

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

10/16/2023

Index performance for contract year beginning October 16, 2022 and ending October 15, 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
value	change	change ¹	value	change	change ¹	value	change	change ¹
3,583.07			10,692.06			1,682.40		
3,991.73	11.405%	2.000%	11,871.15	11.028%	2.000%	1,889.20	12.292%	2.000%
3,895.75	-2.404%	-2.404%	11,345.22	-4.430%	-4.430%	1,774.61	-6.066%	-6.066%
3,999.09	2.653%	2.000%	11,541.48	1.730%	1.730%	1,887.03	6.335%	2.000%
4,147.60	3.714%	2.000%	12,687.89	9.933%	2.000%	1,960.97	3.918%	2.000%
3,891.93	-6.164%	-6.164%	12,251.32	-3.441%	-3.441%	1,745.95	-10.965%	-10.965%
4,137.64	6.313%	2.000%	13,079.52	6.760%	2.000%	1,781.15	2.017%	2.000%
4,136.28	-0.033%	-0.033%	13,413.51	2.554%	2.000%	1,761.55	-1.101%	-1.101%
4,425.84	7.000%	2.000%	15,185.48	13.210%	2.000%	1,889.28	7.251%	2.000%
4,505.42	1.798%	1.798%	15,565.60	2.503%	2.000%	1,931.09	2.213%	2.000%
4,489.72	-0.348%	-0.348%	15,205.59	-2.313%	-2.313%	1,920.49	-0.549%	-0.549%
4,450.32	-0.878%	-0.878%	15,202.40	-0.021%	-0.021%	1,847.03	-3.825%	-3.825%
4,327.78	-2.754%	-2.754%	14,995.12	-1.363%	-1.363%	1,719.71	-6.893%	-6.893%
ed changes ¹		-0.78%			2.16%			-17.40%
nterest rate		0.00%			2.16%			0.00%
	Index value 3,583.07 3,991.73 3,895.75 3,999.09 4,147.60 3,891.93 4,137.64 4,136.28 4,425.84 4,505.42 4,450.542 4,489.72 4,450.32 4,327.78 ed changes ¹	Cap* Index Index value change 3,583.07 3,991.73 11.405% 3,895.75 -2.404% 3,895.75 -2.404% 3,895.99 2.653% 4,147.60 3.714% 3,891.93 -6.164% 4,137.64 6.313% 4,136.28 -0.033% 4,425.84 7.000% 4,505.42 1.798% 4,450.542 1.798% 4,450.542 -0.348% 4,450.32 -0.878% 4,327.78 -2.754% ed changes ¹ hterest rate	Cap* 2.00% Index Index Capped value change change ¹ 3,583.07 3,991.73 11.405% 2.000% 3,895.75 -2.404% -2.404% 3,999.09 2.653% 2.000% 4,147.60 3.714% 2.000% 4,137.64 6.313% 2.000% 4,136.28 -0.033% -0.033% 4,425.84 7.000% 2.000% 4,450.42 1.798% 1.798% 4,489.72 -0.348% -0.348% 4,450.32 -0.878% -0.878% 4,327.78 -2.754% -2.754% ed changes ¹ -0.78% eterest rate 0.00%	Cap*2.00%IndexIndexCapped $value$ changechange ¹ $value$ changevalue $3,583.07$ 10,692.06 $3,991.73$ 11.405%2.000% $3,991.73$ 11.405%2.000% $3,999.09$ 2.653%2.000% $2,653\%$ 2.000%11,541.48 $4,147.60$ 3.714% 2.000% $3,891.93$ -6.164%-6.164% $4,137.64$ 6.313%2.000% $4,136.28$ -0.033%-0.033% $4,25.84$ 7.000%2.000% $4,505.42$ 1.798%1.798% $4,505.42$ 1.798%-0.348% $4,505.42$ 0.878%-0.348% $4,505.42$ 0.878%-0.348% $4,505.42$ 0.754%-0.778% $4,450.32$ -0.878%-2.754% $4,327.78$ -2.754%-2.754% $4,327.78$ -2.754%-0.778%ed changes ¹ -0.78%hterest rate0.00%	Cap*2.00%Cap*IndexIndexCappedIndexIndexvaluechangechange ¹ valuechange3,583.0710,692.063,991.7311.405%2.000%11,871.1511.028%3,895.75-2.404%-2.404%11,345.22-4.430%3,999.092.653%2.000%11,541.481.730%4,147.603.714%2.000%12,687.899.933%3,891.93-6.164%-6.164%12,251.32-3.441%4,137.646.313%2.000%13,079.526.760%4,136.28-0.033%-0.033%13,413.512.554%4,425.847.000%2.000%15,185.4813.210%4,505.421.798%1.798%15,565.602.503%4,489.72-0.348%-0.348%15,202.59-2.313%4,450.32-0.878%-0.878%15,202.40-0.021%4,327.78-2.754%-2.754%14,995.12-1.363%ed changes ¹ -0.78%10.00%14,995.12-1.363%	Cap*2.00%Cap*2.00%IndexIndexCappedIndexIndexCappedvaluechangechange1valuechangechange13,583.0710,692.063,991.7311.405%2.000%11,871.1511.028%2.000%3,895.75-2.404%-2.404%11,345.22-4.430%-4.430%3,999.092.653%2.000%11,541.481.730%1.730%4,147.603.714%2.000%12,687.899.933%2.000%3,891.93-6.164%-6.164%12,251.32-3.441%-3.441%4,136.28-0.033%-0.033%13,079.526.760%2.000%4,425.847.000%2.000%15,185.4813.210%2.000%4,489.72-0.348%-0.348%15,205.59-2.313%-2.313%4,450.32-0.878%-0.878%15,202.40-0.021%-0.021%4,327.78-2.754%-2.754%14,995.12-1.363%-1.363%ed changes1-0.78%-0.78%2.16%-0.166%	Cap*2.00%Cap*2.00%IndexIndexCappedIndexIndexCappedvaluechangechange1valuechangechange1value3,583.0710,692.061,682.403,991.7311.405%2.000%11,871.1511.028%2.000%1,889.203,895.75-2.404%-2.404%11,345.22-4.430%-4.430%1,774.613,999.092.653%2.000%11,541.481.730%1.730%1,887.034,147.603.714%2.000%12,687.899.933%2.000%1,960.973,891.93-6.164%-6.164%12,251.32-3.441%-3.441%1,745.954,136.28-0.033%-0.033%13,079.526.760%2.000%1,781.154,136.28-0.033%-0.033%13,413.512.554%2.000%1,781.154,425.847.000%2.000%15,185.4813.210%2.000%1,889.284,505.421.798%1.798%15,205.59-2.313%-2.313%1,920.494,489.72-0.348%-0.878%15,202.40-0.021%-0.021%1,847.034,327.78-2.754%-2.754%14,995.12-1.363%-1.363%1,719.71ed changes1-0.78%0.00%2.16%2.16%	Cap*2.00%Cap*Cap*2.00%Cap*IndexIndexCappedIndexIndexCappedIndexIndexIndexvaluechangechange1valuechangevaluechange1valuechange3,583.0710,692.061,682.403,991.7311.405%2.000%11,871.1511.028%2.000%1,889.2012.292%3,895.75-2.404%-2.404%11,345.22-4.430%-4.430%1,774.61-6.066%3,999.092.653%2.000%11,541.481.730%1.730%1,887.036.335%4,147.603.714%2.000%12,687.899.933%2.000%1,960.973.918%3,891.93-6.164%-6.164%12,251.32-3.441%-3.441%1,745.95-10.965%4,137.646.313%2.000%13,079.526.760%2.000%1,781.152.017%4,136.28-0.033%-0.033%13,413.512.554%2.000%1,889.287.251%4,505.421.798%1.798%15,565.602.503%2.000%1,931.092.213%4,489.72-0.348%-0.348%15,202.40-0.021%-0.021%1,847.03-3.825%4,327.78-2.754%-2.754%14,995.12-1.363%-1.363%1,719.71-6.893%eterest rate0.00%2.16%2.16%

