

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

10/27/2023

Index performance for contract year beginning October 27, 2022 and ending October 26, 2023

Russell 2000 Index S&P 500 Index Nasdag 100 Index 2.00% 2.00% 2.00% Cap* Cap* Cap* Capped Capped Capped Index Index Index Index Index Index change¹ change¹ Date change¹ value change value change value change 10/26/2022 3,830.60 11,405.90 1,804.33 11/26/2022 4,026.12 5.104% 2.000% 11,756.03 3.070% 2.000% 1,869.19 3.595% 2.000% 3,844.82 -4.503% -4.503% 10,985.45 -6.555% -6.555% 1,760.93 -5.792% -5.792% 12/26/2022 1/26/2023 4,060.43 5.608% 2.000% 12,051.48 9.704% 2.000% 1,903.06 8.071% 2.000% 2/26/2023 3,970.04 -2.226% -0.679% -0.679% 1,890.49 -0.661% -2.226% 11,969.65 -0.661% 3/26/2023 3,970.99 0.024% 0.024% 12,767.05 6.662% 2.000% 1,734.92 -8.229% -8.229% 4/26/2023 4,055.99 2.141% 2.000% 12,806.48 0.309% 0.309% 1,730.41 -0.260% -0.260% 5/26/2023 4,205.45 3.685% 2.000% 14,298.41 11.650% 2.000% 1,773.02 2.462% 2.000% 6/26/2023 4,328.82 2.934% 2.000% 14,689.02 2.732% 2.000% 1,823.26 2.833% 2.000% 7/26/2023 4,566.75 5.496% 2.000% 15,499.26 2.000% 1,980.36 8.616% 2.000% 5.516% 8/26/2023 4,405.71 -3.526% -3.526% 14,941.83 -3.596% -3.596% 1,853.63 -6.399% -6.399% 9/26/2023 4,337.44 -1.550% -1.550% 14,768.90 -1.157% -1.157% 1,784.24 -3.743% -3.743% -4.464% 10/26/2023 4,137.23 -4.616% -4.616% 14,109.57 -4.464% 1,657.00 -7.131% -7.131% Sum of capped changes¹ -4.40% -4.14% -22.22% Credited interest rate 0.00% 0.00% 0.00%

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	10/26/2022	10/26/2023	Cap*	4.00%	
	Initial	Ending			Credited
	index	index	Index	Annual	interest
Index	value	value	change	cap*	rate
S&P 500 Index	3,830.60	4,137.23	8.00%	4.00%	4.00%
Nasdaq 100 Index	11,405.90	14,109.57	23.70%	4.00%	4.00%
Russell 2000 Index	1,804.33	1,657.00	-8.17%	4.00%	0.00%
Bloomberg US Dynamic Balance Index II	251.68	259.06	2.93%	4.00%	2.93%
PIMCO Tactical Balanced Index	273.83	282.14	3.03%	4.00%	3.03%
Bloomberg US Dynamic Balance Index II ER	217.91	215.28	-1.21%	4.00%	0.00%
PIMCO Tactical Balanced Index ER	232.63	228.89	-1.61%	4.00%	0.00%
BlackRock iBLD Claria Index	155.78	159.00	2.07%	4.00%	2.07%
BlackRock iBLD Claria Index ER	100.70	98.02	-2.66%	4.00%	0.00%
Blended Index			2.87%	4.00%	2.87%

* 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	10/26/2021	10/26/2023	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	247.07	215.28	-12.87%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	235.76	228.89	-2.91%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,742.85	2,403.76	-12.36%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.28	98.02	-12.70%	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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