digest a company's earnings statement, the information is outdated. This is where CS RavenPack AI comes in. CS RavenPack AI analyzes company news from across the world and turns it into actionable data within milliseconds. It then determines the sectors of the S&P 500® index attracting the highest sentiment according to its algorithm and allocates accordingly across its components for a given risk level.

CS RAVENPACK AI Index is used specifically in
SILAC fixed indexed annuities.

Components

CS RavenPack AI offers equity and bond exposure.

The equity component includes 4 of the 11 sectors of the S&P 500®:



The bond component includes:



Is CS RavenPack AI Right for You?

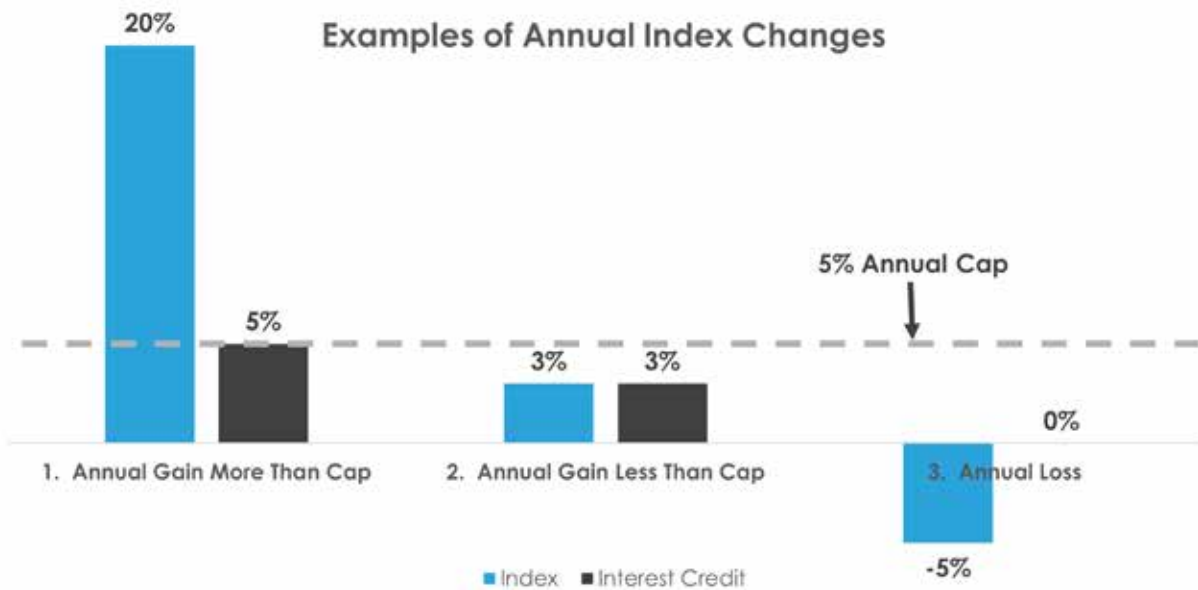
This index could be a good fit for you if you are looking for the familiarity and transparency of the US equity and bond markets.

You like growth tied to the top-performing sectors of the US economy and are looking for consistent interest credits.

Annual Point-to-Point with Cap Crediting Strategy

Annual Point-to-Point with Cap is an indexed crediting strategy that credits the growth in the underlying index, subject to a cap. If the index increases over the policy year, then you will earn the percentage change of the index – up to the cap. The cap is the maximum rate of interest that can be earned over the policy year. If the underlying index decreases over the course of the policy year, then you will earn an interest credit of 0%. You will never earn less than 0%.

Here are a few examples of **Annual Point-to-Point with Cap**:



1. Annual Gain More Than Cap

The underlying index had an annual gain that was more than the declared cap. Your interest credit would equal the cap rate of 5%.

1. Annual Gain Less Than Cap

The underlying index had an annual gain that was less than the declared cap. In this case, your interest credit would equal the 3% gain in the index.

