

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 **7/17/2023**

Index performance for contract year beginning July 17, 2022 and ending July 16, 2023

Monthly Sum Allocations

Date	S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
	Cap*		2.00%	Cap*		2.00%	Cap*		2.00%
	Index value	Index change	Capped change ¹	Index value	Index change	Capped change ¹	Index value	Index change	Capped change ¹
7/16/2022	3,863.16			11,983.62			1,744.37		
8/16/2022	4,305.20	11.442%	2.000%	13,635.21	13.782%	2.000%	2,020.53	15.831%	2.000%
9/16/2022	3,873.33	-10.031%	-10.031%	11,861.38	-13.009%	-13.009%	1,798.19	-11.004%	-11.004%
10/16/2022	3,583.07	-7.494%	-7.494%	10,692.06	-9.858%	-9.858%	1,682.40	-6.439%	-6.439%
11/16/2022	3,958.79	10.486%	2.000%	11,699.09	9.418%	2.000%	1,853.17	10.150%	2.000%
12/16/2022	3,852.36	-2.688%	-2.688%	11,243.72	-3.892%	-3.892%	1,763.42	-4.843%	-4.843%
1/16/2023	3,999.09	3.809%	2.000%	11,541.48	2.648%	2.000%	1,887.03	7.010%	2.000%
2/16/2023	4,090.41	2.284%	2.000%	12,442.48	7.807%	2.000%	1,942.21	2.924%	2.000%
3/16/2023	3,960.28	-3.181%	-3.181%	12,581.39	1.116%	1.116%	1,771.24	-8.803%	-8.803%
4/16/2023	4,137.64	4.478%	2.000%	13,079.52	3.959%	2.000%	1,781.15	0.560%	0.560%
5/16/2023	4,109.90	-0.670%	-0.670%	13,426.01	2.649%	2.000%	1,736.18	-2.525%	-2.525%
6/16/2023	4,409.59	7.292%	2.000%	15,083.92	12.348%	2.000%	1,875.47	8.022%	2.000%
7/16/2023	4,505.42	2.173%	2.000%	15,565.60	3.193%	2.000%	1,931.09	2.966%	2.000%
Sum of capped changes ¹			-10.07%			-9.64%			-21.05%
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

	7/16/2022	7/16/2023	Cap*	4.00%	
Index	Initial index value	Ending index value	Index change	Annual cap*	Credited interest rate
S&P 500 Index	3,863.16	4,505.42	16.63%	4.00%	4.00%
Nasdaq 100 Index	11,983.62	15,565.60	29.89%	4.00%	4.00%
Russell 2000 Index	1,744.37	1,931.09	10.70%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II	261.75	269.98	3.14%	4.00%	3.14%
PIMCO Tactical Balanced Index	270.01	285.36	5.68%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	227.44	228.23	0.34%	4.00%	0.34%
PIMCO Tactical Balanced Index ER	230.93	234.95	1.74%	4.00%	1.74%
BlackRock iBLD Claria Index	160.62	164.78	2.59%	4.00%	2.59%
BlackRock iBLD Claria Index ER	104.63	103.21	-1.36%	4.00%	0.00%
Blended Index			9.51%	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		7/16/2021	7/16/2023	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	244.78	228.23	-6.76%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	230.47	234.95	1.94%	50.00%	0.97%
S&P 500 Futures 5% Daily Risk Control Index ER	2,726.84	2,549.06	-6.52%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.28	103.21	-8.08%	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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