

WEALTHVEST

WealthSecureSM Pro

Fixed Indexed Annuity



Issued by S.USA Life Insurance Company,
Inc., a member of Prosperity Life Group
Distributed by WealthVest

PROSPERITY
LIFE GROUP®

Conquer the retirement savings challenge

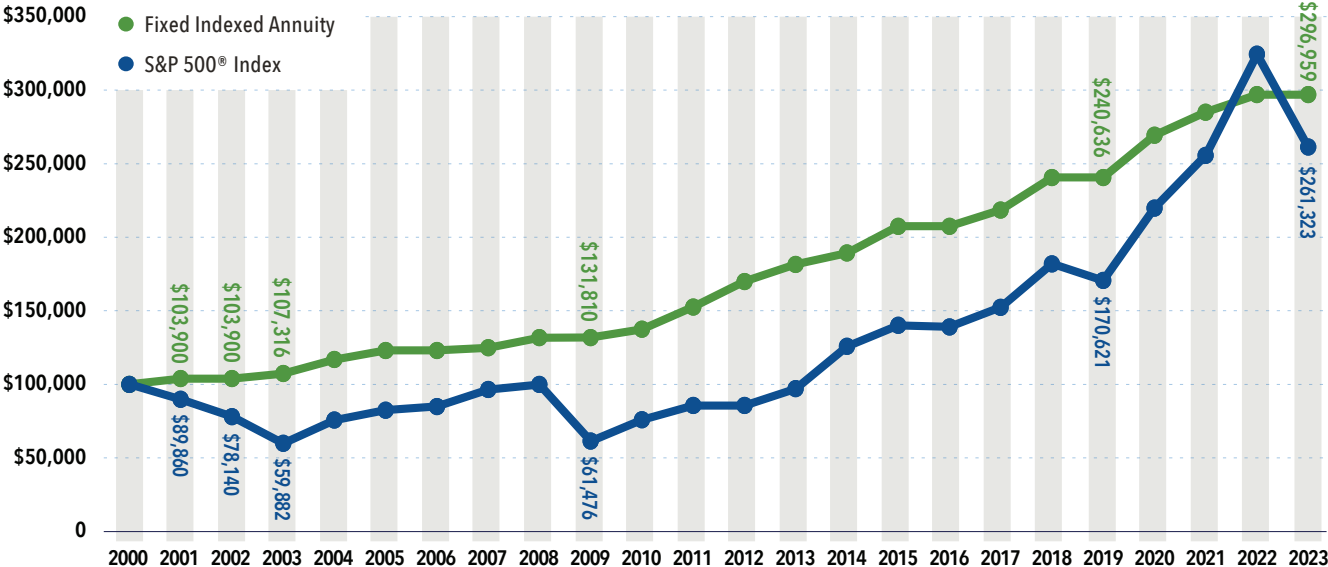
From market volatility to inflation and changing interest rates, investors face a number of challenges when planning for retirement. It can be difficult to decide where best to place the nest egg you have saved for retirement. You want to protect and grow your retirement savings while creating a source of guaranteed income you can't outlive.

Protect from market declines while delivering competitive returns

If you want principal protection and the potential to to earn interest based partially on market performance – without the risks associated with directly investing in the market – a fixed indexed annuity (FIA) may be right for you. A fixed indexed annuity is a tax-deferred, long-term retirement savings vehicle issued by an insurance company.

Fixed Indexed Annuity vs. Direct Investment in Stock Market*

Let's take a look at this graph to see how a \$100,000 investment into a hypothetical fixed indexed annuity would have performed relative to a direct investment into the S&P 500® since 1999. For the fixed indexed annuity the entire account value is assumed to have been allocated to a 1-year point-to-point with 125% participation rate indexed account tied to the Fidelity U.S. Quality Factor IndexSM 5% ER. In up years, the accumulated value of the fixed indexed annuity was credited interest. In down years, the FIA maintained its value and did not suffer a loss – unlike the funds invested in the S&P 500®.



Past Performance is no guarantee of future results. For illustrative purposes only.

*This graph is intended to demonstrate the upside potential for growth and the downside protection features of an FIA only. Actual results will vary. It is possible a direct investment in the stock market will outperform account value in an FIA. See page 16 for more information about this hypothetical example.

Introducing WealthSecureSM

WealthSecureSM is a single-premium fixed indexed annuity designed to help you plan for and prosper in retirement.

WealthSecureSM offers principal protection, growth potential, and the option for a guaranteed stream of income in retirement, making it suitable for both accumulation and income.