2. Annual Loss

The underlying index had an annual loss. In this case, you will receive the annual floor of 0% as your interest credit. Congratulations! Your retirement savings did not decline.

Key Points:

- The change in the index is based on the index close value at the beginning and end of the policy year.
- Interest credits only occur at the end of the policy year. No interest credits occur during the policy year.
- Your interest credit will never exceed the cap.
- Caps are declared annually and are guaranteed for one policy year.
- Caps may change for future policy years but will never be less than the minimum in the policy.
- The cap rate of 5% is only for the purposes of this example and is not intended to represent a specific product.

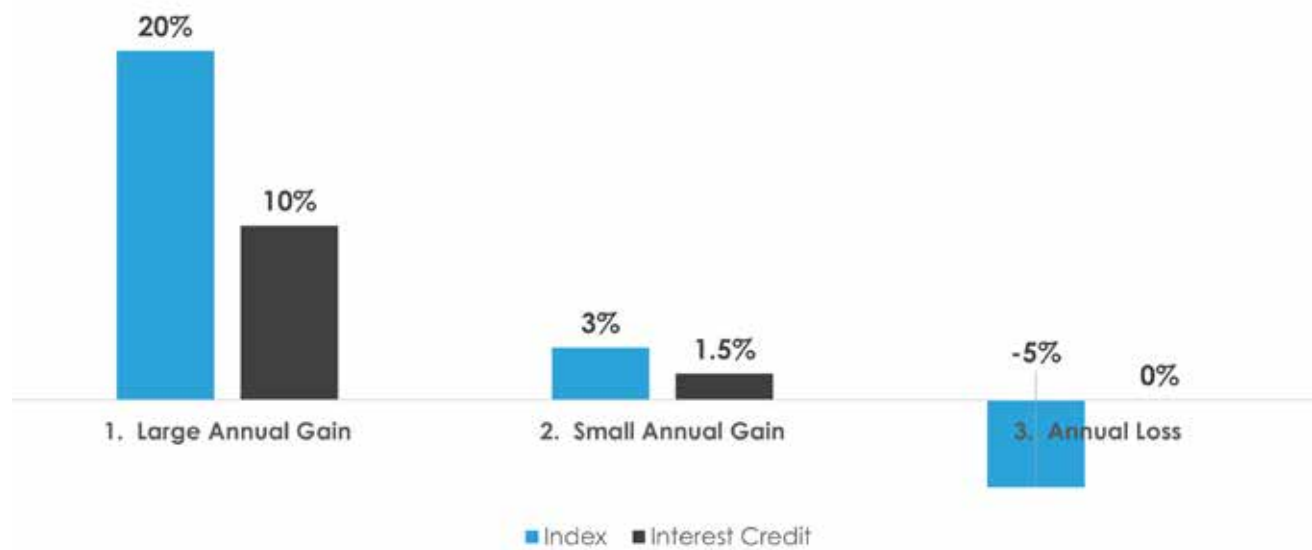
Annual Point-to-Point with Cap is currently available with the S&P 500® Index.

Annual Point-to-Point with Participation Rate Crediting Strategy

Annual Point-to-Point with Participation Rate is an indexed crediting strategy that credits a portion of the growth in the underlying index. This portion of growth is the participation rate. If the index increases over the policy year, then you will earn the percentage change of the index multiplied by the participation rate. If the underlying index decreases over the course of the policy year, then you will earn an interest credit of 0%. You will never earn less than 0%.

Here are a few examples of **Annual Point-to-Point with Participation Rate**, assuming a 50% participation rate:

Examples of Annual Index Changes



1. Large Annual Gain

The underlying index had an annual gain of 20%. Your interest credit would be 10% (50% of 20%).

2. Small Annual Gain

The underlying index had an annual gain of 3%. Your interest credit would be 1.5% (50% of 3%).

3. Annual Loss

The underlying index had an annual loss of 5%. In this case, you will receive the annual floor of 0% as your interest credit. Congratulations! Your retirement savings did not decline.

