WealthChoice Index Crediting Strategies

Kuvare UNITEDLIFE INSURANCE COMPANY

S&P 500® Dynamic Intraday TCA Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of a single crediting strategy across multiple crediting rate scenarios. It provides insight into how the strategy would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates
Using a standardized 20-year year-end lookback period ending December 31, 2025

Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
S&P 500® Dynamic Intraday TCA Index Point-to-Point Cap	8.00%	6.15%	5.34%	6.04%	5.72%	6.94%	4.84%
	10.00%	7.53%	6.51%	7.41%	6.89%	8.25%	4.84%
	12.00%	8.76%	7.53%	8.64%	8.05%	9.56%	4.84%
	14.00%	9.92%	8.49%	9.80%	9.21%	10.86%	4.84%

How the S&P 500® Dynamic Intraday TCA Index Works

- The index is linked to the S&P 500, while actively adjusting exposure throughout the day.
- It monitors market volatility and trading conditions in real time.
- When markets are calm, the index can keep more exposure to stocks.
- As markets become riskier, it automatically reduces exposure to help manage risk.
- These adjustments happen according to pre-set, rules-based formulas, not human judgment.

In simple terms: this index actively manages risk by adjusting exposure—scaling up in stable markets and dialing back during periods of higher volatility.

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Barclay's Global Quality Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of a single crediting strategy across multiple crediting rate scenarios. It provides insight into how the strategy would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates
Using a standardized 20-year year-end lookback period ending December 31, 2025

Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
Barclays Global Quality Index Point-to-Point Participation Rate	150%	10.91%	5.87%	5.87%	2.84%	0.92%	0.00%
	165%	11.98%	6.44%	6.44%	3.12%	1.02%	0.00%
	175%	12.69%	6.81%	6.81%	3.30%	1.08%	0.00%

How the Barclays Global Quality Index Works

- Managed by Barclays, this index uses quality stocks, global bonds, and commodities to seek returns while targeting a specific level of risk.
- Utilizing a Bond Switch Signal, Barclays determines whether to allocate exposure to Fixed Income in each region.
- Every business day, every possible combination of underlying components is evaluated to maximize long-term return potential.
- Barclays then runs a second optimization process to adjust based on short-term market trends using techniques from momentum investing.
- Finally, the exposure to the resulting portfolio is adjusted up or down in an attempt to maintain a 5% volatility control target.

In simple terms: the Barclays Global Quality Index provides exposure to equities from the US, Europe and Japan while also aiming to stabilize exposure to risk.

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S&P 500® Price Return Index

Comparative Index Crediting Examples

The table below illustrates the historical performance of a several crediting strategies across multiple crediting rate scenarios. It provides insight into how the strategies would have performed in different market environments, including best and worst 10 year periods, as well as recent performance across shorter time horizons.

These examples are intended for context only. Current crediting rates and future results may vary.

Average Growth Rates
Using a standardized 20-year year-end lookback period ending December 31, 2025

Crediting Strategy	Crediting Rate Examples	Best 10 Years	Worst 10 Years	Last 10 Years	Last 5 Years	Last 3 Years	Last Year
S&P 500® Index Point-to-Point Cap	6%	4.77%	4.09%	4.77%	4.77%	6.00%	6.00%
	9%	7.14%	5.85%	7.14%	7.14%	9.00%	9.00%
	11%	8.65%	6.96%	8.65%	8.71%	11.00%	11.00%
S&P 500® Index Point-to-Point Participation Rate	25%	3.83%	2.59%	4.13%	4.54%	5.36%	4.10%
	35%	5.35%	3.61%	5.76%	6.34%	7.51%	5.74%
	45%	6.85%	4.62%	7.39%	8.13%	9.65%	7.37%
S&P 500® Index Monthly Sum Cap	2.00%	6.24%	2.73%	5.16%	5.11%	4.94%	5.34%
	2.25%	7.17%	3.23%	6.14%	6.33%	6.47%	6.76%
	2.50%	7.98%	3.66%	7.00%	7.37%	7.81%	7.77%
S&P 500® Index Performance Trigger	5.25%	4.18%	4.18%	4.18%	4.18%	5.25%	5.25%
	6.25%	4.97%	4.97%	4.97%	4.97%	6.25%	6.25%
	7.25%	5.76%	5.76%	5.76%	5.76%	7.25%	7.25%

How The S&P 500 Price Return Index Works

- Widely regarded as the best single gauge of large-cap U.S. equities, this index is comprised of the 500 leading companies in the stock market.
- The index price is based on the performance of the stocks associated with the 500 companies that comprise the index.
- Every day, the index compares its opening price to its closing price. If the opening price is higher than the closing price, the index loses value. If the closing price is higher than the opening price, the index gains value.
- The value of this version of the S&P 500 index does not include dividends in the return.

In simple terms: the S&P 500 remains one of the most well-known financial benchmarks. It has an easy-to-grasp structure, accessible performance tracking, and features iconic brands that many people know and utilize in their everyday lives.

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It is important to consult with a financial professional when diversifying across crediting strategies that could align with financial goals, risk tolerance levels, and time horizons.

Indices that do not have at least 10 years of actual performance history cannot be illustrated in all states. All information for an index prior to its Launch Date is hypothetical back-tested, not actual performance, and based on the index methodology in effect on the Launch Date. Back-testing is a method of demonstrating how an index may have performed in the past based on how it has performed recently. It is used to produce hypothetical results for a specific period when results are otherwise unknown or not available. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias.

The calculations used assume static crediting rates and do not include a bonus or withdrawals. Non-guaranteed cap and par rates may change each contract year and may create better or worse performance than shown here. The range of crediting rates shown above may be different than current crediting rates. This flyer is updated on an annual basis. Refer to the Interest Rate Bulletin for current rates and to the Crediting Options Guide for more details about each index.

Fixed Indexed Annuities are not stock market investments and do not directly participate in any stock or equity investments. An annuity may not increase in value, depending on the interest crediting accounts you select.

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value

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