- ◇ **Principal protection:** Both your principal and any credited interest are protected against loss from negative index performance over the applicable indexed term.
- ◇ **Optimized growth:** Because any interest credited to indexed accounts is linked to the upside potential of external market indexes, you have the opportunity to accumulate long-term assets.
- ◇ **Secured lifetime income:** You have the option to add a guaranteed lifetime withdrawal benefit rider so you can enjoy retirement with confidence.
- ◇ **Tax advantages:** Earnings on your annuity generally are tax-deferred, so you won't pay taxes until funds are distributed through payout or withdrawal. Tax deferral feature may not be available if owner is not a natural person.



Prosperity Life Group

Prosperity Life Group is an innovative insurance, reinsurance, and asset management company. Collectively, its three U.S. issuing companies have a strong foundation and heritage which date back over 100 years. WealthSecureSM Pro is offered through issuing company S.USA Life Insurance Company, Inc.

As of [September 30, 2024], Prosperity Life Group Holdings has U.S. GAAP consolidated assets of \$[29] billion.

A- (Excellent) Financial Strength Rating

from **A.M. Best**

A- Financial Strength Rating

from **Kroll**

A- Financial Strength Rating

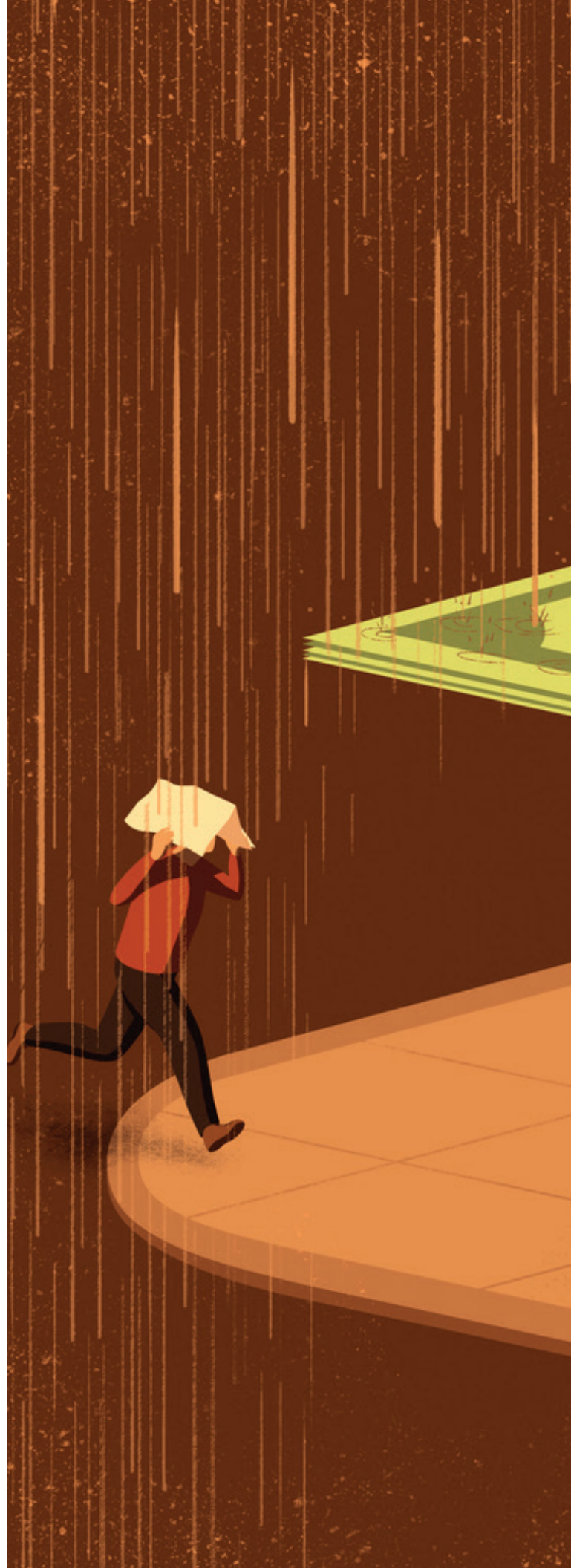
From **S&P Global**¹



Scan to learn more

1. Applies to S.USA only

A.M. Best, S&P Global, and Kroll rating information as of 9/2024. For the latest information visit: www.ambest.com, www.spglobal.com, and www.kbra.com.



Get the facts about Fidelity Investments®

Established in 1946, Fidelity Investments® is a leading provider of investment management, retirement planning, portfolio guidance, brokerage, benefits outsourcing, and other financial products and services to institutions, financial intermediaries, and individuals.

