(800) 722-4448

(800) 722-2333

(800) 748-6907

(833) 953-1863 (888) 837-8172

Choose either a full rebalance of all available options or to transfer to/from options individually, but NOT both. One-time, full rebalance, complete section 1, 2, and 5. Fund to fund transfer, complete section 1, 3, and 5.

(800) 586-0096

(Continued)

(Continued)	
(Continued)	

	S&P 500 1-Year Enhanced Participation Rate	%	MSCI EAFE 2-Year Enhanced Participation Rate ¹	%
	S&P 500 2-Year Enhanced Participation Rate ¹	%	MSCI EAFE 1-Year Performance Triggered Index Option ²	%
	S&P 500 1-Year Performance Triggered Index Option ²	%	BlackRock Endura® 1-Year Point-to-Point with Spread ²	%
	BofA Iris 1-Year Point-to-Point with a Cap ³	%	BofA Iris 1-Year Enhanced Participation Rate ³	%
	BofA Iris 1-Year Participation Rate ³	%	BofA Iris 2-Year Enhanced Participation Rate ³	%
I	RofΔ Iris 2-Vear Participation Rate ³	0/		l

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Available only on contracts issued prior to 12/16/2019.¹ Available only on contracts issued on or after 12/16/2019.²

7 11 4114 610 01	ily off contracts issued off of after 12/10/2017.			
	Fixed Account Option	%	BlackRock Endura® 1-Year Point-to-Point with a Spread ²	%
	S&P 500 1-Year Point-to-Point with a Cap	%	BlackRock Endura® 2-Year Point-to-Point with Spread ¹	%
%	S&P 500 1-Year Participation Rate with Spread	%		%
	S&P 500 1 Year Performance Trigger Index ²	%		

Transfers between the Interest Crediting Options will be effective on the specified Contract Anniversary, provided the transfer request is received in good order, in a form satisfactory to us.

Unless you instruct us otherwise, we will automatically transfer the Index-Linked Option Value of an expiring Index Term into a new Index Term under the same Index-Linked Option, or if the same Index-Linked Option is not available, to the Fixed Account Option. For Pacific Index Edge, the S&P 500® Index-Linked Option**5-Year Participation Rate with Spread** available for the initial index term at contract issue on contracts that were issued on or before December 15, 2019.

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