

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 **12/13/2023**

Index performance for contract year beginning December 13, 2022 and ending December 12, 2023

Monthly Sum Allocations

Date	S&P 500 Index			Nasdaq 100 Index			Russell 2000 Index		
	Index value	Index change	Cap* 2.00%	Index value	Index change	Cap* 2.00%	Index value	Index change	Cap* 2.00%
			Capped change ¹			Capped change ¹			Capped change ¹
12/12/2022	3,990.56			11,706.44			1,818.61		
1/12/2023	3,983.17	-0.185%	-0.185%	11,459.61	-2.108%	-2.108%	1,876.06	3.159%	2.000%
2/12/2023	4,090.46	2.694%	2.000%	12,304.92	7.376%	2.000%	1,918.81	2.279%	2.000%
3/12/2023	3,861.59	-5.595%	-5.595%	11,830.28	-3.857%	-3.857%	1,772.70	-7.615%	-7.615%
4/12/2023	4,091.95	5.965%	2.000%	12,848.35	8.606%	2.000%	1,773.70	0.056%	0.056%
5/12/2023	4,124.08	0.785%	0.785%	13,340.18	3.828%	2.000%	1,740.85	-1.852%	-1.852%
6/12/2023	4,338.93	5.210%	2.000%	14,784.30	10.825%	2.000%	1,873.21	7.603%	2.000%
7/12/2023	4,472.16	3.071%	2.000%	15,307.23	3.537%	2.000%	1,933.38	3.212%	2.000%
8/12/2023	4,464.05	-0.181%	-0.181%	15,028.07	-1.824%	-1.824%	1,925.11	-0.427%	-0.427%
9/12/2023	4,487.46	0.524%	0.524%	15,461.87	2.887%	2.000%	1,855.14	-3.635%	-3.635%
10/12/2023	4,349.61	-3.072%	-3.072%	15,184.10	-1.796%	-1.796%	1,734.25	-6.516%	-6.516%
11/12/2023	4,415.24	1.509%	1.509%	15,529.12	2.272%	2.000%	1,705.33	-1.668%	-1.668%
12/12/2023	4,622.44	4.693%	2.000%	16,221.73	4.460%	2.000%	1,883.68	10.459%	2.000%
Sum of capped changes ¹			3.78%				-11.66%		
Credited interest rate			3.78%				0.00%		

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

Annual Point-to-Point Allocations

	12/12/2022	12/12/2023	Cap* 4.00%	
Index	Initial index value	Ending index value	Index change	Credited interest rate
S&P 500 Index	3,990.56	4,622.44	15.83%	4.00%
Nasdaq 100 Index	11,706.44	16,221.73	38.57%	4.00%
Russell 2000 Index	1,818.61	1,883.68	3.58%	3.58%
Bloomberg US Dynamic Balance Index II	258.12	269.22	4.30%	4.00%
PIMCO Tactical Balanced Index	276.34	291.74	5.57%	4.00%
Bloomberg US Dynamic Balance Index II ER	222.16	222.33	0.07%	0.07%
PIMCO Tactical Balanced Index ER	233.69	235.20	0.65%	0.65%
BlackRock iBLD Claria Index	158.40	164.13	3.62%	3.62%
BlackRock iBLD Claria Index ER	101.88	100.49	-1.36%	0.00%
Blended Index			6.44%	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		12/12/2021	12/12/2023	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	250.02	222.33	-11.07%	50.00%	0.00%
PIMCO Tactical Balanced Index ER	237.40	235.20	-0.93%	50.00%	0.00%
S&P 500 Futures 5% Daily Risk Control Index ER	2,780.37	2,482.28	-10.72%	50.00%	0.00%
BlackRock iBLD Claria Index ER	112.84	100.49	-10.94%	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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