[\$5.5 trillion] total discretionary assets
under management

More than **[458]** research
professionals globally

50+ years of quantitative investment
experience

[90]+ proprietary factor-based indexes

Source: Fidelity Investments® as of [06/30/2024].

Grow your contract value

WealthSecureSM offers opportunities for growth potential and asset accumulation by crediting interest based on a fixed interest rate or by crediting interest based, in part, on the performance of an index, depending on how you elect to allocate your funds. Keep in mind that funds allocated to an indexed account are not actually invested in the selected index, so they will not always match index performance but your funds will never be reduced due to market losses.

Available Index Options

WealthSecureSM Pro offers a variety of indexed account options based on the performance of three different market indices, the S&P 500[®], Fidelity Stocks for Inflation IndexSM 5% ER, and Fidelity U.S. Quality Factor IndexSM 5% ER.

S&P 500[®]

The S&P 500[®] tracks the stock performance of 500 large companies that are listed on U.S. exchanges.

Two of the index options offered by WealthSecureSM are created by Fidelity Investments[®], a leading asset manager. These unique index options are:

Fidelity Stocks for Inflation IndexSM 5% ER

The Fidelity Stocks for Inflation IndexSM 5% ER is a multi-factor index that tilts toward inflation-sensitive sectors and industries that historically perform well in rising inflationary environments. The Index scores U.S. stocks on multiple factors: Value, Quality and Momentum. Then, the allocation tilts towards sectors and industries that tend to outperform in inflationary environments.

Fidelity U.S. Quality Factor IndexSM 5% ER

The Fidelity U.S. Quality Factor IndexSM 5% ER targets financially healthy companies based on their higher profitability and the stability of their balance sheets. The index is constructed of the top 100 U.S. companies based on these qualities.

Both Fidelity Investment[®] indices use a daily volatility control with 10-year Treasury Note Features and cash to meet a 5% volatility target, designed to deliver more consistent returns.

See the Disclosure section for more information about the indices supporting the available indexed accounts.

For more information on the Fidelity Stocks for Inflation IndexSM 5% ER please visit, <https://institutional.fidelity.com/app/indices/IXVLJ/fidelity-stocks-for-inflation-index-er.html>

For more information on the Fidelity U.S. Quality Factor IndexSM 5% ER please visit, <https://institutional.fidelity.com/app/indices/IXVLG/fidelity-quality-factor-index-er.html>

Calculating the interest

The amount of interest your annuity will earn is based on your account allocations. By offering different account allocation options, WealthSecureSM allows you to strategically position your funds based on how you think the indices will perform.

Keep in mind, by allocating amounts to an indexed account, you are not directly participating in any stocks, bonds, or other investments so you will not participate fully in index gains. However, unlike a direct market investment, your initial premium and any interest credited over time is protected and will not decrease due to negative index performance.²

You can choose to allocate your funds to one or multiple accounts. Reallocations can be made at the end of the applicable indexed term, effective on the contract anniversary.

Fixed Rate	Annual point-to-point with cap rate	1-Year or 2-Year point-to-point with participation rate	Annual point-to-point with performance trigger	2-Year or 5-Year point-to-point with QuarterLock[®] rate
Provides guaranteed growth through an annual fixed rate declared annually, which will never be less than the guaranteed minimum rate stated in your contract.	Provides opportunity for growth if the index is up over the 1-year indexed term by crediting interest at 100% of the index's growth, up to a cap declared annually. If the index is flat or down, 0% is credited.	Provides opportunity for growth if the index is up over the 1-year or 2-year indexed term by crediting interest as a percentage of the index's growth, as declared each indexed term. If the index is flat or down, 0% is credited.	Provides opportunity for growth if the index is flat or up over the 1-year indexed term by crediting interest at a specified rate declared annually. If the index is down, 0% is credited.	Provides opportunity for growth through participating in a percentage of the index's positive growth, using the highest quarterly anniversary index value attained by the index over such a period during the selected index term.
	<ul style="list-style-type: none"> ◆ S&P 500[®] 	<ul style="list-style-type: none"> ◆ S&P 500[®] (1-Year Only) ◆ Fidelity U.S. Quality Factor IndexSM 5% ER ◆ Fidelity Stocks for Inflation IndexSM 5% ER 	<ul style="list-style-type: none"> ◆ Fidelity U.S. Quality Factor IndexSM 5% ER ◆ Fidelity Stocks for Inflation IndexSM 5% ER 	<ul style="list-style-type: none"> ◆ Fidelity U.S. Quality Factor IndexSM 5% ER ◆ Fidelity Stocks for Inflation IndexSM 5% ER

