

Cycle indicative rates as of 02/11/2025 for Cycles launching 02/20/2025

Cycle index account (Cycle) indicative rates provide an estimate of what the rate will be for an upcoming Cycle. **These rates are for both new and renewing Cycles.** These rates are an indication of what can be offered under current market conditions. *They are not guaranteed and are subject to change.* The final rate will be set on the Cycle Start Date.

Indexes	Protection level	1-year	3-year	6-year	
		Cap rate	Cap rate	Cap rate	Participation rate
S&P 500® Index	10% buffer	13.00%	65.00%		110.00%
	20% buffer			125.00%	
	30% buffer	8.25%		65.00%	
	10% floor	11.00%	25.00%	55.00%	
Nasdaq-100 Max 30™ Index	10% buffer	35.00%			115.00%
	20% buffer				105.00%
	30% buffer	10.00%		350.00%	
MSCI EAFE Index	10% buffer	20.00%			110.00%
Russell 2000® Index	10% buffer	19.00%			

Cycle availability may vary by state or financial institution. Rates are not annual rates.

Key terms

- **Cap rate:** The maximum rate that will be credited to a Cycle on the maturity date.
- **Participation (Par) rate:** The percentage of the underlying index’s positive return that’s credited to the Cycle.
- **Buffer:** Provides first-loss protection up to the specified percentage chosen (10%, 20%, 30%). If losses extend beyond the buffer, you absorb the additional losses.
- **Floor:** Provides stop-loss protection once losses meet the floor percentage (10%).

Cycle Transition Rules

Your Contract must be active to enter a Cycle, with active allocation instructions on file to direct your investment into the Cycle. Cycles start on the third Thursday of each month. Once a Cycle has launched, additional investments into that specific Cycle are not allowed. Once instructions are received and in good order, money will transfer from the Default Account to the Cycle Index Account on the Cycle Start Date. We must receive your instructions and funds no later than 3:00 pm (CST) the business day prior to the Cycle start date. If a Cycle does not launch, money will remain in the Default Account until we receive new allocation instructions. As funds transfer through the Default Account, the value is based on the market value of the fund. Therefore, the value could be more or less than the original investment.

Cycle Bailout

Should the final rate on any Cycle be unsatisfactory to you, you may bail out of the Cycle(s). To exercise your right to bail out from a Cycle, you must notify us within 10 business days from the date the final rate notice was sent. Ten-day timeline may vary by state but will be no less than 10 business days. The bailout proceeds will be equal to the entire amount you allocated to the Cycle on the Cycle Start Date. If you choose to exercise this right, you must provide reallocation instructions.

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Contact your financial professional for more information.

An investment in the LiveWell Dynamic Annuity® is subject to the risk of poor investment performance and can vary depending on the performance of the investment options you choose. Each investment option has its own unique risks. You should review the investment options before making an investment decision. The prospectus and/or summary prospectus contain this and other information. You can visit srlivewell.com/prospectus, or call 866-747-3421 to obtain a current prospectus for the LiveWell Dynamic Annuity and its underlying investment options.

The risk of loss occurs each time you move into a new Cycle Indexed Account after the end of an indexed term. The protection level option selected in the indexed account helps protect you from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

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Product and feature availability may vary by state and financial institution.

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