

Janus SG Lighthouse Index Summary and Performance

The Janus SG Lighthouse Index relies on the historical observation that stocks of companies that provide earnings guidance tend to outperform stocks of companies that do not.

WHY DOES JANUS SG LIGHTHOUSE FOCUS ON COMPANIES THAT PROVIDE EARNINGS GUIDANCE?

Historically, companies that provided earnings guidance delivered better returns than peers. The idea is companies that provide future guidance signal both transparency and foresight, which provides investors confidence. The index seeks to capture this **transparency value** by selecting stocks that have recently provided earnings guidance.

JANUS SG LIGHTHOUSE INDEX PERFORMANCE AS OF January 30, 2023

Year-to-date Return	One-Year Return	Hypothetical 10-Year Annualized Return ¹ 01/30/2013 — 01/30/2023
0.67%	-5.21%	6.77%

1. Source: Societe Generale from April 3, 2003. All results are calculated for periods ending as the date above. The Janus SG Lighthouse Index was launched on April 15, 2020 and any performance prior to such date is hypothetical. This backtested, hypothetical, historical data has inherent limitations and is provided for illustrative purposes only. It should not be read as a guarantee or an indication of the future performance of the Janus SG Lighthouse Index. Results during these periods may have been different (perhaps considerably) had the strategy actually been in existence. Unlike actual performance records, hypothetical or simulated performances, returns or scenarios may not necessarily reflect certain market factors such as liquidity constraints. THE FIGURES RELATING TO PAST PERFORMANCES AND/OR SIMULATED PERFORMANCES REFER TO PAST PERIODS AND ARE NOT A RELIABLE INDICATOR OF FUTURE RESULTS.

JANUS SG LIGHTHOUSE 1-YEAR POINT-TO-POINT
 WITH A 120% PARTICIPATION RATE WITH **WEALTHLOCKSM**
 AS OF JANUARY 30, 2023

Year-to-date Return	One-Year Return	Hypothetical 10-Year Annualized Return ¹ 01/30/2013 — 01/30/2023
0.80%	0.00%	9.76%

The Janus SG Lighthouse is exclusively available in the **WealthLockSM** Accumulator Fixed Index Annuity. The combination of Janus SG Lighthouse performance and WealthLock ensure your account value has the opportunity to grow, but never declines*.

*A fixed index annuity is designed to be principal protected; however, if the contract has annual fees or rider fees and there is no performance credited to the account value, the account value could decline below the initial premium amount.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on changes in the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 150%, the performance of the indices underlying the Index, and the performance of the individual stocks and futures contracts included in such underlying indices, among other factors. These fees and costs, which are increased by the Index’s leverage, will reduce the potential positive changes in the Index and increase the potential negative changes in the Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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