

MultiOption® Momentum – Investment Options

Indexed Account Options

S&P 500® Index

Barclays All Caps Trailblazer 5 Index

SG Climate Prepared Index

Crediting Methods

- 1-Year Point-to-Point with Cap
- 1-Year Point-to-Point with Participation Rate
- 1-Year Point-to-Point with 2% Spread and Participation Rate
- 1-Year Point-to-Point with Participation Rate
- 1-Year Point-to-Point with 2% Spread and Participation Rate

Guaranteed Interest Accounts

Dollar Cost Averaging (DCA) Fixed Account: 6 or 12 months

Variable Investment Options

Total Annual Subaccount Expense¹

Large Cap Value

Macquarie VIP Value Series – Service Class Shares	0.98%
Fidelity® VIP Equity-Income Portfolio SM – Service Class 2	0.72%
Invesco V.I. Comstock – Series II	1.01%
Putnam VT Large Cap Value – Class IB	0.80%
SFT T. Rowe Price Value Fund	0.99%

Large Cap Growth

American Funds IS Growth – Class 2	0.59%
Macquarie VIP Core Equity Series – Service Class Shares	0.83%
Janus Henderson VIT Forty – Service Shares	0.80%
Putnam VT Large Cap Growth – Class IB	0.89%
SFT Macquarie Growth Fund	0.95%

Large Cap Blend

American Funds IS Growth-Income – Class 2	0.53%
Neuberger Berman AMT Quality Equity Portfolio – Class S Shares	1.15%
SFT Index 500 – Class 2	0.43%
SFT Wellington Core Equity Fund – Class 2	1.03%

Small/Mid Cap Value

Franklin Small Cap Value VIP Fund – Class 2	0.90%
Invesco V.I. American Value – Series II	1.14%
Janus Henderson VIT Mid Cap Value – Service Shares	1.18%

Small/Mid Cap Growth

ClearBridge Variable Small Cap Growth – Class II	1.05%
Macquarie VIP Mid Cap Growth Series- Service Class Shares	1.10%
Macquarie VIP Small Cap Growth Series- Service Class Shares	1.14%
SFT Macquarie Growth Fund	1.31%

Small/Mid Cap Blend

BlackRock Small Cap Index V.I. Fund – Class III	0.52%
Macquarie VIP Smid Cap Core Series- Service Class Shares	1.18%
Fidelity® VIP Mid Cap Portfolio – Service Class 2	0.82%
Invesco V.I. Small Cap Equity – Series II	1.20%
SFT Index 400 Mid-Cap – Class 2	0.56%

Money Market

SFT Government Money Market	0.68%
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U.S. Domestic Short-Term Bond

PIMCO VIT Low Duration – Advisor Class	0.77%
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U.S. Domestic Intermediate-Term Bond

LVIP American Century Inflation Protection Fund – Standard Class II	0.47%
Fidelity® VIP Bond Index Portfolio – Service Class 2	0.39%
Janus Henderson VIT Flexible Bond – Service Shares	0.82%
PIMCO VIT Total Return – Advisor Class	0.89%
SFT Core Bond – Class 2	0.78%

U.S. Domestic Long-Term Bond

LVIP American Century Inflation Protection Fund – Standard Class II	0.47%
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High Yield

Macquarie VIP High Income Series – Service Class Shares	0.97%
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International Bond

American Funds IS Capital World Bond – Class 2	0.73%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) – Advisor Class	1.11%

International Large Cap

American Funds IS Global Growth – Class 2	0.66%
American Funds IS International – Class 2	0.78%
BlackRock International Index V.I. Fund – Class III	0.52%
Macquarie VIP Global Growth Series – Service Class Shares	1.04%
Macquarie VIP International Core Equity Series – Service Class Shares	1.11%
Invesco V.I. International Growth – Series II Shares	1.25%
Janus Henderson VIT Overseas – Service Shares	1.13%
MFS® VIT II International Intrinsic Value – Service Class	1.14%
Putnam VT International Value – Class IB	1.07%

International Small Cap

American Funds IS Global Small Cap – Class 2	0.90%
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Emerging Markets

American Funds IS New World – Class 2	0.82%
Morgan Stanley VIF Emerging Markets Equity – Class II	1.30%
Templeton Developing Markets VIP Fund – Class 2	1.36%

