

S&P 500 Daily Risk Control 5% Index

The S&P 500 Daily Risk Control 5% Index represents a portfolio consisting of the S&P 500 and a cash component accruing interest that dynamically adjusts to target a 5% level of volatility. The risk control framework is applied to the underlying S&P 500 Index and helps to reduce portfolio volatility to the 5% target by moving a portion of the portfolio allocation from the S&P 500 index to cash in volatile markets, and from cash to the underlying index in less volatile markets



A risk overlay to help reduce volatility

S&P 500 Daily Risk Control Indices use an overlay designed to maintain risk at a predefined level - in this case, up to 5% volatility.

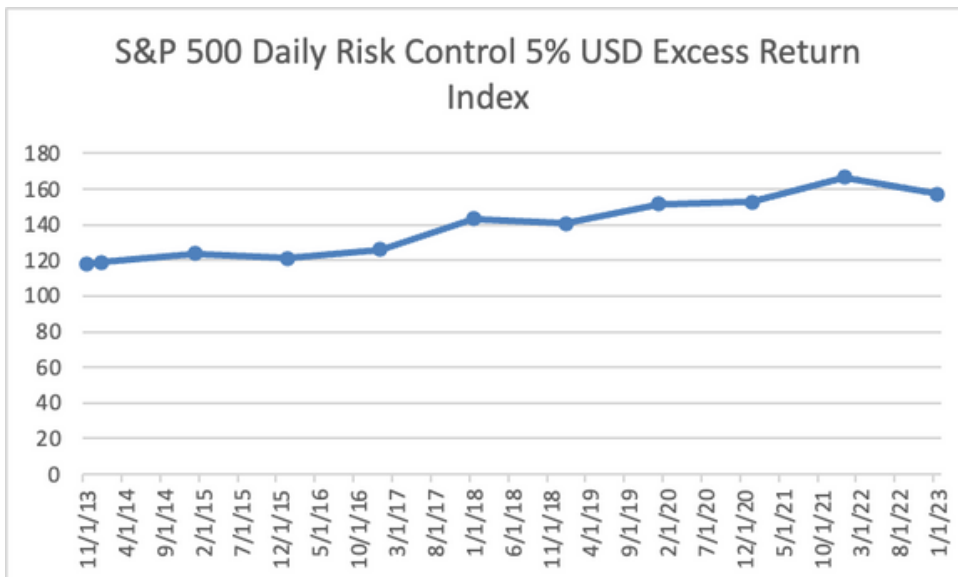
Why This Index?

The index offers an opportunity to diversify interest-crediting opportunities with a strategy that may perform better than capped strategies in the right environment. The high participation rate has the potential to take good index performance and produce excellent interest crediting.

Significant Live History

The index was launched on May 13, 2009, boasting over a decade of actual return history, a rarity among indexed accounts of this type.

S&P 500 Daily Risk Control 5% Annual Index Returns: 2015-2023





STRATEGIC GOAL

With the S&P 500 Daily Risk Control 5% Excess Return 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.

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