Key Points:

- The change in the index is based on the index close value at the beginning and end of the policy year.
- Interest credits only occur at the end of the policy year. No interest credits occur during the policy year.
- Participation rates are declared annually and are guaranteed for one policy year.
- Participation rates may change for future policy years but will never be less than the minimum in the policy.
- The participation rate of 50% is only for the purposes of this example and is not intended to represent a specific product.

Annual Point-to-Point with Participation Rate is currently available with the S&P 500, Barclays Atlas 5 and CS RavenPack AI.



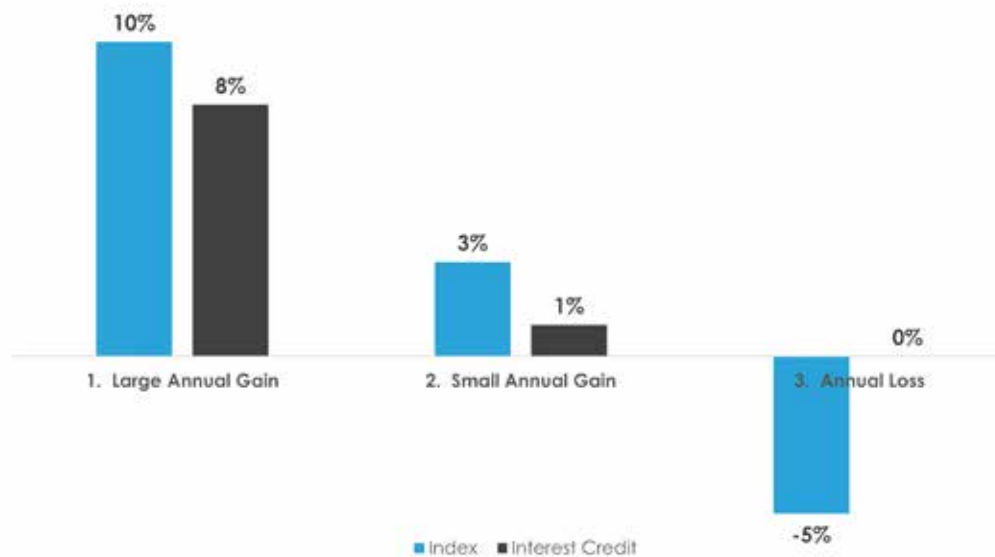
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Annual Point-to-Point with Spread/Boost Crediting Strategy

Annual Point-to-Point with Spread is an indexed crediting strategy that credits the growth in the underlying index less a spread. If the growth less the spread is positive for the policy year, then you will earn the growth less the spread. The spread is the amount subtracted from the percentage change of the index. If the percentage change less the spread is negative for the policy year, then you will earn an interest credit of 0%. You will never earn less than 0%.

Here are a few examples of **Annual Point-to-Point with Spread**:

Examples of Annual Index Changes



1. *Large Annual Gain*

The underlying index had an annual gain of 10%. Your interest credit would be 8% (10% less 2%).

2. *Small Annual Gain*

The underlying index had an annual gain of 3%. Your interest credit would be 1% (3% less 2%).

3. *Annual Loss*

The underlying index had an annual loss of 5%. In this case, you will receive the annual floor of 0% as your interest credit. Congratulations! Your retirement savings did not decline.

Annual Point-to-Point with Boost is an indexed crediting strategy that credits the growth in the underlying index **plus a boost**. If the growth plus the boost is positive for the policy year, then you will earn the growth plus the boost. The boost is the amount added to the percentage change of the index.

