

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 8/25/2023

Index performance for contract year beginning August 25, 2022 and ending August 24, 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 |
| 8/24/2022 | 4,140.77 | | | 12,917.86 | | | 1,935.29 | | |
| 9/24/2022 | 3,693.23 | -10.808% | -10.808% | 11,311.24 | -12.437% | -12.437% | 1,679.59 | -13.212% | -13.212% |
| 10/24/2022 | 3,797.34 | 2.819% | 2.000% | 11,430.26 | 1.052% | 1.052% | 1,748.40 | 4.097% | 2.000% |
| 11/24/2022 | 4,027.26 | 6.055% | 2.000% | 11,838.72 | 3.573% | 2.000% | 1,863.52 | 6.584% | 2.000% |
| 12/24/2022 | 3,844.82 | -4.530% | -4.530% | 10,985.45 | -7.207% | -7.207% | 1,760.93 | -5.505% | -5.505% |
| 1/24/2023 | 4,016.95 | 4.477% | 2.000% | 11,846.64 | 7.839% | 2.000% | 1,885.61 | 7.080% | 2.000% |
| 2/24/2023 | 3,970.04 | -1.168% | -1.168% | 11,969.65 | 1.038% | 1.038% | 1,890.49 | 0.258% | 0.258% |
| 3/24/2023 | 3,970.99 | 0.024% | 0.024% | 12,767.05 | 6.662% | 2.000% | 1,734.92 | -8.229% | -8.229% |
| 4/24/2023 | 4,137.04 | 4.182% | 2.000% | 12,969.76 | 1.588% | 1.588% | 1,788.87 | 3.110% | 2.000% |
| 5/24/2023 | 4,115.24 | -0.527% | -0.527% | 13,604.48 | 4.894% | 2.000% | 1,767.00 | -1.223% | -1.223% |
| 6/24/2023 | 4,348.33 | 5.664% | 2.000% | 14,891.48 | 9.460% | 2.000% | 1,821.64 | 3.092% | 2.000% |
| 7/24/2023 | 4,554.64 | 4.745% | 2.000% | 15,448.02 | 3.737% | 2.000% | 1,965.68 | 7.907% | 2.000% |
| 8/24/2023 | 4,376.31 | -3.915% | -3.915% | 14,816.44 | -4.088% | -4.088% | 1,846.28 | -6.074% | -6.074% |
| Sum of cappe | d changes ¹ | | -8.92% | | | -8.05% | | | -21.98% |
| 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 | 8/24/2022 | 8/24/2023 | Cap* | 4.00% | |
|--|-----------|-----------|--------|--------|----------|
| | Initial | Ending | • | | Credited |
| | index | index | Index | Annual | interest |
| Index | value | value | change | cap* | rate |
| S&P 500 Index | 4,140.77 | 4,376.31 | 5.69% | 4.00% | 4.00% |
| Nasdaq 100 Index | 12,917.86 | 14,816.44 | 14.70% | 4.00% | 4.00% |
| Russell 2000 Index | 1,935.29 | 1,846.28 | -4.60% | 4.00% | 0.00% |
| Bloomberg US Dynamic Balance Index II | 260.70 | 265.43 | 1.81% | 4.00% | 1.81% |
| PIMCO Tactical Balanced Index | 271.17 | 283.54 | 4.56% | 4.00% | 4.00% |
| Bloomberg US Dynamic Balance Index II ER | 226.19 | 222.88 | -1.46% | 4.00% | 0.00% |
| PIMCO Tactical Balanced Index ER | 231.38 | 232.16 | 0.34% | 4.00% | 0.34% |
| BlackRock iBLD Claria Index | 160.39 | 162.62 | 1.39% | 4.00% | 1.39% |
| BlackRock iBLD Claria Index ER | 104.21 | 101.22 | -2.87% | 4.00% | 0.00% |
| Blended Index | | | 2.95% | 4.00% | 2.95% |

^{*} 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 | 8/24/2021 | 8/24/2023 | 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 | 249.68 | 222.88 | -10.73% | 50.00% | 0.00% |
| PIMCO Tactical Balanced Index ER | 234.55 | 232.16 | -1.02% | 50.00% | 0.00% |
| S&P 500 Futures 5% Daily Risk Control Index ER | 2,772.00 | 2,490.51 | -10.15% | 50.00% | 0.00% |
| BlackRock iBLD Claria Index ER | 113.70 | 101.22 | -10.98% | 50.00% | 0.00% |

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