

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

6/16/2023

Index performance for contract year beginning June 16, 2022 and ending June 15, 2023

Monthly Sum Allocations

				Nasdaq 100 Index			Russell 2000 Index		
		Cap*	2.00%		Cap*	2.00%		Cap*	2.00%
100	Index	Index	Capped	Index	Index	Capped	Index	Index	Capped
Date	value	change	change ¹	value	change	change ¹	value	change	change ¹
6/15/2022	3,789.99		100000	11,593.77		111 235246	1,731.14	1 200	900
7/15/2022	3,863.16	1.931%	1.931%	11,983.62	3.363%	2.000%	1,744.37	0.764%	0.764%
8/15/2022	4,297.14	11.234%	2.000%	13,667.18	14.049%	2.000%	2,021.35	15.878%	2.000%
9/15/2022	3,901.35	-9.211%	-9.211%	11,927.49	-12.729%	-12.729%	1,825.23	-9.702%	-9.702%
10/15/2022	3,583.07	-8. 1 58%	-8.158%	10,692.06	-10.358%	-10.358%	1,682.40	-7.825%	-7.825%
11/15/2022	3,991.73	11.405%	2.000%	11,871.15	11.028%	2.000%	1,889.20	12.292%	2.000%
12/15/2022	3,895.75	-2.404%	-2.404%	11,345.22	-4.430%	-4.430%	1,774.61	-6.066%	-6.066%
1/15/2023	3,999.09	2.653%	2.000%	11,541.48	1.730%	1.730%	1,887.03	6.335%	2.000%
2/15/2023	4,147.60	3.714%	2.000%	12,687.89	9.933%	2.000%	1,960.97	3.918%	2.000%
3/15/2023	3,891.93	-6.164%	-6.164%	12,251.32	-3.441%	-3.441%	1,745.95	-10.965%	-10.965%
4/15/2023	4,137.64	6.313%	2.000%	13,079.52	6.760%	2.000%	1,781.15	2.017%	2.000%
5/15/2023	4,136.28	-0.033%	-0.033%	13,413.51	2.554%	2.000%	1,761.55	-1.101%	-1.101%
6/15/2023	4,425.84	7.000%	2.000%	15,185.48	13.210%	2.000%	1,889.28	7.251%	2.000%
Sum of cappe	d changes ¹		-12.04%			-15.23%			-22.89%
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.

o* 4.00%	Cap*	6/15/2023	6/15/2022	Annual Point-to-Point Allocations
Credited	la r	Ending	Initial	
Annual interest	Index	index	index	
cap* rate	change	value	value	Index
% 4.00% 4.00%	16.78%	4,425.84	3,789.99	S&P 500 Index
% 4.00% 4.00%	30.98%	15,185.48	11,593.77	Nasdaq 100 Index
% 4.00% 4.00%	9.14%	1,889.28	1,731.14	Russell 2000 Index
% 4.00% 4.00%	4.38%	269.16	257.87	Bloomberg US Dynamic Balance Index II
% 4.00% 3.45%	3.45%	281.31	271.94	PIMCO Tactical Balanced Index
% 4.00% 1.81%	1.81%	227.71	223.67	Bloomberg US Dynamic Balance Index II ER
% 4.00% 0.00%	-0.15%	232.52	232.86	PIMCO Tactical Balanced Index ER
% 4.00% 3.86%	3.86%	164.61	158.49	BlackRock iBLD Claria Index
% 4.00% 0.13%	0.13%	103.52	103.39	BlackRock iBLD Claria Index ER
% 4.00% 4.00%	10.22%			Blended Index
% 4. % 4. % 4. % 4. % 4. % 4. % 4. % 4.	9.14% 4.38% 3.45% 1.81% -0.15% 3.86% 0.13%	1,889.28 269.16 281.31 227.71 232.52 164.61	1,731.14 257.87 271.94 223.67 232.86 158.49	Russell 2000 Index Bloomberg US Dynamic Balance Index II PIMCO Tactical Balanced Index Bloomberg US Dynamic Balance Index II ER PIMCO Tactical Balanced Index ER BlackRock iBLD Claria Index BlackRock iBLD Claria Index ER

^{*} 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	6/15/2021	6/15/2023	Par rate*	50.00%	80
	Initial	Ending			Credited
	index	index	Index		interest
Index	value	value	change	Par rate*	rate
Bloomberg US Dynamic Balance Index II ER	241.76	227.71	-5.81%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	228.30	232.52	1.85%	50.00%	0.92%
S&P 500 Futures 5% Daily Risk Control Index ER	2,694.57	2,552.03	-5.29%	50.00%	0.00%
BlackRock iBLD Claria Index ER	111.88	103.52	-7.47%	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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