

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 **11/24/2023**

Index performance for contract year beginning November 24, 2022 and ending November 23, 2023

Monthly Sum Allocations

Date	S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
	Cap*		2.00%	Cap*		2.00%	Cap*		2.00%
	Index value	Index change	Capped change ¹	Index value	Index change	Capped change ¹	Index value	Index change	Capped change ¹
11/23/2022	4,027.26			11,838.72			1,863.52		
12/23/2022	3,844.82	-4.530%	-4.530%	10,985.45	-7.207%	-7.207%	1,760.93	-5.505%	-5.505%
1/23/2023	4,019.81	4.551%	2.000%	11,872.54	8.075%	2.000%	1,890.77	7.373%	2.000%
2/23/2023	4,012.32	-0.186%	-0.186%	12,180.14	2.591%	2.000%	1,908.09	0.916%	0.916%
3/23/2023	3,948.72	-1.585%	-1.585%	12,729.23	4.508%	2.000%	1,720.29	-9.842%	-9.842%
4/23/2023	4,133.52	4.680%	2.000%	13,000.77	2.133%	2.000%	1,791.51	4.140%	2.000%
5/23/2023	4,145.58	0.292%	0.292%	13,672.54	5.167%	2.000%	1,787.72	-0.212%	-0.212%
6/23/2023	4,348.33	4.891%	2.000%	14,891.48	8.915%	2.000%	1,821.64	1.897%	1.897%
7/23/2023	4,536.34	4.324%	2.000%	15,425.67	3.587%	2.000%	1,960.26	7.610%	2.000%
8/23/2023	4,436.01	-2.212%	-2.212%	15,148.06	-1.800%	-1.800%	1,870.03	-4.603%	-4.603%
9/23/2023	4,320.06	-2.614%	-2.614%	14,701.10	-2.951%	-2.951%	1,776.50	-5.001%	-5.001%
10/23/2023	4,217.04	-2.385%	-2.385%	14,604.85	-0.655%	-0.655%	1,665.89	-6.227%	-6.227%
11/23/2023	4,556.62	8.053%	2.000%	16,001.39	9.562%	2.000%	1,795.54	7.783%	2.000%
Sum of capped changes ¹			-3.22%				-20.58%		
Credited interest rate			0.00%				3.39%		

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

Annual Point-to-Point Allocations

11/23/2022 11/23/2023 Cap* 4.00%

Index	Initial index value	Ending index value	Index change	Annual cap*	Credited interest rate
S&P 500 Index	4,027.26	4,556.62	13.14%	4.00%	4.00%
Nasdaq 100 Index	11,838.72	16,001.39	35.16%	4.00%	4.00%
Russell 2000 Index	1,863.52	1,795.54	-3.65%	4.00%	0.00%
Bloomberg US Dynamic Balance Index II	256.58	266.16	3.74%	4.00%	3.74%
PIMCO Tactical Balanced Index	276.06	289.38	4.83%	4.00%	4.00%
Bloomberg US Dynamic Balance Index II ER	221.23	220.60	-0.29%	4.00%	0.00%
PIMCO Tactical Balanced Index ER	233.92	233.95	0.01%	4.00%	0.01%
BlackRock iBLD Claria Index	157.54	162.77	3.32%	4.00%	3.32%
BlackRock iBLD Claria Index ER	101.54	99.93	-1.59%	4.00%	0.00%
Blended Index			3.06%	4.00%	3.06%

* 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		11/23/2021	11/23/2023	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	248.94	220.60	-11.38%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	238.17	233.95	-1.77%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,760.89	2,463.39	-10.78%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.45	99.93	-11.13%	50.00%	0.00%

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