Asset Allocation

Macquarie VIP Asset Strategy Series - Service Class Shares	0.85%
Macquarie VIP Balanced Series- Service Class Shares	1.03%
Invesco V.I. Equity and Income – Series II	0.82%
Janus Henderson VIT Balanced – Service Shares	0.87%
Morningstar Aggressive Growth ETF Asset Allocation – Class II	0.89%
Morningstar Balanced ETF Asset Allocation – Class II	0.86%
Morningstar Conservative ETF Asset Allocation – Class II	0.84%
Morningstar Growth ETF Asset Allocation – Class II	0.87%
Morningstar Income & Growth ETF Asset Allocation – Class II	0.85%

Managed Volatility

AB VPS Dynamic Asset Allocation – Class B	1.10%
Macquarie VIP Pathfinder Moderately Aggressive - Managed Volatility Series - Service Class Shares	1.11%
Macquarie VIP Pathfinder Moderate - Managed Volatility Series- Service Class Shares	1.10%
Macquarie VIP Pathfinder Moderately Conservative - Managed Volatility Series- Service Class Shares	1.09%
Goldman Sachs VIT Trend Driven Allocation Fund – Service Shares	0.96%
PIMCO VIT Global Diversified Allocation – Advisor Class	1.28%
SFT Balanced Stabilization Fund	0.97%
SFT Equity Stabilization Fund	1.07%
TOPS® Managed Risk Balanced ETF Portfolio – Class 2	0.76%
TOPS® Managed Risk Flex ETF Portfolio	0.95%
TOPS® Managed Risk Growth ETF Portfolio – Class 2	0.75%
TOPS® Managed Risk Moderate Growth ETF Portfolio – Class 2	0.75%

Real Assets

Macquarie VIP Natural Resources Series- Service Class Shares	1.25%
SFT Real Estate Securities – Class 2	1.21%

Sector

Macquarie VIP Science and Technology Series - Service Class Shares	1.16%
T. Rowe Price Health Sciences Portfolio - II Class	1.10%

1. Total annual subaccount expense as of May 1, 2025. Represents the annual subaccount operating expenses including current waivers and reductions which are subject to change. Please refer to the current fund summary prospectus for details on the current waivers and reductions. MultiOption Momentum product charges and fees are not shown.

Effective April 26, 2024, American Century VP Disciplined Core Value Fund was renamed to LVIP American Century Disciplined Core Value Fund.

Effective May 1, 2024, this fund was renamed by removing Delaware Ivy VIP from the name and replacing it with Macquarie VIP.

Effective December 31, 2024, SFT Delaware Ivy Growth Fund was renamed to SFT Macquarie Growth Fund

Effective December 31, 2024, SFT Delaware IVY SM Small Cap Growth Fund was renamed to SFT Macquarie Small Cap Growth Fund.

Effective August 22, 2025, Invesco Oppenheimer V.I. International Growth Fund Series II Shares was renamed Invesco V.I. International Growth Fund Series II Shares.

Effective July 28, 2025, Neuberger Berman AMT Sustainable Equity Portfolio Class S Shares was renamed Neuberger Berman AMT Quality Equity Portfolio Class S Shares.

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Dollar cost averaging involves investing a fixed amount at regular intervals rather than a large sum all at once. This strategy lets you take advantage of market volatility to provide a lower cost per unit over time. Dollar cost averaging does not guarantee a profit or prevent a loss in declining markets. Since dollar cost averaging involves regular purchases, regardless of fluctuating price levels, consider your ability and willingness to continue to make purchase payments.

The asset classes used here are provided by Securian Financial Services, Inc. ("Securian Financial Services"). Securian Financial Services reviews and updates the analysis on an annual basis. Securian Financial Services uses holdings-based analysis as the primary determinant of investment style and asset class, but may supplement this analysis with returns-based style analysis or qualitative information. Holdings-based analysis is a technique that analyzes the underlying holdings of a fund to identify the overall style of the fund at a point in time or over a particular time period. Because the funds are classified according to their actual underlying holdings, the classification may not correspond to the stated investment style as described by the fund's prospectus or other documents or by other ranking firms. A fund's asset class category is subject to change at any time. You should read the fund's prospectus carefully to understand the risks and objectives of the fund before you invest in it.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax-deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. The variable subaccounts of variable annuities are subject to market fluctuation, investment risk and loss of principal.

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