

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

9/28/2023

Index performance for contract year beginning September 28, 2022 and ending September 27, 2023

wontiny sum Anotations								
S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
Cap* 2.00%			Cap* 2.00%		Cap* 2.0		2.00%	
Index	Index	Capped	Index	Index	Capped	Index	Index	Capped
value	change	change ¹	value	change	change ¹	value	change	change ¹
3,647.29			11,271.75			1,662.51		
3,807.30	4.387%	2.000%	11,191.63	-0.711%	-0.711%	1,806.32	8.650%	2.000%
4,026.12	5.747%	2.000%	11,756.03	5.043%	2.000%	1,869.19	3.480%	2.000%
3,829.25	-4.890%	-4.890%	10,822.51	-7.941%	-7.941%	1,749.52	-6.403%	-6.403%
4,070.56	6.302%	2.000%	12,166.60	12.419%	2.000%	1,911.46	9.256%	2.000%
3,982.24	-2.170%	-2.170%	12,057.79	-0.894%	-0.894%	1,896.27	-0.795%	-0.795%
3,977.53	-0.118%	-0.118%	12,673.07	5.103%	2.000%	1,753.67	-7.520%	-7.520%
4,135.35	3.968%	2.000%	13,160.03	3.842%	2.000%	1,751.22	-0.140%	-0.140%
4,205.45	1.695%	1.695%	14,298.41	8.650%	2.000%	1,773.02	1.245%	1.245%
4,378.41	4.113%	2.000%	14,945.91	4.528%	2.000%	1,849.93	4.338%	2.000%
4,537.41	3.631%	2.000%	15,464.93	3.473%	2.000%	1,954.90	5.674%	2.000%
4,405.71	-2.903%	-2.903%	14,941.83	-3.382%	-3.382%	1,853.63	-5.180%	-5.180%
4,274.51	-2.978%	-2.978%	14,580.16	-2.421%	-2.421%	1,778.90	-4.031%	-4.031%
d changes ¹		0.64%			-1.35%			-12.82%
terest rate		0.64%			0.00%			0.00%
	Index value 3,647.29 3,807.30 4,026.12 3,829.25 4,070.56 3,982.24 3,977.53 4,135.35 4,205.45 4,205.45 4,378.41 4,537.41 4,405.71 4,274.51 d changes ¹	S&P 500 Inde Cap* Index Index value change 3,647.29 3,807.30 4.387% 4,026.12 5.747% 3,829.25 -4.890% 4,070.56 6.302% 3,982.24 -2.170% 3,977.53 -0.118% 4,135.35 3.968% 4,205.45 1.695% 4,378.41 4.113% 4,537.41 3.631% 4,405.71 -2.903% 4,274.51 -2.978% d changes ¹	S&P 500 Index Cap* 2.00% Index Index Capped value change change ¹ 3,647.29 3,807.30 4.387% 2.000% 4,026.12 5.747% 2.000% 3,829.25 -4.890% -4.890% 4,070.56 6.302% 2.000% 3,982.24 -2.170% -2.170% 3,977.53 -0.118% -0.118% 4,135.35 3.968% 2.000% 4,205.45 1.695% 1.695% 4,378.41 4.113% 2.000% 4,537.41 3.631% 2.000% 4,405.71 -2.903% -2.978% 4,274.51 -2.978% -2.978%	S&P 500 Index Nas Cap* 2.00% Index Index Capped Index value change change ¹ value 3,647.29 11,271.75 3,807.30 4.387% 2.000% 11,191.63 4,026.12 5.747% 2.000% 11,756.03 3,829.25 -4.890% -4.890% 10,822.51 4,070.56 6.302% 2.000% 12,166.60 3,982.24 -2.170% -2.170% 12,057.79 3,977.53 -0.118% -0.118% 12,673.07 4,135.35 3.968% 2.000% 13,160.03 4,205.45 1.695% 1.695% 14,298.41 4,378.41 4.113% 2.000% 15,464.93 4,405.71 -2.903% -2.903% 14,945.91 4,537.41 3.631% 2.000% 15,464.93 4,274.51 -2.978% -2.978% 14,580.16 d changes ¹ 0.64% 0.64%	S&P 500 Index Nasdaq 100 Inc Cap* 2.00% Cap* Index Index Capped Index Index value change change ¹ value change 3,647.29 11,271.75 3,807.30 4.387% 2.000% 11,191.63 -0.711% 4,026.12 5.747% 2.000% 11,756.03 5.043% 3,829.25 -4.890% 10,822.51 -7.941% 4,070.56 6.302% 2.000% 12,166.60 12.419% 3,982.24 -2.170% -2.170% 12,057.79 -0.894% 3,977.53 -0.118% -0.118% 12,673.07 5.103% 4,135.35 3.968% 2.000% 13,160.03 3.842% 4,205.45 1.695% 1.695% 14,298.41 8.650% 4,378.41 4.113% 2.000% 15,464.93 3.473% 4,405.71 -2.903% -2.973% 14,941.83 -3.382% 4,274.51 -2.978% 14,580.16 -2.421% <td>S&P 500 IndexNasdaq 100 IndexCap*2.00%Cap*2.00%IndexIndexCappedIndexIndexCappedvaluechangechange¹valuechangechange¹3,647.2911,271.7511,271.75$-0.711\%$$-0.711\%$4,026.125.747%2.000%11,756.03$5.043\%$2.000%3,829.25-4.890%-4.890%10,822.51$-7.941\%$$-7.941\%$4,070.566.302%2.000%12,166.6012.419%2.000%3,982.24-2.170%-2.170%12,057.79$-0.894\%$$-0.894\%$3,977.53-0.118%-0.118%12,673.07$5.103\%$2.000%4,135.353.968%2.000%13,160.03$3.842\%$2.000%4,205.451.695%1.695%14,298.41$8.650\%$2.000%4,537.413.631%2.000%15,464.93$3.473\%$2.000%4,405.71-2.903%-2.978%14,580.16$-2.421\%$$-2.421\%$d changes¹0.64%-2.421\%$-1.35\%$$-1.35\%$</td> <td>S&P 500 IndexNasdaq 100 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InCap*2.00%Cap*2.00%Cap*Cap*IndexIndexCappedIndexIndexCappedIndexIndexvaluechangechange1valuechangechange1valuechange1valuechange13,647.2911,271.751,662.511,662.511,662.511,662.511,806.328.650%4,026.125.747%2.000%11,756.035.043%2.000%1,869.193.480%3,829.25-4.890%-4.890%10,822.51-7.941%-7.941%1,749.52-6.403%4,070.566.302%2.000%12,166.6012.419%2.000%1,911.469.256%3,982.24-2.170%-2.170%12,057.79-0.894%-0.894%1,896.27-0.795%3,977.53-0.118%-0.118%12,673.075.103%2.000%1,753.67-7.520%4,135.353.968%2.000%13,160.033.842%2.000%1,751.22-0.140%4,205.451.695%1.695%14,298.418.650%2.000%1,773.021.245%4,378.414.113%2.000%15,464.933.473%2.000%1,954.905.674%4,405.71-2.903%-2.903%14,941.83-3.382%-3.382%1,853.63-5.180%4,274.51-2.978%14,580.16-2.421%-2.421%1,778.90-4.031% <tr <td="">d changes10.64</tr>

