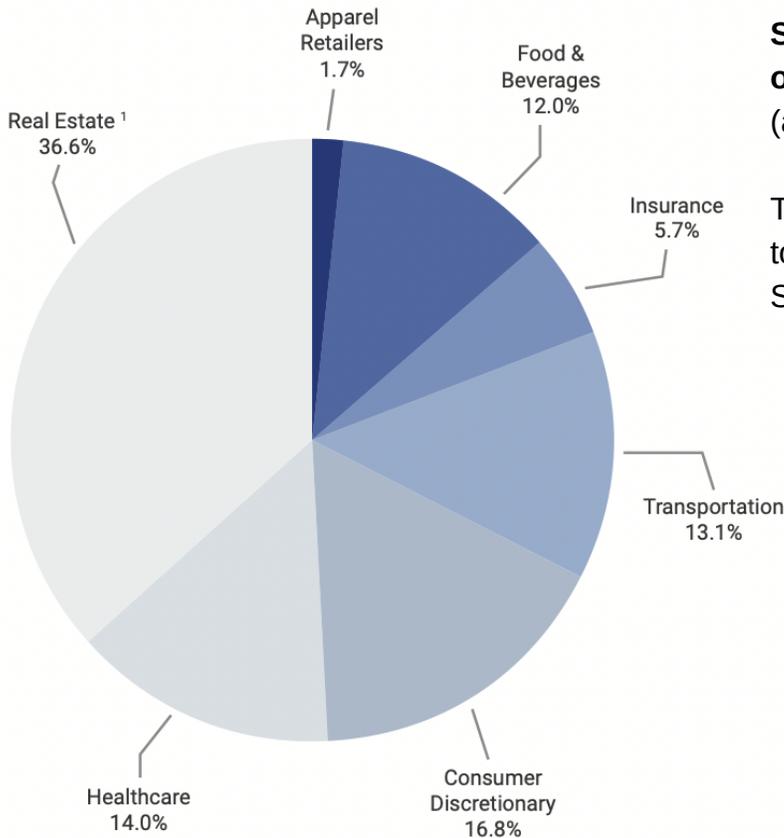




# Credit Suisse Retiree Balanced Index

## Crediting Strategy

The Credit Suisse Retiree Balanced Index implements a systematic strategy designed to capitalize on the expanding retiree population and associated expenditure patterns, and to adapt to various market conditions and generate consistent returns over time. The equity component of the Index allocates across the 7 economic sectors that are representative of one or several categories of consumer spending in the United States and may benefit the most from the growth of retiree expenditures in the United States.



### Sector Allocation of the Equity Component of the Credit Suisse Retiree Balanced Index (as of November 1st, 2021)

The equity component is rebalanced each year to reflect the new annual Consumer Expenditure Survey released every September.

1. Effective September 19, 2016, S&P removed the real estate industry group from the financials sector and established the newly created real estate sector. As of the date of this Factsheet, the real estate sector contains only the real estate industry group. The Index Family Includes the S&P 500 Real (Industry Group) Index Total Return (Bloomberg ticker SPTR5EST) from inception to, and including, September 30, 2016 and the S&P Real Estate (Sector) Index Total Return (Bloomberg ticker SPTRRLST) from, and including, October 3, 2016. The closing levels of SPTRRLST and SPTR5EST on September 30, 2016 were both 375.83.



## STRATEGIC GOAL

With the Credit Suisse Retiree Balanced Index crediting strategy from Oceanview Life, we further our commitment to provide options that benefit the modern retiree or pre-retiree, in preserving and growing their retirement savings.

You can reach the Oceanview Sales and Marketing Teams  
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