

This sample agent addendum is intended to offer you reference information for index changes over the specified period. It does not reflect the actual performance of any individual contract. Please refer to a specific contract for applicable caps, spreads participation rates and indexes available.

Agent Addendum Sample

Anniversary Date **5/28/2023**

Index performance for contract year beginning May 28, 2022 and ending May 27, 2023

Monthly Sum Allocations

Date	S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
	Index value	Index change	Cap* 2.00%	Index value	Index change	Cap* 2.00%	Index value	Index change	Cap* 2.00%
			Capped change ¹			Capped change ¹			Capped change ¹
5/27/2022	4,158.24			12,681.42			1,887.90		
6/27/2022	3,900.11	-6.208%	-6.208%	12,008.24	-5.308%	-5.308%	1,771.74	-6.153%	-6.153%
7/27/2022	4,023.61	3.167%	2.000%	12,601.47	4.940%	2.000%	1,848.34	4.323%	2.000%
8/27/2022	4,057.66	0.846%	0.846%	12,605.17	0.029%	0.029%	1,899.83	2.786%	2.000%
9/27/2022	3,647.29	-10.113%	-10.113%	11,271.75	-10.578%	-10.578%	1,662.51	-12.492%	-12.492%
10/27/2022	3,807.30	4.387%	2.000%	11,191.63	-0.711%	-0.711%	1,806.32	8.650%	2.000%
11/27/2022	4,026.12	5.747%	2.000%	11,756.03	5.043%	2.000%	1,869.19	3.480%	2.000%
12/27/2022	3,829.25	-4.890%	-4.890%	10,822.51	-7.941%	-7.941%	1,749.52	-6.403%	-6.403%
1/27/2023	4,070.56	6.302%	2.000%	12,166.60	12.419%	2.000%	1,911.46	9.256%	2.000%
2/27/2023	3,982.24	-2.170%	-2.170%	12,057.79	-0.894%	-0.894%	1,896.27	-0.795%	-0.795%
3/27/2023	3,977.53	-0.118%	-0.118%	12,673.07	5.103%	2.000%	1,753.67	-7.520%	-7.520%
4/27/2023	4,135.35	3.968%	2.000%	13,160.03	3.842%	2.000%	1,751.22	-0.140%	-0.140%
5/27/2023	4,205.45	1.695%	1.695%	14,298.41	8.650%	2.000%	1,773.02	1.245%	1.245%
Sum of capped changes ¹			-10.96%			-13.40%			-22.26%
Credited interest rate			0.00%			0.00%			0.00%

1 - The index increases are subject to a cap, however decreases are not limited by the cap.

Annual Point-to-Point Allocations

	5/27/2022	5/27/2023	Cap*	4.00%	
Index	Initial index value	Ending index value	Index change	Annual cap*	Credited interest rate
S&P 500 Index	4,158.24	4,205.45	1.14%	4.00%	1.14%
Nasdaq 100 Index	12,681.42	14,298.41	12.75%	4.00%	4.00%
Russell 2000 Index	1,887.90	1,773.02	-6.08%	4.00%	0.00%
Bloomberg US Dynamic Balance Index II	265.93	263.35	-0.97%	4.00%	0.00%
PIMCO Tactical Balanced Index	274.64	275.14	0.18%	4.00%	0.18%
Bloomberg US Dynamic Balance Index II ER	230.57	222.41	-3.54%	4.00%	0.00%
PIMCO Tactical Balanced Index ER	235.25	227.96	-3.10%	4.00%	0.00%
BlackRock iBLD Claria Index	162.85	162.16	-0.42%	4.00%	0.00%
BlackRock iBLD Claria Index ER	106.25	102.07	-3.93%	4.00%	0.00%
Blended Index			0.70%	4.00%	0.70%

* Sample for financial professional reference purposes only. The cap and participation rates shown are hypothetical and do not represent any particular contract/policy. See policy statement for specifics pertaining to that contract.

Two-Year Point-to-Point Allocations		5/27/2021	5/27/2023	Par rate*	50.00%
Index	Initial index value	Ending index value	Index change	Par rate*	Credited interest rate
Bloomberg US Dynamic Balance Index II ER	239.87	222.41	-7.28%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	226.94	227.96	0.45%	50.00%	0.22%
S&P 500 Futures 5% Daily Risk Control Index ER	2,675.20	2,513.30	-6.05%	50.00%	0.00%
BlackRock iBLD Claria Index ER	111.10	102.07	-8.13%	50.00%	0.00%

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the equity component and the bond component. The equity component will be comprised of the following ETFs: iShares Russell 2000 ETF, iShares Core S&P 500 ETF, iShares MSCI EAFE ETF, iShares MSCI Emerging Markets ETF. The bond component will be comprised of the following ETFs: iShares 1-3 year Treasury Bond ETF, iShares 3-7 year Treasury Bond ETF, iShares 7-10 year Treasury Bond ETF. The cash component is represented by the 3 month LIBOR rate.

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