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

Annual Point-to-Point Allocations	10/15/2022	10/15/2023	Cap*	4.00%	
	Initial	Ending			Credited
	index	index	Index	Annual	interest
Index	value	value	change	cap*	rate
S&P 500 Index	3,583.07	4,327.78	20.78%	4.00%	4.00%
Nasdaq 100 Index	10,692.06	14,995.12	40.25%	4.00%	4.00%
Russell 2000 Index	1,682.40	1,719.71	2.22%	4.00%	2.22%
Bloomberg US Dynamic Balance Index II	251.09	261.69	4.22%	4.00%	4.00%
PIMCO Tactical Balanced Index	270.48	284.71	5.26%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	217.55	217.98	0.20%	4.00%	0.20%
PIMCO Tactical Balanced Index ER	229.99	231.48	0.65%	4.00%	0.65%
BlackRock iBLD Claria Index	155.38	160.80	3.49%	4.00%	3.49%
BlackRock iBLD Claria Index ER	100.55	99.33	-1.21%	4.00%	0.00%
Blended Index			10.11%	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	10/15/2021	10/15/2023	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	245.84	217.98	-11.33%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	234.08	231.48	-1.11%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,727.10	2,443.16	-10.41%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.01	99.33	-11.32%	50.00%	0.00%

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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 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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