



Index 10-Year Treasury Strategy

Strategy Description	The crediting yield for the Index 10-Year Treasury Strategy is tied to the yields paid on 10-year U.S. Treasury notes. An average of the interest, or yields, paid on these notes, less no more than the guaranteed maximum administrative charge, determines your crediting yield.
Risk Profile	This strategy is designed for people who want earnings based on the performance of high-quality Treasuries and who are comfortable with the potential for fluctuating values as rates change.
Interest Crediting	The crediting yield for this strategy varies monthly based on changes in average 10-year U.S. Treasury yields. Each month, you will receive the crediting yield determined by the index performance less an administrative charge. The annualized crediting yield is set on the first day of each month and is credited daily through the end of each month.
Transferability	Strategy transfers are not available.
Adjustments	<p>A market value adjustment (MVA) is triggered when you access more than the surrender charge-free withdrawal amount in any contract year. "Access" is defined as a withdrawal, election of a settlement option, surrender, or payment of a death benefit. The MVA could result in an increase or decrease in your Annuity Cash Value.</p> <p>The adjustment is based on a formula that recognizes changes in average 10-year Treasury yields over time. A decrease in 10-year Treasury yields will likely result in a positive MVA. An increase in 10-year Treasury yields will likely result in a negative MVA. The MVA ceases after 10 years from the date of each premium.</p> <p>For example, assume you place \$100,000 in an annuity using the Index 10-Year Treasury Strategy and after five years it grows to \$130,000. If the market value adjustment results in a 2% decrease over this period, upon surrender, your cash value will adjust to:</p> $\$130,000 \times 98\% = \$127,400.$

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Galveston, TX


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