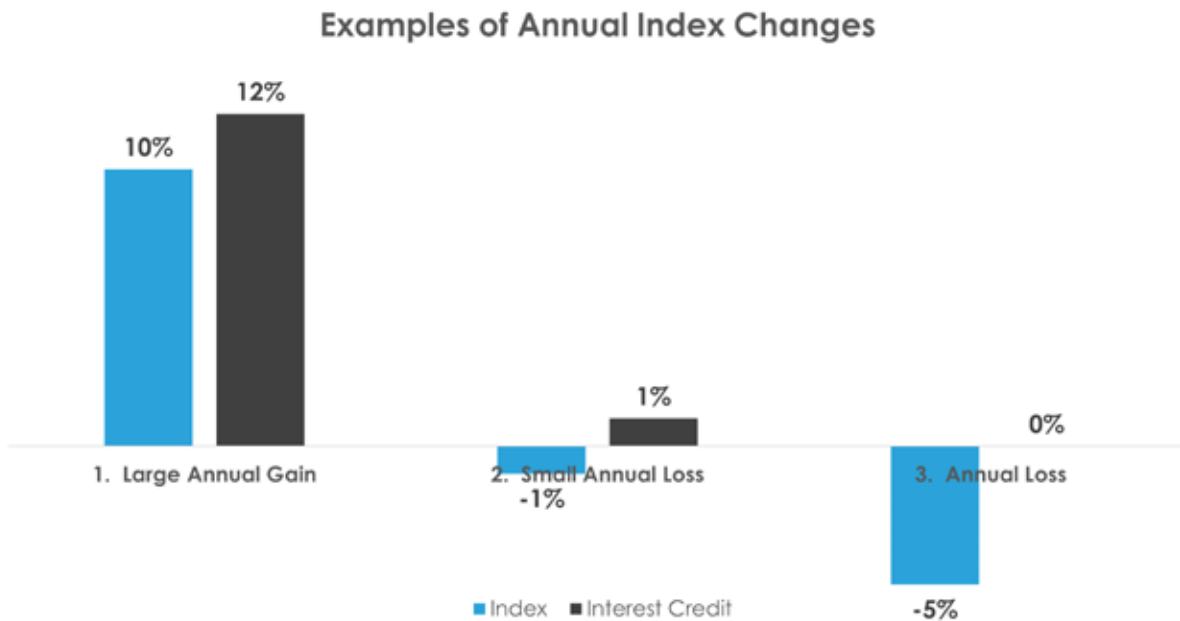
Since the boost is added to the index growth, then you may earn a positive interest credit even if the underlying index suffered a slight loss for the year. If the percentage change plus the boost is negative for the policy year, then you will earn an interest credit of 0%. You will never earn less than 0%. (The following page shows an example of this strategy.)

Did you know..?

Some SILAC products have a spread that INCREASES your interest credit?

Super-charge your accumulation with the Boost.

Here are a few examples of **Annual Point-to-Point with Boost**:



1. *Large Annual Gain*
The underlying index had an annual gain of 10%. Your interest credit would be 12% (10% plus 2%).
2. *Small Annual Loss*
The underlying index had an annual loss of 1%. Your interest credit would be 1% (-1% plus 2%).
3. *Annual Loss*
The underlying index had an annual loss of 5%. In this case, you will receive the annual floor of 0% as your interest credit. Congratulations! Your retirement savings did not decline.

Key Points:

