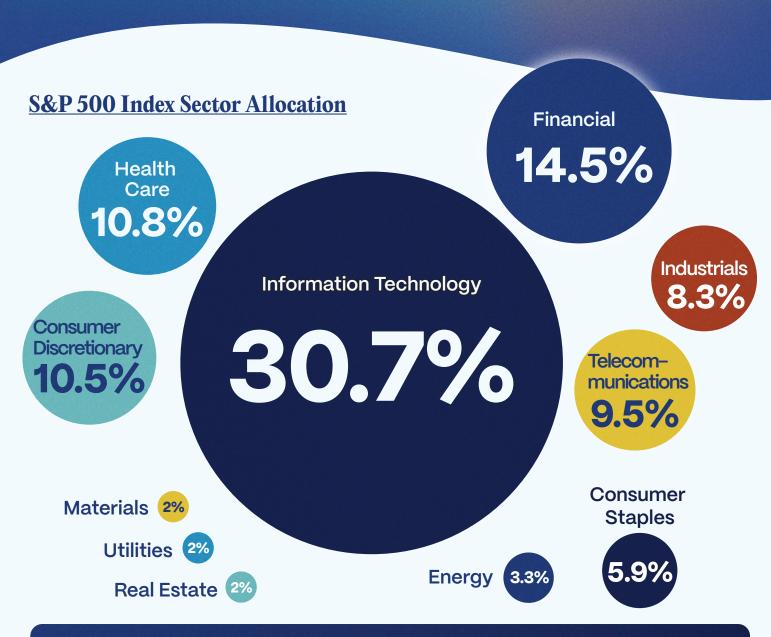


## S&P 500 Index Crediting Strategy

By selecting a crediting strategy linked to the S&P 500 Index, you can benefit from interest credits tied to the performance of some of America's most recognized companies. While your funds are not directly invested in the index or in individual stocks, this strategy allows you to participate in market-linked growth potential without exposing your initial principal to losses from market downturns.



A crediting strategy linked to the S&P 500 Index allows you to participate in potential market gains while protecting your principal against market losses, simplifying your investment decision by focusing on one of the most respected and proven indices available.



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