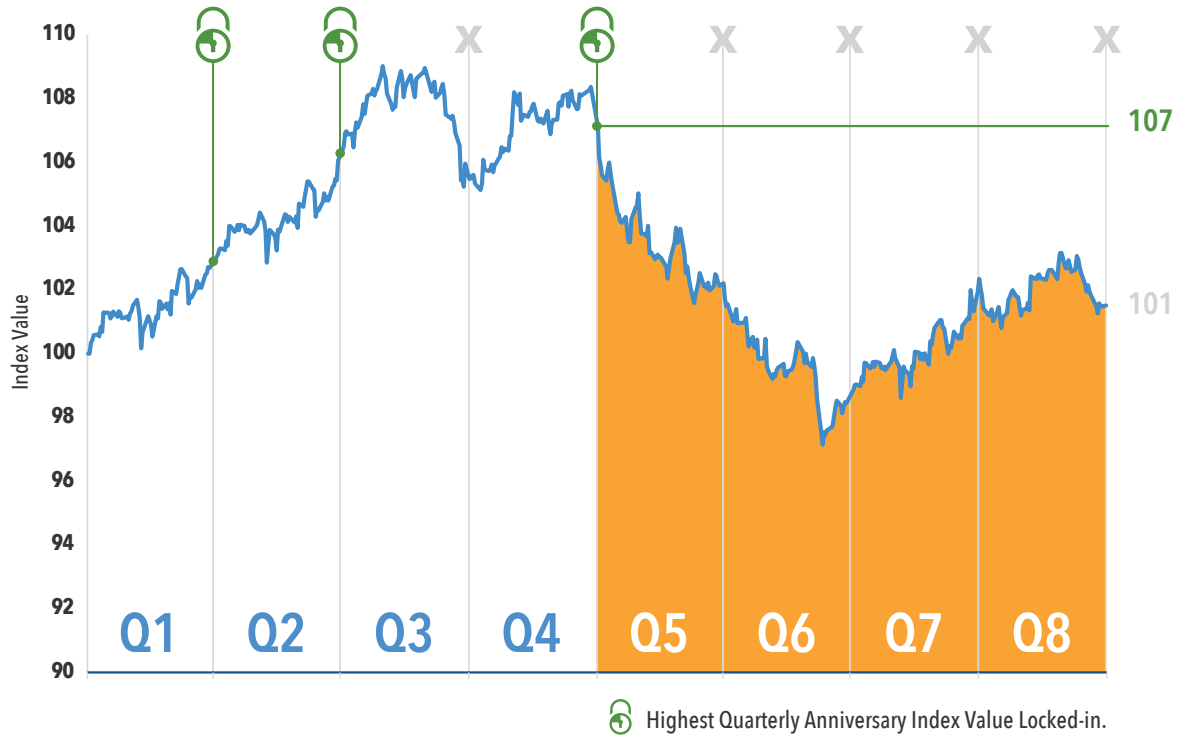
2. While the initial premium paid and any interest credited are protected from market losses, rider charges and withdrawals/distributions (net of any applicable withdrawal charge or MVA) will serve to reduce the accumulated value, and in certain circumstances may exceed any interest earned, resulting in a loss in your initial premium.

Increase your potential with QuarterLock®

QuarterLock® is a unique crediting strategy that automatically locks in the highest index value each quarterly anniversary during the indexed term, protecting your gains from mid-term index decreases. At the end of the indexed term, interest is credited to amounts in this account based on the highest quarterly anniversary index value during the indexed term –even if the index you track finishes the period at a lower value. If the index is flat or down on each quarterly anniversary during the indexed term, the account will be credited 0%, which means that your account value will not decrease. Because it's automatic no action is required on your part.

WealthSecureSM offers the QuarterLock® crediting strategy which credits interest based on the quarterly anniversary index values for the Fidelity U.S. Quality Factor IndexSM 5% ER and the Fidelity Stocks for Inflation IndexSM 5% ER, with 2- and 5-year indexed term options.

Hypothetical Example of the QuarterLock® Feature During a 2-Year Indexed Term.



This graph is meant to show how QuarterLock® works. The performance shown is hypothetical and does not reflect the performance of any specific index. Actual results will vary.



QuarterLock® automatically locks in the highest index value on each quarterly anniversary, used to determine any interest credited for the indexed term.