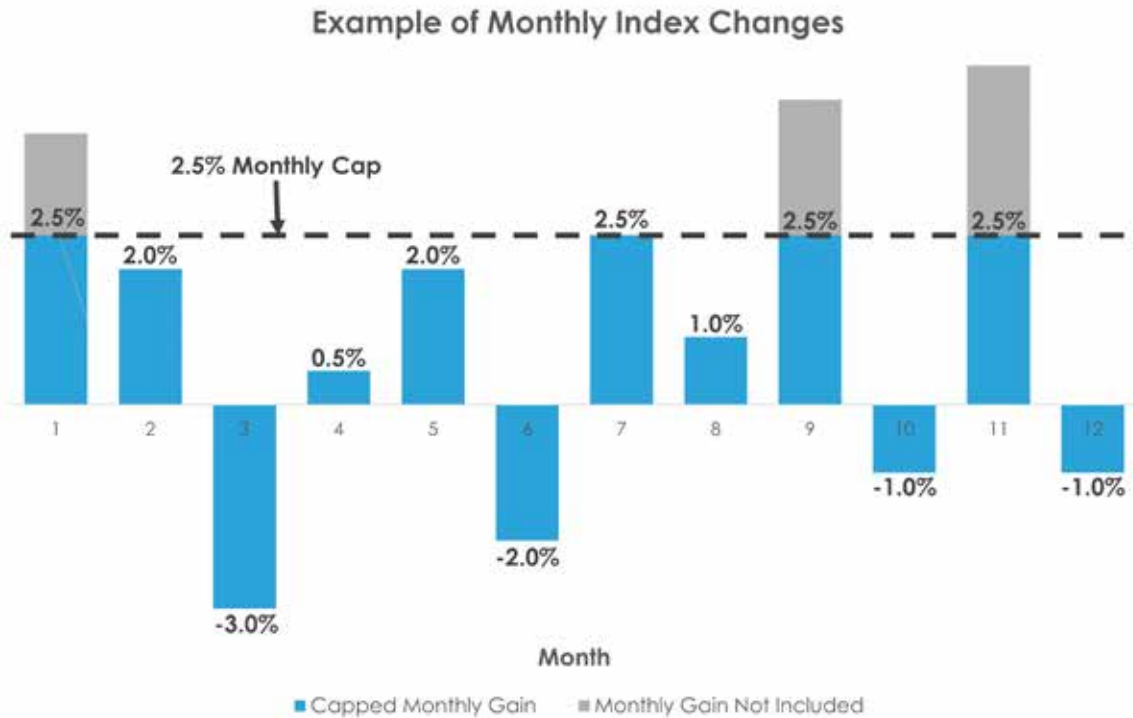
- The change in the index is based on the index close value at the beginning and end of the policy year.
- Interest credits only occur at the end of the policy year. No interest credits occur during the policy year.
- Spreads/Boosts are declared annually and are guaranteed for one policy year.
- Annual Point-to-Point with Spread/Boost is referred to as Annual Point-to-Point with Spread in the policy form. The Boost is essentially a spread that increases the interest credit.
- Spreads/Boosts may change for future policy years but will always be within the limits set forth in the policy.
- The spread/boost of 2% is only for the purposes of this example and is not intended to represent a specific product.

Annual Point-to-Point with Boost is currently available with the Barclays Atlas 5 and CS RavenPack AI.

Monthly Point-to-Point with Cap Crediting Strategy

Monthly Point-to-Point with Cap is an indexed crediting strategy that credits the sum of the monthly changes in the underlying index, subject to a monthly cap. If the sum of the monthly changes subject to the monthly cap is positive, then your interest credit will equal the total. If the sum of the monthly changes subject to the monthly cap is negative, then you will earn an interest credit of 0%. You will never earn less than 0%.

Here's an example of **Monthly Point-to-Point with Cap**:



The interest credit for this example would have been the sum of the above capped monthly gains: 8.5%

Key Points:

- The change in the index is based on the index close value at the beginning and end of each month of the policy year.
- Interest credits only occur at the end of the policy year. No interest credits occur during the policy year.
- Monthly caps are declared annually and are guaranteed for one policy year.
- Monthly caps may change for future policy years but will never be less than the minimum in the policy.
- Monthly changes are capped at the monthly cap, but monthly losses are not limited.
- The monthly cap of 2.5% is only for the purposes of this example and is not intended to represent a specific product.

Monthly Point-to-Point with Cap is currently available with the S&P 500® Index.

Monthly Average with Cap Crediting Strategy

Monthly Average with Cap is an indexed crediting strategy that credits the percentage change of the index average, subject to a cap. The index average is the average of the index close values each month of the policy year. If the percentage change is positive for the policy year, then you will earn the percentage change – up to the cap. The cap is the maximum rate of interest that can be earned over the policy year. If the percentage change is negative for the policy year, then you will earn an interest credit of 0%. You will never earn less than 0%.

