

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 **10/1/2023**

Index performance for contract year beginning October 1, 2022 and ending September 30, 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
9/30/2022	3,585.62			10,971.22			1,664.72		
10/31/2022	3,871.98	7.986%	2.000%	11,405.57	3.959%	2.000%	1,846.86	10.942%	2.000%
11/30/2022	4,080.11	5.375%	2.000%	12,030.06	5.475%	2.000%	1,886.58	2.150%	2.000%
12/31/2022	3,839.50	-5.897%	-5.897%	10,939.76	-9.063%	-9.063%	1,761.25	-6.643%	-6.643%
1/31/2023	4,076.60	6.175%	2.000%	12,101.93	10.623%	2.000%	1,931.95	9.692%	2.000%
2/28/2023	3,970.15	-2.611%	-2.611%	12,042.12	-0.494%	-0.494%	1,896.99	-1.809%	-1.809%
3/31/2023	4,109.31	3.505%	2.000%	13,181.35	9.460%	2.000%	1,802.48	-4.982%	-4.982%
4/30/2023	4,169.48	1.464%	1.464%	13,245.99	0.490%	0.490%	1,768.99	-1.858%	-1.858%
5/31/2023	4,179.83	0.248%	0.248%	14,254.09	7.611%	2.000%	1,749.65	-1.093%	-1.093%
6/30/2023	4,450.38	6.473%	2.000%	15,179.21	6.490%	2.000%	1,888.73	7.949%	2.000%
7/31/2023	4,588.96	3.114%	2.000%	15,757.00	3.806%	2.000%	2,003.18	6.059%	2.000%
8/31/2023	4,507.66	-1.772%	-1.772%	15,501.07	-1.624%	-1.624%	1,899.68	-5.167%	-5.167%
9/30/2023	4,288.05	-4.872%	-4.872%	14,715.24	-5.070%	-5.070%	1,785.10	-6.031%	-6.031%
Sum of capped changes ¹			-1.44%				-17.58%		
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	9/30/2022	9/30/2023	Cap*	4.00%	Credited interest rate
	Initial index value	Ending index value	Index change	Annual cap*	
S&P 500 Index	3,585.62	4,288.05	19.59%	4.00%	4.00%
Nasdaq 100 Index	10,971.22	14,715.24	34.13%	4.00%	4.00%
Russell 2000 Index	1,664.72	1,785.10	7.23%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II	252.54	262.12	3.79%	4.00%	3.79%
PIMCO Tactical Balanced Index	268.58	283.20	5.44%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	218.82	218.96	0.06%	4.00%	0.06%
PIMCO Tactical Balanced Index ER	228.62	230.71	0.91%	4.00%	0.91%
BlackRock iBLD Claria Index	155.96	160.90	3.17%	4.00%	3.17%
BlackRock iBLD Claria Index ER	101.06	99.61	-1.43%	4.00%	0.00%
Blended Index			11.94%	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		9/30/2021	9/30/2023	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	243.31	218.96	-10.01%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	231.15	230.71	-0.19%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,701.62	2,451.26	-9.27%	50.00%	0.00%
BlackRock iBLD Claria Index ER	111.38	99.61	-10.57%	50.00%	0.00%

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