Create a source of guaranteed income for a lifetime

At the time of purchase, if you are 40 or over, you can add a Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider or an Enhanced Guaranteed Lifetime Withdrawal Benefit (EGLWB) Rider. The EGLWB rider works the same as the GLWB Rider, except that it provides a greater maximum annual benefit if you become permanently impaired and for this reason has a higher annual charge.³

These riders provide you the option to receive guaranteed income payments up to a maximum amount annually, known as the Maximum Annual Withdrawal Benefit. You can elect to start receiving benefit payments as of the contract anniversary that is the later of: (i) the expiration of the Waiting Period that equals one-year from contract issue date and (ii) the contract anniversary after you (and your spouse, if Joint Covered Lives option is elected) reach age 50.

Once eligible, you may request to receive an annual benefit payment up to the Maximum Annual Withdrawal Benefit, paid monthly, quarterly, semi-annually or annually. If you request less than the Maximum Annual Withdrawal Benefit, the remaining amount will not be available later. Benefit payments are deducted from your contract's accumulation value without application of any withdrawal charge or MVA. If your accumulation value reaches zero due to a benefit payment, you will continue to receive the income payments as long as you (or your spouse, if the Joint Covered Lives option is elected) are living and the rider has not terminated.

Maximum Annual Withdrawal Benefit

The Maximum Annual Withdrawal Benefit is determined when you elect to start benefit payments and equals the Ultimate Withdrawal Benefit Value (WBV) multiplied by the Guaranteed Withdrawal Percentage. After benefit payments start, the Maximum Annual Withdrawal Benefit is recomputed any time the Ultimate WBV changes (such as through excess withdrawal).

3. There is an annual charge for these riders which will be deducted from the fixed and indexed accounts on a pro-rata basis, even if there has been no interest credited to the indexed account in that year. The charge for the GLWB rider is [1.10]%, and the charge for the EGLWB rider is 1.20%, of the greater of the Guaranteed WBV and the Performance WBV prior to the benefit start date, and of the Ultimate WBV after benefit payments begin. It is assessed each contract anniversary including on the date the annuity is issued.

Guaranteed Withdrawal Percentage

The Guaranteed Withdrawal Percentage is based on your age at the time you elect benefit payments to start (age of the youngest spouse if the Joint Covered Lives option is elected).

	Single Life	Joint Lives
50	[5.50]%	[5.00]%
55	[5.50]%	[5.00]%
60	[6.00]%	[5.50]%
65	[7.00]%	[6.50]%
70	[7.50]%	[7.00]%
75+	[8.00]%	[7.50]%

**If the joint covered lives option is elected and one spouse dies, the surviving spouse may continue to take benefit payments with the Guaranteed Withdrawal Percentage adjusted to the surviving spouse's age at death; or 2) stop benefit payments and restart later with the Guaranteed Withdrawal Percentage adjusted to the surviving spouse's age at the time payments are re-started. The Maximum Annual Withdrawal Benefit will be subject to a maximum of [8]% of the remaining Ultimate Withdrawal Benefit Value per year.*



Ultimate Withdrawal Benefit Value

The Ultimate Withdrawal Benefit Value is determined on the Withdrawal Benefit Start Date and is used to determine the Maximum Annual Withdrawal Benefit available under this Rider. It equals the greater of the Guaranteed Withdrawal Benefit Value and the Performance Withdrawal Benefit Value on the Withdrawal Benefit Start Date. No interest is credited to the Ultimate Withdrawal Benefit Value after the Withdrawal Benefit Start Date.

After Withdrawal Benefit Payments begin, if the Accumulation Value, after deducting the Rider Charge, on any Contract Anniversary exceeds the Ultimate Withdrawal Benefit Value, we will increase the Ultimate Withdrawal Benefit Value to equal the Contract Accumulation Value prior to calculating the Maximum Annual Withdrawal Benefit. If your Contract Accumulation Value on any Contract Anniversary is less than your Ultimate Withdrawal Benefit Value, your Ultimate Withdrawal Benefit Value remains the same. Withdrawal Benefit Payments in a Contract Year not exceeding the Maximum Annual Withdrawal Benefit will not decrease the Ultimate Withdrawal Benefit Value.

An excess withdrawal will reduce the Ultimate Withdrawal Benefit Value pro rata by the same percentage as the excess withdrawal reduced the Contract Accumulation Value.⁴

◇ **Guaranteed Withdrawal Benefit Value**

The Guaranteed WBV is set on the contract date and grows by a guaranteed annual rate of [8.5]%, compounding, during the Accumulation Period.