The table below shows an example of how the index average and monthly average percentage change is calculated:

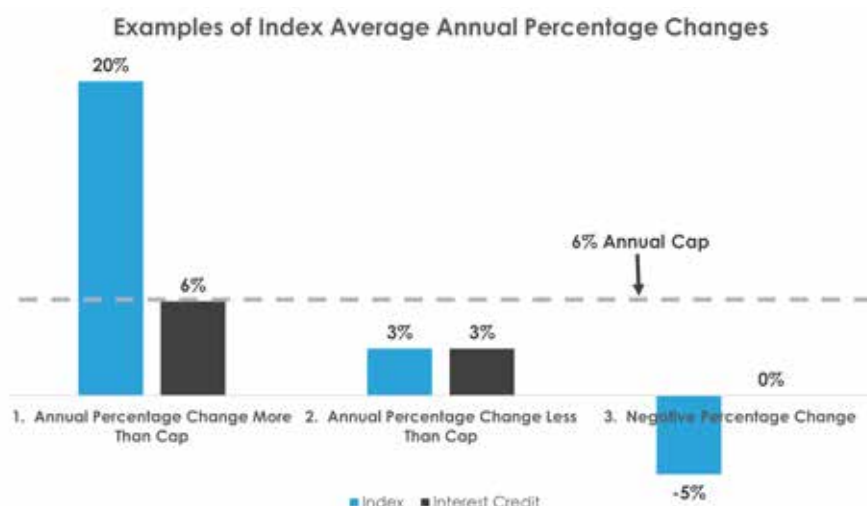
Month	1	2	3	4	5	6	7	8	9	10	11	12
Index Close	1,200	1,050	900	950	1,100	1,300	1,500	1,350	1,300	1,300	1,250	1,200

Initial Index Close = **1,000**

Index Average (Average of months 1-12) = **1,200**

Percentage Change = $1,200 / 1,000 = 20\%$

Here are a few examples of **Monthly Average with Cap**:



1. *Annual Gain More Than Cap*

The index average annual percentage change was more than the declared cap. In this case, your interest credit would equal the cap rate of 6%.

2. *Annual Gain Less Than Cap*

The index average annual percentage change was less than the declared cap. Your interest credit would equal the annual percentage change of 3%.

3. *Annual Loss*

The annual percentage change was negative. In this case, you will receive the annual floor of 0% as your interest credit. Congratulations! Your retirement savings did not decline.

Key Points:

- The change in the index is based on the index close value at the beginning and average of the index close values on the twelve monthiversaries.
- Interest credits only occur at the end of the policy year. No interest credits occur during the policy year.
- Your interest credit will never exceed the cap.
- Caps are declared annually and are guaranteed for one policy year.
- Caps may change for future policy years but will never be less than the minimum in the policy.
- The cap of 6% is only for the purposes of this example and not intended to represent a specific product.

Monthly Average with Cap is currently available with the S&P 500® Index.



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Monthly Average with Participation Rate Crediting Strategy

Monthly Average with Participation Rate is an indexed crediting strategy that credits a portion of the percentage change of the index average. This portion is the participation rate. The index average is the average of the index close values each month of the policy year. If the percentage change is positive for the policy year, then you will earn the percentage change multiplied by the participation rate. If the percentage change is negative for the policy year, then you will earn an interest credit of 0%. You will never earn less than 0%.

The table below shows an example of how the index average and monthly average percentage change is calculated:

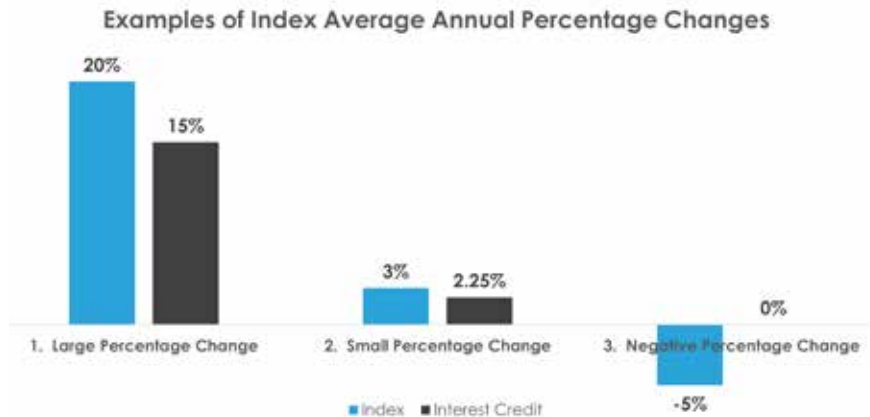
Month	1	2	3	4	5	6	7	8	9	10	11	12
Index Close	1,200	1,050	900	950	1,100	1,300	1,500	1,350	1,300	1,300	1,250	1,200

