

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 7/12/2023

Index performance for contract year beginning July 12, 2022 and ending July 11, 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
7/11/2022	3,854.43		7 100	11,860.28			1,732.01		7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
8/11/2022	4,207.27	9.154%	2.000%	13,291.99	12.071%	2.000%	1,975.26	14.044%	2.000%
9/11/2022	4,067.36	-3.325%	-3.325%	12,588.29	-5.294%	-5.294%	1,882.85	-4.678%	-4.678%
10/11/2022	3,588.84	-11.765%	-11.765%	10,791.35	-14.275%	-14.275%	1,692.92	-10.087%	-10.087%
11/11/2022	3,992.93	11.260%	2.000%	11,817.01	9.504%	2.000%	1,882.74	11.213%	2.000%
12/11/2022	3,934.38	-1.466%	-1.466%	11,563.33	-2.147%	-2.147%	1,796.66	-4.572%	-4.572%
1/11/2023	3,969.61	0.895%	0.895%	11,402.52	-1.391%	-1.391%	1,844.05	2.638%	2.000%
2/11/2023	4,090.46	3.044%	2.000%	12,304.92	7.914%	2.000%	1,918.81	4.054%	2.000%
3/11/2023	3,861.59	-5.595%	-5.595%	11,830.28	-3.857%	-3.857%	1,772.70	-7.615%	-7.615%
4/11/2023	4,108.94	6.405%	2.000%	12,964.16	9.585%	2.000%	1,786.60	0.784%	0.784%
5/11/2023	4,130.62	0.528%	0.528%	13,389.78	3.283%	2.000%	1,744.71	-2.345%	-2.345%
6/11/2023	4,298.86	4.073%	2.000%	14,528.36	8.503%	2.000%	1,865.71	6.935%	2.000%
7/11/2023	4,439.26	3.266%	2.000%	15,119.06	4.066%	2.000%	1,913.36	2.554%	2.000%
Sum of cappe	d changes ¹		-8.73%	10	·	-12.96%		·	-16.51%
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.

Annual Point-to-Point Allocations	7/11/2022	7/11/2023	Cap*	4.00%	
	Initial	Ending			Credited
	index	index	Index	Annual	interest
Index	value	value	change	cap*	rate
S&P 500 Index	3,854.43	4,439.26	15.17%	4.00%	4.00%
Nasdaq 100 Index	11,860.28	15,119.06	27.48%	4.00%	4.00%
Russell 2000 Index	1,732.01	1,913.36	10.47%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II	261.21	267.17	2.28%	4.00%	2.28%
PIMCO Tactical Balanced Index	269.85	284.54	5.44%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	227.14	225.73	-0.62%	4.00%	0.00%
PIMCO Tactical Balanced Index ER	230.83	234.42	1.56%	4.00%	1.56%
BlackRock iBLD Claria Index	160.44	163.06	1.63%	4.00%	1.63%
BlackRock iBLD Claria Index ER	104.54	102.19	-2.25%	4.00%	0.00%
Blended Index	No continue		8.53%	4.00%	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	7/11/2021	7/11/2023	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	245.58	225.73	-8.08%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	231.34	234.42	1.33%	50.00%	0.67%
S&P 500 Futures 5% Daily Risk Control Index ER	2,731.93	2,520.50	-7.74%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.63	102.19	-9.27%	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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