

NASDAQ GENERATIONS 5

DISRUPTORS OF TODAY & TOMORROW

WHAT IS IT?

Innovators are market leaders – they are startups and unicorns that disrupt industry, reshape society and create value. The **Nasdaq Generations 5** Index provides access to these disruptive innovators of today and tomorrow.

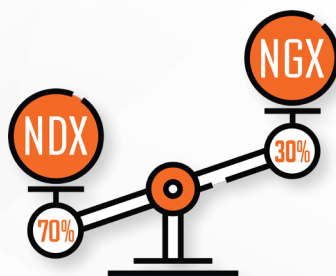
The Nasdaq Generations 5 Index is a collaboration between Nasdaq, Salt Financial and SILAC and is available exclusively on SILAC fixed indexed annuities. It's a multi-asset index that targets a 5% volatility level, powered by Salt Financial's truVol® technology.

COMPONENTS:

The Index provides exposure to *disruptors of today through the Nasdaq-100* and *disruptors of tomorrow through the Nasdaq Next Generation 100* while diversifying with US Treasury futures featuring a unique two-step model designed to help manage a rising interest rate environment.

EQUITY COMPONENT

The equity component is weighted:



70% to the Nasdaq-100 (NDX)
30% to the Nasdaq
Next Generation 100 (NGX)

FIXED INCOME COMPONENT

The fixed income component features a 2-year or a 10-year U.S. Treasury Bond



STOP-LOSS COMPONENT

A unique feature that protects performance in various interest rate environments.



UNIQUE FEATURES



DISRUPTORS OF TODAY

The Nasdaq-100 (NDX) is home to some of the world's most innovative companies. It includes 100+ of the largest domestic and international non-financial companies listed on the Nasdaq Stock Market based on market capitalization. These are companies that drive markets forward through innovation.



DISRUPTORS OF TOMORROW

What if you could have accessed today's disruptors sooner? This is where the Nasdaq Next Generation 100 (NGX) Index comes in. It's designed to measure the performance of the next generation of Nasdaq-listed non-financial companies – the largest 100 companies outside of the Nasdaq-100 Index. Numerous companies have been part of the Nasdaq Next Generation 100 prior to joining the Nasdaq-100.



POWERED BY truVol®

Salt Financial's truVol® technology seeks to drive stronger performance through more responsive volatility targeting enhanced by the use of intraday data. Instead of only looking at end-of-day prices to target the 5% volatility level, it uses over twenty data points each day to respond faster to market events and adjust exposure accordingly.



DYNAMIC FIXED INCOME

The index uses 10-Year US Treasury futures to help diversify and smooth out returns, switching to lower risk 2-Year Treasuries when stocks and bonds are moving in the same direction. If interest rates rise in the short-term, a secondary stop-loss mechanism may be triggered, allocating to cash to help avoid exposure to declining bond prices. This can help the index to not be dragged down by bonds when interest rates are rising.

INDEX PERFORMANCE:

Nasdaq Generations 5 has back-tested performance since 10/31/2006 and went live on 8/11/2022. Historical returns for the last ten years are below:

Year	Date	NDXGEN5 Close Value	NDXGEN5 Gain
0	12/31/2011	140.21	n/a
1	12/31/2012	149.97	6.96%
2	12/31/2013	163.12	8.77%
3	12/31/2014	178.82	9.62%
4	12/31/2015	184.74	3.31%
5	12/31/2016	189.39	2.52%
6	12/31/2017	209.07	10.39%
7	12/31/2018	215.04	2.86%
8	12/31/2019	241.80	12.44%
9	12/31/2020	278.26	15.23%
10	12/31/2021	286.09	2.68%

TICKER:
NDXGEN5

**10-YEAR ANNUALIZED
EFFECTIVE RETURN =**
7.39%

EXAMPLE OF CREDITING STRATEGY PERFORMANCE

Nasdaq Generations 5 is available with the following crediting strategies:

ANNUAL POINT-TO-POINT WITH PARTICIPATION RATE ANNUAL POINT-TO-POINT WITH SPREAD/BOOST

Year	Date	NDXGEN5 Gain	NDXGEN5 Annual P2P PR 120%	NDXGEN 5 Annual P2P Spread 1.00%	NDXGEN5 Annual P2P Boost 1.00%
0	12/31/2011	n/a	n/a	n/a	n/a
1	12/31/2012	6.96%	8.35%	5.96%	7.96%
2	12/31/2013	8.77%	10.52%	7.77%	9.77%
3	12/31/2014	9.62%	11.55%	8.62%	10.62%
4	12/31/2015	3.31%	3.97%	2.31%	4.31%
5	12/31/2016	2.52%	3.02%	1.52%	3.52%
6	12/31/2017	10.39%	12.47%	9.39%	11.39%
7	12/31/2018	2.86%	3.43%	1.86%	3.86%
8	12/31/2019	12.44%	14.93%	11.44%	13.44%
9	12/31/2020	15.23%	18.27%	14.23%	16.23%
10	12/31/2021	2.68%	3.22%	1.68%	3.68%
Annualized Effective Return		7.39%	8.85%	6.39%	8.39%

Stated interest credits are not to be construed as guarantees or estimates of amounts paid in the future.

*Please see the [How Your Annuity Will Grow](#) document for a detailed description of each crediting strategy.



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