

Bloomberg VERSA10



VERSATILITY FOR THE UNEXPECTED. AVAILABLE ON ALL SILAC® FIXED INDEXED ANNUITIES.



WHAT IS THE BLOOMBERG VERSA 10 INDEX?

Versatility is the ability to thrive and be resourceful in various situations. During these ever-changing times, it is a trait that's more important than ever. Bloomberg Versa 10 is designed to fluidly adapt to changing economic environments.

The Bloomberg Versa 10 Index is a collaboration between Bloomberg, Royal Bank of Canada, Salt Financial and SILAC and is available exclusively on all SILAC fixed indexed annuities. It is a multi-asset index that targets a 10% volatility level, powered by Salt Financial's truVol technology.

COMPONENTS:

The Index provides exposure to US large cap companies, US Treasuries and a unique protection component that utilizes gold and the US Dollar to mitigate stressful economic times. It includes strategies to mitigate market losses and to help manage a rising interest rate environment.



Growth

The **equity** component provides exposure to U.S. large cap companies.



Fixed

The **fixed income** component features 2-year or 10-year U.S. Treasury Bonds.



Protection

A unique combination of **US Dollar & Gold** provides protection during stressful economic times.



UNIQUE FEATURES:



Equity Protection During Market Corrections

The index is designed to have a rapid response to market changes. If equities start to decline, it can quickly decrease equity exposure. If the market starts to recover, then it can increase exposure immediately to participate in a market rally. During deep corrections, its performance can be enhanced by market losses due to unique mitigation strategies.



Interest Rate Protection

The bond component is intended to provide downside protection during volatile times and is designed to navigate different interest rate environments with ease. If interest rates fall, then it increases exposure to bonds to participate in rising bond prices. If interest rates rise, then short bond positioning protects against falling bond prices. This feature can help the index to not be dragged down by bonds when interest rates are rising.



Dynamic US Dollar

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Smart Gold

Bloomberg Versa 10 provides SILAC's first commodity component within an index. Gold provides protection against inflation and tends to perform well during economic stress. The index only allocates to gold if there's positive trends relative to large caps, fixed income and the US Dollar mitigation strategies.

INDEX PERFORMANCE:

Bloomberg Versa 10 has back-tested performance since June 25, 2007 and went live on March 21, 2025. Historical returns for the last ten years are shown on the right:

10-YEAR ANNUALIZED EFFECTIVE RETURN =
12.97%

Year	Date	BVERSA10 Close Value	BVERSA10 Index Gain
Start	12/31/2014	3,108.39	n/a
1	12/31/2015	3,137.10	0.92%
2	12/31/2016	3,185.20	1.53%
3	12/31/2017	3,894.89	22.28%
4	12/31/2018	3,971.86	1.98%
5	12/31/2019	5,167.24	30.10%
6	12/31/2020	7,159.47	38.56%
7	12/31/2021	8,109.61	13.27%
8	12/31/2022	8,694.13	7.21%
9	12/31/2023	10,415.56	19.80%
10	12/31/2024	10,519.78	1.00%

EXAMPLE OF CREDITING STRATEGY PERFORMANCE:

Bloomberg Versa 10 is available with the Annual Point-to-Point with Participation Rate crediting strategy.

Year	Date	BVERSA10 Index Gain	BVERSA10 Annual P2P PR 80%
Start	12/31/2014	n/a	n/a
1	12/31/2015	0.92%	0.74%
2	12/31/2016	1.53%	1.23%
3	12/31/2017	22.28%	17.82%
4	12/31/2018	1.98%	1.58%
5	12/31/2019	30.10%	24.08%
6	12/31/2020	38.56%	30.84%
7	12/31/2021	13.27%	10.62%
8	12/31/2022	7.21%	5.77%
9	12/31/2023	19.80%	15.84%
10	12/31/2024	1.00%	0.80%
Annualized Effective Return:		12.97%	10.47%

Bloomberg **VERSA10** Index

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