Initial Index Close = **1,000**

Index Average (Average of months 1-12) = **1,200**

Percentage Change = $1,200 / 1,000 = 20\%$

Here are a few examples of **Monthly Average with Participation Rate**, assuming a 75% participation rate:



1. Large Percentage Change

The underlying index had an index average annual percentage change of 20%. Your interest credit would be 15% (75% of 20%).

2. Small Percentage Change

The underlying index had an index average annual percentage change of 3%. Your interest credit would be 2.25% (75% of 3%).

3. Negative Percentage Change

The underlying index had a negative percentage change of 5%. In this case, you will receive the annual floor of 0% as your interest credit. Congratulations! Your retirement savings did not decline.

Key Points:

- The change in the index is based on the index close value at the beginning and average of the index close values on the twelve monthiversaries.
- Interest credits only occur at the end of the policy year. No interest credits occur during the policy year.
- Participation rates are declared annually and are guaranteed for one policy year.
- Participation rates may change for future policy years but will never be less than the minimum in the policy.
- The participation rate of 75% is only for the purposes of this example and is not intended to represent a specific product.

Monthly Average with Participation Rate is currently available with the S&P 500® Index.

Monthly Average with Spread Crediting Strategy

Monthly Average with Spread is an indexed crediting strategy that credits the percentage change of the index average less a spread. The index average is the average of the index close values each month of the policy year. If the percentage change less the spread is positive for the policy year, then you will earn the percentage change less the spread. The spread is the amount subtracted from the percentage change of the index average. If the percentage change less the spread is negative for the policy year, then you will earn an interest credit of 0%. You will never earn less than 0%.

The table below shows an example of how the index average and monthly average percentage change is calculated:

Month	1	2	3	4	5	6	7	8	9	10	11	12
Index Close	1,200	1,050	900	950	1,100	1,300	1,500	1,350	1,300	1,300	1,250	1,200

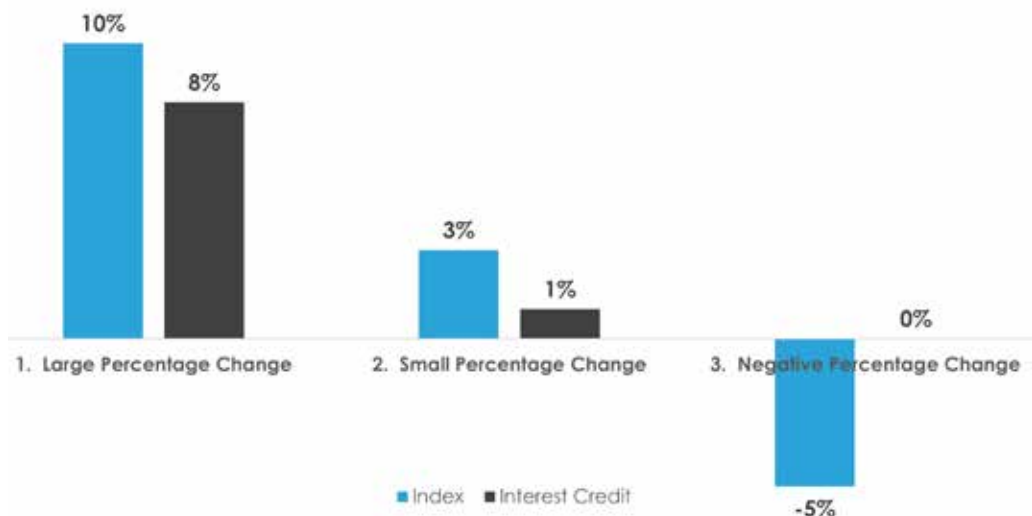
Initial Index Close = **1,000**

Index Average (Average of months 1-12) = **1,200**

Percentage Change = $1,200 / 1,000 = 20\%$

Here are a few examples of **Monthly Average with Spread**, assuming a 2% spread:

