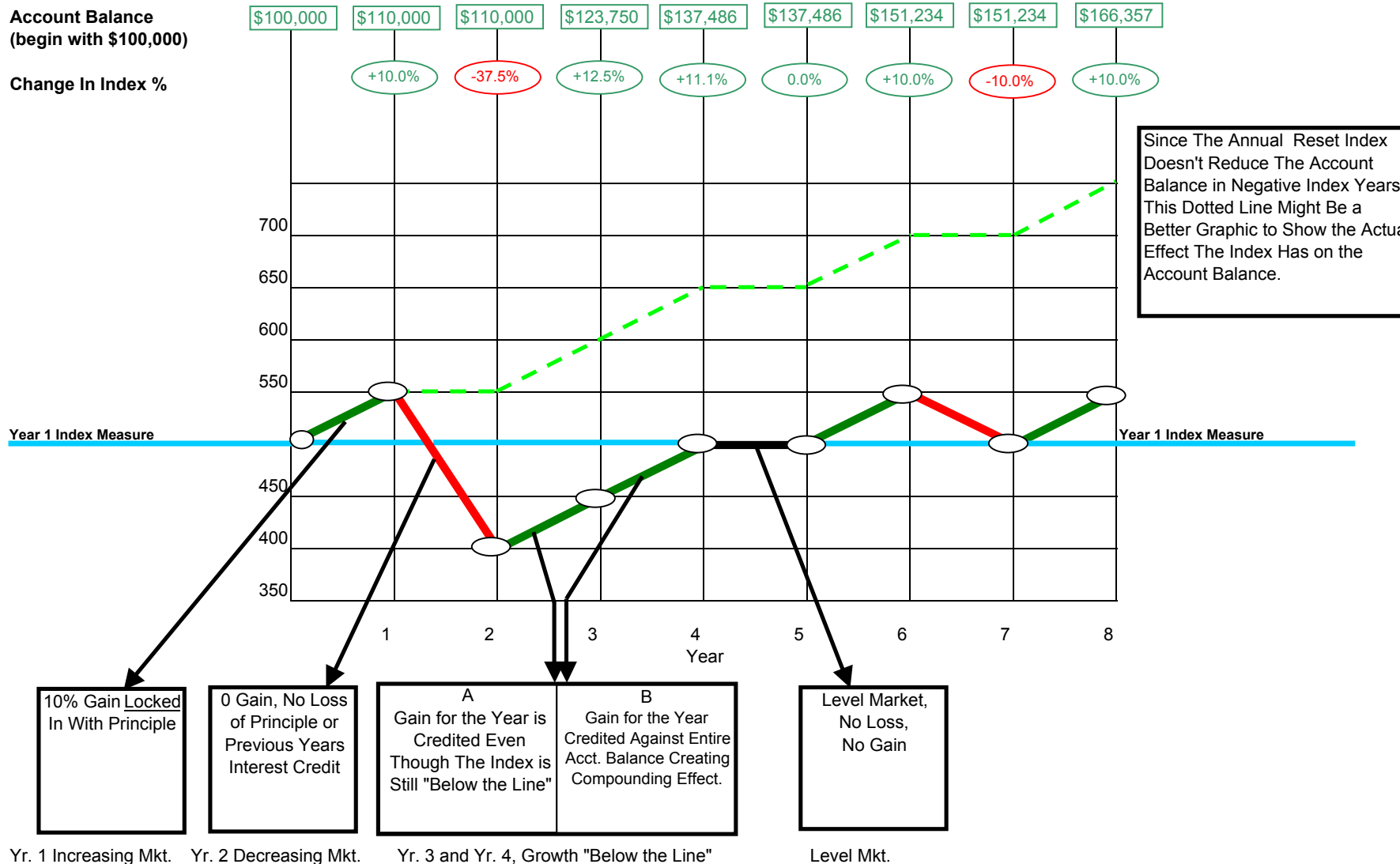


# Example of Annual Reset Crediting



This example is based on Hypothetical numbers for the purpose of demonstrating the Annual Reset Crediting method, and in no way is meant to project or reflect any specific markets or interest rates.

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