◇ **Performance Withdrawal Benefit Value**

The initial Performance WBV is set on the contract date and grows by the addition of [100]% of the total interest credited to the contract's Accumulation Value each year during the Accumulation Period.

Both options provide a 5% Rider Bonus based on the initial premium of the contract. The bonus is applied to both the Guaranteed Withdrawal Benefit Value and the Performance Withdrawal Benefit Value. The rider bonus does not impact the contract's accumulation value and is solely for income purposes. A 5% bonus allows you to start at a higher benefit value, which could result in a larger maximum annual withdrawal benefit.

Interest is not credited to either the Guaranteed WBV or the Performance WBV after the Accumulation Period ends. After the Accumulation Period, if the benefit payment hasn't started, the Guaranteed WBV or the Performance WBV will only decrease in value due to withdrawals.

4. Before benefits start, withdrawals (including withdrawal charge and MVA) whether "penalty-free" or not, will reduce the Guaranteed WBV and the Performance WBV on a pro-rata basis. Once benefits start, if the sum of all withdrawals (including withdrawal charge and MVA) taken in the same contract year exceeds the Maximum Annual Withdrawal Benefit, the excess is considered an "excess withdrawal" and will reduce the Ultimate WBV and Maximum Annual Withdrawal Benefit on a pro-rata basis by the same percentage that the excess withdrawal reduced the contract's accumulation value. If benefits are suspended once started, the entire withdrawal will be considered an excess withdrawal. If you take withdrawals that reduce the Ultimate WBV to zero, the rider will terminate. Special Treatment for RMDs: Once benefits start, the benefit payment includes any RMD, but if the RMD is greater than the Maximum Annual Withdrawal Benefit, the excess will not be considered an excess withdrawal, subject to your acceptance of S.USA's calculation of the RMD amount each tax year based on the accumulation value of only your WealthSecure contract.



Increase Your Benefits Should You Become Permanently Impaired with the Enhanced GLWB Rider

With the EGLWB rider, your maximum annual benefit amount will increase to two times the Maximum Annual Withdrawal Benefit if you are impaired and the impairment is expected to be permanent. If your contract's accumulation value reaches zero or you are no longer permanently impaired, benefits continue but are reduced to the Maximum Annual Withdrawal Benefit amount.

Permanent impairment means the following, if certified by a physician to be permanent:

- ◇ **Inability to perform, without substantial assistance from another individual, at least two Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) due to a loss of functional capacity;**
- ◇ **Severe cognitive impairment requiring substantial supervision to protect you from threats to health and safety; or**
- ◇ **Confinement to a Long-Term Care Facility, Intermediate Nursing Facility, Skilled Nursing Facility, Hospice Facility, or Hospital.**

The Annuity Disclosure provided at time of sale includes further details as to these riders. Please review them carefully before purchasing the rider.

Frequently Asked Questions

What options do I have to withdraw my money without penalties?

You have the option to take up to 10% of your contract's value each year without application of withdrawal charge or MVA.⁵ This includes amounts distributed as Required Minimum Distribution (RMDs), even if more than 10%. Subject to your acceptance of S.USA's calculation of the RMD amount each tax year based on the accumulation value of only your WealthSecure contract.

What if I need to make a withdrawal above the 10% free withdrawal amount?

Except for RMDs, any withdrawal above the 10% penalty free amount will be subject to withdrawal charges and a Market Value Adjustment (MVA) if taken during the Withdrawal Charge Period applicable to your contract.

Withdrawal Charge Schedule*

Years	1	2	3	4	5	6	7	8	9	10
5 Year Plan	9%	8%	7%	6%	5%					
7 Year Plan	9%	8%	7%	6%	5%	4%	3%			
10 Year Plan	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%

*Charge is applicable percentage multiplied by the contract's accumulation value adjusted for any applicable MVA.

5. A partial withdrawal or full surrender may be subject to regular income tax and, if taken before age 59 1/2, may be subject to a 10% IRS penalty. Please consult a tax advisor prior to taking a partial withdrawal from or surrendering your annuity. Withdrawals will also reduce your benefits under the Guaranteed Lifetime Withdrawal Benefit Riders. See footnote 4 on page 12 for more information.

What is a market value adjustment (MVA) and when does it apply to me?

A market value adjustment may be applied if you make a withdrawal or surrender the contract during the Withdrawal Charge Period. An MVA may be positive, negative, or zero, generally depending on whether interest rates have decreased, increased, or stayed the same since your contract was issued. If interest rates have gone up, the MVA will likely decrease the amount you receive. If interest rates have gone down, the MVA will likely increase the amount you receive. An MVA will not apply to any RMDs, free withdrawals, or withdrawals after the Withdrawal Charge Period. For more information on MVAs, please review the annuity disclosure at time of sale and your contract.

