

Invesco Peak Index Summary and Performance

The Invesco Peak Index provides dynamic exposure to equities and bonds, while targeting annualized volatility of 5%. The index equity exposure focuses on the top domestic companies based on quality across three dimensions: **efficiency, management, and earnings**.

WHY DOES INVESCO PEAK INDEX FOCUS ON HIGH-QUALITY COMPANIES?

The centerpiece of the Invesco Peak Index is a focus on quality companies. Quality is a stock characteristic, or factor, shown by academics and practitioners to deliver more attractive returns historically than the broad market¹. Quality companies tend to have a competitive advantage that offer potential to drive higher profits over longer time horizons. The Invesco Peak Index seeks to deliver greater stability and more compelling returns in all markets by focusing on one factor: **quality**.

INVESCO PEAK INDEX PERFORMANCE AS OF JANUARY 30, 2023

Year-to-date Return	One-Year Return	Hypothetical 10-Year Annualized Return 1/30/2013 — 1/30/2023
1.16%	-7.21%	4.22%

Source: Invesco. The Invesco Peak Index was launched on April 2, 2020. All data prior to a launch date is back-tested (i.e., calculations of how the index might have performed over that time period had the index existed). Back-tested performance is subject to inherent limitations because it reflects retroactive application of an index methodology and selection of index constituents with the benefit of hindsight. Past performance, actual or back-tested, is no guarantee of future performance.

1. Sloan, R. 1996. Do stock prices fully reflect information in accruals and cash flows about future earnings? *The Accounting Review* 71 (July): 289-315.

Ikenberry, D., J. Lakonishok, and T. Vermaelen. Market underreaction to open market share repurchases. *Journal of Financial Economics* 39 (1995): 181-208.

Novy-Marx, R. The other side of value: the gross profitability premium. *Journal of Financial Economics* 108 (2013): 1-28.

INVESCO PEAK 1-YEAR POINT-TO-POINT WITH A 190% PARTICIPATION RATE WITH WEALTHLOCKSM AS OF JANUARY 30, 2023

Year-to-date Return	One-Year Return	Hypothetical 10-Year Annualized Return 1/30/2013 — 1/30/2023
2.20%	0.00%	10.14%

The Invesco Peak is exclusively available in the WealthLockSM Accumulator Fixed Index Annuity. The combination of Invesco Peak's 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.

Back-tested performance is subject to inherent limitations because it reflects retroactive application of an index methodology and selection of index constituents with the benefit of hindsight. Past performance, actual or back-tested, is no guarantee of future performance.

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