

You can choose from one or a combination of the index strategies or the Fixed Account listed below as well as buffers that can help limit loss. If you need assistance in reading this document, [click here](#).

Index Crediting Strategy	Term	Buffer	S&P 500	MSCI EAFE	Invesco QQQ ETF	iShares Russell 2000 ETF	AB 500 Plus Index <sup>1</sup>
Cap Rate	1-year	10%	16%	17%	17.25%	22%	-
		15%	11.75%	12%	14%	17%	
		30%	8.5%	8.75%	9.75%	10.5%	
		100%	6%	-	-	-	
	3-year	10%	75%	Uncapped	65%	110%	Uncapped
		20%	40%	300%	42%	55%	45%
	6-year	20%	80%	Uncapped	90.00%	125%	Uncapped
		30%	60%	100%	75.00%	70%	65%
100%		40%	-	-	-	-	
Participation Rate with Cap	6-year	10%	Par Rate: 125% Cap Rate: 70%	Par Rate: 140% Cap Rate: 90%	Par Rate: 130% Cap Rate: 75%	Par Rate: 135% Cap Rate: 100%	Par Rate: 135% Cap Rate: 70%
		20%	Par Rate: 110% Cap Rate: 65%	Par Rate: 130% Cap Rate: 75%	Par Rate: 125% Cap Rate: 70%	Par Rate: 120% Cap Rate: 100%	Par Rate: 130% Cap Rate: 60%
Enhanced Cap Rate	1-year	10%	Spread A: 1.25% Cap Rate: 19.5%	Spread A: 1.25% Cap Rate: 25%			
			Spread B: 2% Cap Rate: 25%	Spread B: 2% Cap Rate: Uncapped			
		15%	Spread A: 1.25% Cap Rate: 14.5%	Spread A: 1.25% Cap Rate: 16%			
			Spread B: 2% Cap Rate: 16.5%	Spread B: 2% Cap Rate: 20%			
Dual Directional	1-year	10%	12%				
		15%	7.5%				
	6-year	10%	90%				
		15%	75%				
		20%	65%				

**UNCAPPED GROWTH OPPORTUNITY INDEX CREDITING STRATEGIES (NO MAXIMUM AMOUNT OF CREDIT)**

Index Crediting Strategy	Term	Buffer	S&P 500		MSCI EAFE		Invesco QQQ ETF		iShares Russell 2000 ETF		AB 500 Plus Index	
Tiered Participation Rate	6-year	5%	Tier 1 0-20% 100%	Tier 2 >20% 104%	Tier 1 0-10% 100%	Tier 2 >10% 140%	-	-	Tier 1 0-20% 100%	Tier 2 >20% 103%	Tier 1 0-15% 100%	Tier 2 >15% 120%
		10%	Tier 1 0-20% 100%	Tier 2 >20% 100%	Tier 1 0-10% 100%	Tier 2 >10% 135%	-	-	Tier 1 0-15% 100%	Tier 2 >15% 110%		

**FIXED ACCOUNT**

<b>Fixed Account</b>	<b>3%</b>
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Wells Fargo version

1 The rules for calculating the AB 500 Plus Index<sup>SM</sup> include an annual 0.75% reduction, which accrues daily, meaning that a small portion of that reduction is included in the published Index Value each day. The reduction is included to aid in setting the cap and participation rates and/or buffer levels of the Index Strategy with which the Index is used. Please see the prospectus for additional details.

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