

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 **9/4/2023**

Index performance for contract year beginning September 4, 2022 and ending September 3, 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 |
| 9/3/2022 | 3,924.26 | | | 12,098.44 | | | 1,809.75 | | |
| 10/3/2022 | 3,678.43 | -6.264% | -6.264% | 11,229.73 | -7.180% | -7.180% | 1,708.87 | -5.574% | -5.574% |
| 11/3/2022 | 3,719.89 | 1.127% | 1.127% | 10,690.60 | -4.801% | -4.801% | 1,779.73 | 4.147% | 2.000% |
| 12/3/2022 | 4,071.70 | 9.458% | 2.000% | 11,994.26 | 12.194% | 2.000% | 1,892.84 | 6.355% | 2.000% |
| 1/3/2023 | 3,824.14 | -6.080% | -6.080% | 10,862.64 | -9.435% | -9.435% | 1,750.73 | -7.508% | -7.508% |
| 2/3/2023 | 4,136.48 | 8.168% | 2.000% | 12,573.36 | 15.749% | 2.000% | 1,985.53 | 13.412% | 2.000% |
| 3/3/2023 | 4,045.64 | -2.196% | -2.196% | 12,290.81 | -2.247% | -2.247% | 1,928.26 | -2.884% | -2.884% |
| 4/3/2023 | 4,124.51 | 1.950% | 1.950% | 13,148.35 | 6.977% | 2.000% | 1,802.31 | -6.532% | -6.532% |
| 5/3/2023 | 4,090.75 | -0.819% | -0.819% | 13,030.21 | -0.899% | -0.899% | 1,739.28 | -3.497% | -3.497% |
| 6/3/2023 | 4,282.37 | 4.684% | 2.000% | 14,546.64 | 11.638% | 2.000% | 1,830.91 | 5.268% | 2.000% |
| 7/3/2023 | 4,455.59 | 4.045% | 2.000% | 15,208.69 | 4.551% | 2.000% | 1,896.78 | 3.598% | 2.000% |
| 8/3/2023 | 4,501.89 | 1.039% | 1.039% | 15,353.54 | 0.952% | 0.952% | 1,961.40 | 3.407% | 2.000% |
| 9/3/2023 | 4,507.66 | 0.128% | 0.128% | 15,501.07 | 0.961% | 0.961% | 1,899.68 | -3.147% | -3.147% |
| Sum of capped changes ¹ | | | -3.12% | | | | -17.14% | | |
| Credited interest rate | | | 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

| Index | 9/3/2022 | 9/3/2023 | Cap* | 4.00% | Credited interest rate |
|--|---------------------|--------------------|--------------|-------------|------------------------|
| | Initial index value | Ending index value | Index change | Annual cap* | |
| S&P 500 Index | 3,924.26 | 4,507.66 | 14.87% | 4.00% | 4.00% |
| Nasdaq 100 Index | 12,098.44 | 15,501.07 | 28.12% | 4.00% | 4.00% |
| Russell 2000 Index | 1,809.75 | 1,899.68 | 4.97% | 4.00% | 4.00% |
| Bloomberg US Dynamic Balance Index II | 259.39 | 268.13 | 3.37% | 4.00% | 3.37% |
| PIMCO Tactical Balanced Index | 269.65 | 286.24 | 6.15% | 4.00% | 4.00% |
| Bloomberg US Dynamic Balance Index II ER | 224.76 | 225.07 | 0.14% | 4.00% | 0.14% |
| PIMCO Tactical Balanced Index ER | 229.93 | 234.27 | 1.89% | 4.00% | 1.89% |
| BlackRock iBLD Claria Index | 159.60 | 163.84 | 2.66% | 4.00% | 2.66% |
| BlackRock iBLD Claria Index ER | 103.63 | 101.87 | -1.70% | 4.00% | 0.00% |
| Blended Index | | | 8.20% | 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 | | 9/3/2021 | 9/3/2023 | 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 | 251.20 | 225.07 | -10.40% | 50.00% | 0.00% |
| PIMCO Tactical Balanced Index ER | 236.05 | 234.27 | -0.75% | 50.00% | 0.00% |
| S&P 500 Futures 5% Daily Risk Control Index ER | 2,787.13 | 2,515.33 | -9.75% | 50.00% | 0.00% |
| BlackRock iBLD Claria Index ER | 114.55 | 101.87 | -11.07% | 50.00% | 0.00% |

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