

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 **10/25/2023**

Index performance for contract year beginning October 25, 2022 and ending October 24, 2023

Monthly Sum Allocations

Date	S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
	Cap* 2.00%		Capped change ¹	Cap* 2.00%		Capped change ¹	Cap* 2.00%		Capped change ¹
	Index value	Index change		Index value	Index change		Index value	Index change	
10/24/2022	3,797.34			11,430.26			1,748.40		
11/24/2022	4,027.26	6.055%	2.000%	11,838.72	3.573%	2.000%	1,863.52	6.584%	2.000%
12/24/2022	3,844.82	-4.530%	-4.530%	10,985.45	-7.207%	-7.207%	1,760.93	-5.505%	-5.505%
1/24/2023	4,016.95	4.477%	2.000%	11,846.64	7.839%	2.000%	1,885.61	7.080%	2.000%
2/24/2023	3,970.04	-1.168%	-1.168%	11,969.65	1.038%	1.038%	1,890.49	0.258%	0.258%
3/24/2023	3,970.99	0.024%	0.024%	12,767.05	6.662%	2.000%	1,734.92	-8.229%	-8.229%
4/24/2023	4,137.04	4.182%	2.000%	12,969.76	1.588%	1.588%	1,788.87	3.110%	2.000%
5/24/2023	4,115.24	-0.527%	-0.527%	13,604.48	4.894%	2.000%	1,767.00	-1.223%	-1.223%
6/24/2023	4,348.33	5.664%	2.000%	14,891.48	9.460%	2.000%	1,821.64	3.092%	2.000%
7/24/2023	4,554.64	4.745%	2.000%	15,448.02	3.737%	2.000%	1,965.68	7.907%	2.000%
8/24/2023	4,376.31	-3.915%	-3.915%	14,816.44	-4.088%	-4.088%	1,846.28	-6.074%	-6.074%
9/24/2023	4,320.06	-1.285%	-1.285%	14,701.10	-0.778%	-0.778%	1,776.50	-3.779%	-3.779%
10/24/2023	4,217.04	-2.385%	-2.385%	14,604.85	-0.655%	-0.655%	1,665.89	-6.227%	-6.227%
Sum of capped changes ¹			-3.79%				-20.78%		
Credited interest rate			0.00%				1.90%		

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

Annual Point-to-Point Allocations

10/24/2022 10/24/2023 Cap* 4.00%

Index	Initial index value	Ending index value	Index change	Annual cap*	Credited interest rate
S&P 500 Index	3,797.34	4,217.04	11.05%	4.00%	4.00%
Nasdaq 100 Index	11,430.26	14,604.85	27.77%	4.00%	4.00%
Russell 2000 Index	1,748.40	1,665.89	-4.72%	4.00%	0.00%
Bloomberg US Dynamic Balance Index II	249.89	259.17	3.72%	4.00%	3.72%
PIMCO Tactical Balanced Index	274.57	283.55	3.27%	4.00%	3.27%
Bloomberg US Dynamic Balance Index II ER	216.69	215.82	-0.40%	4.00%	0.00%
PIMCO Tactical Balanced Index ER	233.30	230.23	-1.32%	4.00%	0.00%
BlackRock iBLD Claria Index	154.94	159.29	2.81%	4.00%	2.81%
BlackRock iBLD Claria Index ER	100.19	98.26	-1.93%	4.00%	0.00%
Blended Index			4.64%	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		10/24/2021	10/24/2023	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	246.11	215.82	-12.31%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	235.40	230.23	-2.20%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,732.86	2,413.27	-11.69%	50.00%	0.00%

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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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