Examples of Index Average Annual Percentage Changes



1. Large Percentage Change

The underlying index had an index average annual percentage change of 10%. Your interest credit would be 8% (10% less 2%).

2. Small Percentage Change

The underlying index had an index average annual percentage change of 3%. Your interest credit would be 1% (3% less 2%).

3. Negative Percentage Change

The underlying index had a negative percentage change of 5%. In this case, you will receive the annual floor of 0% as your interest credit. Congratulations! Your retirement savings did not decline.

Key Points:

- The change in the index is based on the index close value at the beginning and average of the index close values on the twelve monthiversaries.
- Interest credits only occur at the end of the policy year. No interest credits occur during the policy year.
- Spreads are declared annually and are guaranteed for one policy year.
- Spreads may change for future policy years but will never be more than the maximum in the policy.
- The spread of 2% is only for the purposes of this example and is not intended to represent a specific product.

Monthly Average with Spread is currently available with the S&P 500® Index.



Putting it all together:

There are three steps when deciding how to allocate between the underlying indexes and associated crediting strategies:

1. Decide how much of your account value you'd like tied to the S&P 500® vs Barclays Atlas 5 vs Credit Suisse RavenPack AI. There are no limitations – you can allocate 100% to any of the three indexes - or a combination of all. Please keep in mind allocations can be updated each policy year.

2. Choose between type of crediting strategy: annual point-to-point, monthly average and monthly point-to-point:

Annual Point-to-Point is very simple since it only looks at the underlying index at the beginning and end of each policy year. However, its performance is highly sensitive to the index close values on those two dates.

Monthly Average is a little more complicated since it uses the underlying index close values at the start of each policy month. However, it's less sensitive to index performance on any one day and can provide more consistent performance.

Monthly Point-to-Point calculates the monthly changes of the underlying index. It can provide stronger adjustments during times when the underlying index is more volatile.

3. Decide which type of adjustment (cap, participation rate or spread) you'd like applied to

The below table summarizes the crediting strategies available by index:

	S&P 500®	Barclays Atlas 5	CS RavenPack AI
Annual Point-to-Point with Cap	X		
Annual Point-to-Point with Participation Rate	X	X	X
Annual Point-to-Point with Spread/Boost		X	X
Monthly Point-to-Point with Cap	X		
Monthly Average with Cap	X		
Monthly Average with Participation Rate	X		
Monthly Average with Spread/Boost	X		

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"Barclays Atlas 5" Point-to-Point with PR, Point-to-Point with Spread, Point-to-Point with Boost:

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Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or the FIA Annuities or investors in the FIA Annuities. Additionally, SILAC as issuer or producer of the FIA Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the FIA Annuities. Investors acquire the FIA Annuities from SILAC and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the FIA Annuities. The FIA Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the FIA Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.



Credit Suisse:

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As used herein, the title "artificial intelligence" or "AI" does not imply any form of actual intelligence, learning or comprehension. The Credit Suisse RavenPack Artificial Intelligence Index relies upon an algorithm that is called "artificial intelligence" only in the limited sense that it applies static algorithmic rules to language to produce a mathematical result that might indicate relevance, novelty or a given sentiment about a company.

The rules of the Credit Suisse RavenPack Artificial Intelligence Index may be amended by Credit Suisse International (the "Index Creator"). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The end-of-day value of the Credit Suisse RavenPack Artificial Intelligence Index is published subject to the provisions in the rules of the Index. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the index other than as stipulated in the rules of these indices.

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