What options do I have if I am confined to a nursing home?

You may take a withdrawal without incurring a withdrawal charge or MVA if we receive proof that, after the effective date of your annuity and while the contract is in force, you have been confined in an LTC facility, skilled nursing facility, intermediate nursing facility, or hospital due to an injury or sickness that has lasted for a period of at least 90 consecutive days.

What options do I have if I am diagnosed with a terminal illness?

You may take a withdrawal without incurring a withdrawal charge or MVA if we receive proof that, after the effective date of your annuity, and while the contract is in force, you have been diagnosed with a terminal illness (life expectancy 12 months or less).

Disclosures

Prosperity Life Group is a marketing name for Prosperity Group Holdings, LP and certain of its subsidiaries. WealthSecure is issued by S.USA Life Insurance Company, Inc., Policy Form #'s ICC22FIAPUECS22, ICC22FIAPUECS22-DP, FIAPUECW22-DP, FIAPUEFL22 and Rider Form #'s ICC22GLWRUECS22, ICC22GLWRUECS22-Enhanced, ICC19WWCRUECS19, GLWRUECW22 and GLWRUECW22-Enhanced. Not licensed in all states. Product not available in all states. Features may vary by state. S.USA is solely responsible for its contractual and financial obligations.

WealthVest is an independent financial services marketing and distribution firm specializing in fixed and fixed indexed annuities. It is not owned by, operated by, or part of Prosperity Life Group.

***Hypothetical Performance Example:** The example on page 2 is solely intended to demonstrate how a fixed indexed annuity may have performed versus direct investment in the S&P 500 over the 23-year period 12/31/99 through 12/31/23. The depiction assumes a one-time \$100,000 investment as of 12/31/99, with no withdrawals. For the fixed indexed annuity, the entire investment is assumed to have been allocated to a 1-year point-to-point with 125% participation rate account referencing the performance of the Fidelity U.S. Quality Factor Index 5% ER, with no GLWB or EGLWB rider purchased. Index returns for a given year were calculated by comparing the adjusted close from the last trade day of the preceding year with the adjusted close from the last trade day of the given year. For example, the return for 2003 was calculated using the adjusted close of the index on 12/31/02 and the adjusted close of the index on 12/31/03. Because the Fidelity U.S. Quality Factor Index 5% ER only went live in 5/1/22, results prior to that time were estimated based on what the performance might have been if the index existed during that time. by Fidelity Investments. Past performance is not indicative of future returns, and different indexed accounts may have performed differently. Although this particular depiction shows outperformance of the FIA in all years, direct investments in the stock market may outperform FIAs in years where market performance is up over the year.

Not a Stock Market Investment: Fixed indexed annuities are not direct investments in the stock market and do not directly participate in any stock or equity investments. Interest credited to funds allocated to an indexed account will not match the actual performance of the actual index. While the accumulated value is protected from market losses, there are scenarios in which additional benefit charges, fees, etc. associated with your annuity could exceed interest credited and result in a loss in your initial premium.

Taxation: Taxation of annuities can be complex and depends on your specific situation. Neither Prosperity Life Group, Wealthvest, or agents give tax advice. Consult your tax advisor as to potential tax consequences prior to purchasing, and before taking any distributions from, this annuity.

This brochure describes the WealthSecure Pro plan offered by this distributor. Other plans may be offered from other distributors.

INDEX DISCLOSURES

S&P 500®

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Fidelity U.S. Quality Factor IndexSM 5% ER

The Fidelity U.S. Quality Factor Index 5% ER is a rules-based index that allocates to the Fidelity U.S Quality Factor Index (the "Equity Component") and the 10Y US Treasury Future Market Tracker Index and cash (the "Fixed Income Component"). The Fidelity U.S. Quality Factor Index 5% ER dynamically allocates between the components while seeking to achieve a 5% annualized volatility target.

The Equity Component is comprised of large and mid-size U.S. companies selected based upon quality factors that seek to identify stocks that tend to have higher profitability, more stable income and cash flows, and lack excessive leverage, characteristics have historically enabled those stocks to outperform over the long term. The companies are selected from the top 1000 U.S. companies based on market capitalization. To determine the level of exposure each stock has to the targeted quality factor, a composite score is calculated. The composite score is a weighted-average score based on multiple measures of quality: free cash flow margin (33% weight), return on invested capital (33% weight), and free cash flow stability (33% weight). The top scoring companies within each sector are selected, so that the Equity Component does not overweight or underweight any sector or industry. The Equity Component rebalances semiannually.

