

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

6/15/2023

Index performance for contract year beginning June 15, 2022 and ending June 14, 2023

Monthly Sum Allocations

	S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
		Cap*	2.00%		Cap*	2.00%		Cap*	2.00%
	Index	Index	Capped	Index	Index	Capped	Index	Index	Capped
Date	value	change	change ¹	value	change	change ¹	value	change	change ¹
6/14/2022	3,735.48	1, FE 1558/Ka	18	11,311.69		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1,707.83	100000	100 XXX
7/14/2022	3,790.38	1.470%	1.470%	11,768.40	4.038%	2.000%	1,707.51	-0.019%	-0.019%
8/14/2022	4,280.15	12.921%	2.000%	13,565.87	15.274%	2.000%	2,016.62	18.103%	2.000%
9/14/2022	3,946.01	-7.807%	-7.807%	12,134.40	-10.552%	-10.552%	1,838.46	-8.834%	-8.834%
10/14/2022	3,583.07	-9.198%	-9.198%	10,692.06	-11.886%	-11.886%	1,682.40	-8.489%	-8.489%
11/14/2022	3,957.25	10.443%	2.000%	11,700.94	9.436%	2.000%	1,861.25	10.631%	2.000%
12/14/2022	3,995.32	0.962%	0.962%	11,740.92	0.342%	0.342%	1,820.45	-2.192%	-2.192%
1/14/2023	3,999.09	0.094%	0.094%	11,541.48	-1.699%	-1.699%	1,887.03	3.657%	2.000%
2/14/2023	4,136.13	3.427%	2.000%	12,590.89	9.093%	2.000%	1,939.91	2.802%	2.000%
3/14/2023	3,919.29	-5.243%	-5.243%	12,199.79	-3.106%	-3.106%	1,776.89	-8.403%	-8.403%
4/14/2023	4,137.64	5.571%	2.000%	13,079.52	7.211%	2.000%	1,781.15	0.240%	0.240%
5/14/2023	4,124.08	-0.328%	-0.328%	13,340.18	1.993%	1.993%	1,740.85	-2.263%	-2.263%
6/14/2023	4,372.59	6.026%	2.000%	15,005.69	12.485%	2.000%	1,874.10	7.654%	2.000%
Sum of cappe	d changes ¹		-10.05%			-12.91%			-19.96%
Credited in	terest rate		0.00%			0.00%			0.00%

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

6/14/2022	6/14/2023	Cap*	4.00%	
Initial	Ending	111111111111111111111111111111111111111		Credited
index	index	Index	Annual	interest
value	value	change	cap*	rate
3,735.48	4,372.59	17.06%	4.00%	4.00%
11,311.69	15,005.69	32.66%	4.00%	4.00%
1,707.83	1,874.10	9.74%	4.00%	4.00%
255.77	267.30	4.51%	4.00%	4.00%
271.80	280.52	3.21%	4.00%	3.21%
222.68	226.08	1.53%	4.00%	1.53%
232.75	231.91	-0.36%	4.00%	0.00%
157.48	163.44	3.78%	4.00%	3.78%
102.74	102.80	0.06%	4.00%	0.06%
	1.1.1.1	10.82%	4.00%	4.00%
	Initial index value 3,735.48 11,311.69 1,707.83 255.77 271.80 222.68 232.75 157.48	Initial Ending index value value 3,735.48 4,372.59 11,311.69 15,005.69 1,707.83 1,874.10 255.77 267.30 271.80 280.52 222.68 226.08 232.75 231.91 157.48 163.44	Initial Ending Index Value Value Change 17.06% 17.06% 17.06% 17.06% 17.06% 17.07.83 17.07.83 17.07.83 17.07.80 255.77 267.30 4.51% 271.80 280.52 3.21% 222.68 226.08 1.53% 232.75 231.91 -0.36% 157.48 163.44 3.78% 102.74 102.80 0.06%	Initial Ending index index Index Annual value value change cap* 3,735.48 4,372.59 17.06% 4.00% 11,311.69 15,005.69 32.66% 4.00% 1,707.83 1,874.10 9.74% 4.00% 255.77 267.30 4.51% 4.00% 271.80 280.52 3.21% 4.00% 222.68 226.08 1.53% 4.00% 232.75 231.91 -0.36% 4.00% 157.48 163.44 3.78% 4.00% 102.74 102.80 0.06% 4.00%

^{*} 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	6/14/2021	6/14/2023	Par rate*	50.00%	
	Initial	Ending			Credited
	index	index	Index		interest
Index	value	value	change	Par rate*	rate
Bloomberg US Dynamic Balance Index II ER	241.95	226.08	-6.56%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	228.40	231.91	1.54%	50.00%	0.77%
S&P 500 Futures 5% Daily Risk Control Index ER	2,696.02	2,535.19	-5.97%	50.00%	0.00%
BlackRock iBLD Claria Index ER	111.92	102.80	-8.15%	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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