

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 10/17/2023

Index performance for contract year beginning October 17, 2022 and ending October 16, 2023

Monthly Sum Allocations

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	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
10/16/2022	3,583.07			10,692.06			1,682.40		
11/16/2022	3,958.79	10.486%	2.000%	11,699.09	9.418%	2.000%	1,853.17	10.150%	2.000%
12/16/2022	3,852.36	-2.688%	-2.688%	11,243.72	-3.892%	-3.892%	1,763.42	-4.843%	-4.843%
1/16/2023	3,999.09	3.809%	2.000%	11,541.48	2.648%	2.000%	1,887.03	7.010%	2.000%
2/16/2023	4,090.41	2.284%	2.000%	12,442.48	7.807%	2.000%	1,942.21	2.924%	2.000%
3/16/2023	3,960.28	-3.181%	-3.181%	12,581.39	1.116%	1.116%	1,771.24	-8.803%	-8.803%
4/16/2023	4,137.64	4.478%	2.000%	13,079.52	3.959%	2.000%	1,781.15	0.560%	0.560%
5/16/2023	4,109.90	-0.670%	-0.670%	13,426.01	2.649%	2.000%	1,736.18	-2.525%	-2.525%
6/16/2023	4,409.59	7.292%	2.000%	15,083.92	12.348%	2.000%	1,875.47	8.022%	2.000%
7/16/2023	4,505.42	2.173%	2.000%	15,565.60	3.193%	2.000%	1,931.09	2.966%	2.000%
8/16/2023	4,404.33	-2.244%	-2.244%	14,876.47	-4.427%	-4.427%	1,871.52	-3.085%	-3.085%
9/16/2023	4,450.32	1.044%	1.044%	15,202.40	2.191%	2.000%	1,847.03	-1.308%	-1.308%
10/16/2023	4,373.63	-1.723%	-1.723%	15,172.73	-0.195%	-0.195%	1,747.06	-5.413%	-5.413%
Sum of capp	ed changes ¹		2.54%			8.60%			-15.42%
Credited i	nterest rate		2.54%			8.60%			0.00%

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

Annual Point-to-Point Allocations	10/16/2022	10/16/2023	Cap*	4.00%	
	Initial	Ending	-		Credited
	index	index	Index	Annual	interest
Index	value	value	change	cap*	rate
S&P 500 Index	3,583.07	4,373.63	22.06%	4.00%	4.00%
Nasdaq 100 Index	10,692.06	15,172.73	41.91%	4.00%	4.00%
Russell 2000 Index	1,682.40	1,747.06	3.84%	4.00%	3.84%
Bloomberg US Dynamic Balance Index II	251.09	261.17	4.01%	4.00%	4.00%
PIMCO Tactical Balanced Index	270.48	286.31	5.85%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	217.55	217.43	-0.06%	4.00%	0.00%
PIMCO Tactical Balanced Index ER	229.99	232.68	1.17%	4.00%	1.17%
BlackRock iBLD Claria Index	155.38	160.43	3.25%	4.00%	3.25%
BlackRock iBLD Claria Index ER	100.55	99.07	-1.47%	4.00%	0.00%
Blended Index			10.55%	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	10/16/2021	10/16/2023	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	217.43	-11.56%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	234.08	232.68	-0.60%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,727.10	2,437.97	-10.60%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.01	99.07	-11.55%	50.00%	0.00%

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