The Fixed Income Component is comprised of the 10Y US Treasury Future Market Tracker Index (the "Treasury Futures Subcomponent") and cash (the "Cash Subcomponent") and allocates among the subcomponents daily based upon the three-month rolling average performance of the Treasury Futures Subcomponent. When the performance trend is positive, the allocation to the Treasury Futures Subcomponent is 100%. But, when the performance trend is negative, the allocation is 50% to the Treasury Futures Subcomponent and 50% to the Cash Subcomponent.

In addition, the Fidelity U.S. Quality Factor Index 5% ER has two layers of volatility control. First, the daily weights between the Equity Component and Fixed Income Component (the "Base Index") are determined using a process that considers all combinations of the components based on the average of the short term and long term realized exponentially-weighted volatility of each component. Second, the overall allocation to the Fidelity U.S. Quality Factor Index 5% ER is determined based on its recent volatility. For example:

- ◊ If the recent volatility of the Base Index exceeds 5%, the Fidelity U.S. Quality Factor Index 5% ER will allocate less than 100% to the Base Index and the rest to cash.
- ◊ If the recent volatility of the Base Index is below 5%, the Fidelity U.S. Quality Factor Index 5% ER will allocate more than 100% to the Base Index, subject to a 150% cap.

The performance of the Equity Component will be reduced by a financing cost that tracks the Federal Funds Rate. Also, the Fidelity U.S. Quality Factor Index 5% ER reflects the daily deduction of a yearly 0.50% fee.

Fidelity Stocks for Inflation IndexSM 5% ER

The Fidelity Stocks for Inflation Index 5% ER is a rules-based index that allocates to the Fidelity Stocks for Inflation Factor Index (the "Equity Component") and the 10Y US Treasury Future Market Tracker Index and cash (the "Fixed Income Component"). The Fidelity Stocks for Inflation Index 5% ER dynamically allocates between the components while seeking to achieve a 5% annualized volatility target.

The Equity Component is comprised of large and mid-size U.S. companies selected from the top 1000 U.S. companies based on market capitalization. To determine which companies will comprise the Equity Component, the companies are scored based on three factors:

- ◊ **Value** - based on free cash flow yield; earnings before interest, tax, depreciation, and amortization divided by enterprise value; tangible book value to price; and consensus estimates of earnings over the next 12 months to price.
- ◊ **Quality** - based on free cash flow margin, which is a profitability measure; return on invested capital, which captures how much profit a company generates from its assets; and free cash flow stability, which measures a company's ability to consistently generate positive free cash flow.
- ◊ **Momentum** - based on cumulative 12-month total return minus 1-month return; volatility adjusted 12-month return minus 1-month return; 12-month comparison of earnings per share estimates to actual earnings per share; and 12-month average short interest.

The companies within the same sector are ranked and the top-ranking companies within each sector are selected for inclusion. Sectors that tend to perform well during periods of rising-inflation comprise a greater portion of the Equity Component. The Equity Component rebalances semiannually.

The Fixed Income Component is comprised of the 10Y US Treasury Future Market Tracker Index (the "Treasury Futures Subcomponent") and cash (the "Cash Subcomponent") and allocates among the subcomponents daily based upon the three-month rolling average performance of the Treasury Futures Subcomponent. When the performance trend is positive, the allocation to the Treasury Futures Subcomponent is 100%. But, when the performance trend is negative, the allocation is 50% to the Treasury Futures Subcomponent and 50% to the Cash Subcomponent.

In addition, the Fidelity Stocks for Inflation Index 5% ER has two layers of volatility control. First, the daily weights between the Equity Component and Fixed Income Component (the "Base Index") are determined using a process that considers all combinations of the components based on the average of the short term and long term realized exponentially-weighted volatility of each component. Second, the overall allocation to the Fidelity Stocks for Inflation Index 5% ER is determined based on its recent volatility. For example:

- ◊ If the recent volatility of the Base Index exceeds 5%, the Fidelity Stocks for Inflation Index 5% ER will allocate less than 100% to the Base Index and the rest to cash.
- ◊ If the recent volatility of the Base Index is below 5%, the Fidelity Stocks for Inflation Index 5% ER will allocate

more than 100% to the Base Index, subject to a 150% cap.

The performance of the Equity Component will be reduced by a financing cost that tracks the Federal Funds Rate. Also, the Fidelity Stocks for Inflation Index 5% ER reflects the daily deduction of a yearly 0.50% fee.

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