Monthly Sum Allocations

1 - The index increases are subject to a cap, however decreases are not limited by the cap.

Annual Point-to-Point Allocations	9/27/2022	9/27/2023	Cap*	4.00%	
	Initial	Ending			Credited
	index	index	Index	Annual	interest
Index	value	value	change	cap*	rate
S&P 500 Index	3,647.29	4,274.51	17.20%	4.00%	4.00%
Nasdaq 100 Index	11,271.75	14,580.16	29.35%	4.00%	4.00%
Russell 2000 Index	1,662.51	1,778.90	7.00%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II	251.18	261.42	4.07%	4.00%	4.00%
PIMCO Tactical Balanced Index	270.26	283.14	4.77%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	217.56	218.23	0.30%	4.00%	0.30%
PIMCO Tactical Balanced Index ER	230.10	230.72	0.27%	4.00%	0.27%
BlackRock iBLD Claria Index	154.83	160.50	3.66%	4.00%	3.66%
BlackRock iBLD Claria Index ER	100.36	99.40	-0.96%	4.00%	0.00%
Blended Index			11.22%	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	9/27/2021	9/27/2023	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	247.25	218.23	-11.74%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	233.71	230.72	-1.28%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,739.29	2,441.92	-10.86%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.64	99.40	-11.75%	50.00%	0.00%

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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. The BlackRock iBLD Claria[®] ER Index is comprised of an equity component, a bond component, and a cash component. It shifts weighting between the components daily based on historical realized volatility of the components. The index tracks the return in excess of a benchmark rate. Annually, BlackRock will set allocations to the ETFs within each of the equity component and the bond component. The equity component will be comprised of the following ETFs: iShares MSCI EAFE ETF, iShares MSCI Emerging Markets ETF. The bond component will be comprised of the following ETFs: iShares I-3 year Treasury Bond ETF, iShares 3-7 year Treasury Bond ETF. The component will be comprised of the following ETFs: iShares MSCI EAFE ETF, iShares MSCI Emerging Markets ETF. The bond component will be comprised of the following ETFs: iShares I-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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