

HARIHARASUDHAN SHANMUGAM
4315 GLENIRISH DR
KATY, TX 77494

F&G Annuities & Life

DATE PREPARED: 11/15/2023

Fidelity & Guaranty Life Insurance Company
P.O. Box 81497, Lincoln, NE 68501
All Inquiries: 1-888-513-8797

ANNUAL REPORT OF CONTRACT ACTIVITY FOR THE YEAR ENDING 11/09/2023
PLAN: Flexible Premium, Adjustable Death Benefit
Universal Life Insurance with Index Features

CONTRACT INFORMATION

OWNER: HARIHARASUDHAN SHANMUGAM
4315 GLENIRISH DR
KATY, TX 77494

AGENCY: RAVI GUNISHETTI
25019 GINGER RANCH DR
KATY, TX 77494

AGENT CODE: 000380476

CONTRACT NUMBER: LZ433511
CONTRACT DATE: 11/10/2021
FACE AMOUNT: \$500,000
DEATH BENEFIT OPTION: B

INSURED: HARIHARASUDHAN SHANMUGAM
PLANNED PREMIUM: \$8,000.00
MODE OF PAYMENT: SEMI-ANNUALLY
STATUS: ACTIVE

CONTRACT VALUES AS OF 11/09/2022

DEATH BENEFIT: \$512,898.93
ACCOUNT VALUE: \$12,898.93
- SURRENDER CHARGE: \$7,020.00
- LOAN(S) BALANCE: \$0.00

CASH SURRENDER VALUE: \$5,878.93

CONTRACT VALUES AS OF 11/09/2023

DEATH BENEFIT: \$519,290.26
ACCOUNT VALUE: \$19,290.26
- SURRENDER CHARGE: \$6,669.00
- LOAN(S) BALANCE: \$0.00

CASH SURRENDER VALUE: \$12,621.26

CONTRACT LOAN INFORMATION

BEGINNING BALANCE AS OF 11/09/2022 \$0.00
+ ADDITIONAL LOANS: \$0.00
+ INTEREST CHARGED: \$0.00
- REPAYMENTS: \$0.00
ENDING BALANCE AS OF 11/09/2023 \$0.00

RIDER BENEFIT INFORMATION

- PLEASE REFER TO YOUR CONTRACT FOR ADDITIONAL
BENEFIT/RIDER INFORMATION

---- NONE ----

CONTRACT INTEREST RATE INFORMATION (1)

GUARANTEED INTEREST: 0.25%
CURRENT INTEREST: (BASIC ACCOUNT) 4.75%
(EXCESS ACCOUNT) 4.75%
LOAN INTEREST CHARGED: 8.00%
INTEREST CREDITED TO LOANED
PORTION OF ACCOUNT VALUE: 6.00%

(1) All interest rates are effective annual rates credited daily to the account value after the deduction of expense and cost of insurance charges. Current interest is the rate credited to new money as of this report's preparation date and as such is subject to change.

ACCOUNT VALUE SEGMENT DETAIL

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>
11/15/21	\$6,312.15	0% Fixed Interest Option	4.75% rate	Less contract guaranteed		.00
				0.25% interest previously credited.	4.50%	
		100% S&P 500 1YPTP	13.00% cap 100.00% par	S&P 500 Value 11/15/21	4,682.80	
				S&P 500 Value 11/15/22	3,991.73	
				Index Change	-14.75%	
				Interest Credited	0.00% ¹	\$.00
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 11/15/21	4,682.80	
S&P 500 Value 11/15/22	3,991.73					
		Index Change	-14.75%			
		Interest Credited	0.00% ¹	\$.00		
0% S&P 500 1 Year Monthly Point-to-Point	4.25% cap 100.00% par	S&P 500 Value 11/15/21	4,682.80			
		S&P 500 Value 11/15/22	.00			
		Index Change	0.00%			
		Interest Credited	0.00% ¹	\$.00		
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 11/15/21	1,522.27			
		Dow Jones Value 11/15/22	1,368.89			
		Index Change	-10.07%			
		Interest Credited	0.00% ¹	\$.00		
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 11/15/21	216.80			
		Barclay's Value 11/15/22	202.20			
		Index Change	-6.73%			
		Interest Credited	0.00% ¹	\$.00		

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
12/15/21	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed		.00
				0.25% interest	4.50%	
				previously credited.		
		100% S&P 500 1YPTP	13.00% cap 100.00% par	S&P 500 Value 12/15/21	4,709.85	
				S&P 500 Value 12/15/22	3,895.75	
				Index Change	-17.28%	
				Interest Credited	0.00% ¹	\$.00
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 12/15/21	4,709.85	
				S&P 500 Value 12/15/22	3,895.75	
				Index Change	-17.28%	
				Interest Credited	0.00% ¹	\$.00
		0% S&P 500 1 Year Monthly Point-to-Point	4.25% cap 100.00% par	S&P 500 Value 12/15/21	4,709.85	
				S&P 500 Value 12/15/22	.00	
				Index Change	0.00%	
				Interest Credited	0.00% ¹	\$.00
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 12/15/21	1,524.20			
		Dow Jones Value 12/15/22	1,375.98			
		Index Change	-9.72%			
		Interest Credited	0.00% ¹	\$.00		
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 12/15/21	218.12			
		Barclay's Value 12/15/22	202.79			
		Index Change	-7.03%			
		Interest Credited	0.00% ¹	\$.00		

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited		
01/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed		.00		
				0.25% interest	4.50%			
				previously credited.				
		100% S&P 500 1YPTP	13.00% cap 100.00% par	S&P 500 Value 01/15/22	4,577.11	Interest Credited	0.00% ¹	\$.00
				S&P 500 Value 01/15/23	3,990.97			
				Index Change	-12.80%			
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 01/15/22	4,577.11	Interest Credited	0.00% ¹	\$.00
				S&P 500 Value 01/15/23	3,990.97			
				Index Change	-12.80%			
		0% S&P 500 1 Year Monthly Point-to-Point	4.25% cap 100.00% par	S&P 500 Value 01/15/22	4,577.11	Interest Credited	0.00% ¹	\$.00
				S&P 500 Value 01/15/23	.00			
				Index Change	0.00%			
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 01/15/22	1,496.78	Interest Credited	0.00% ¹	\$.00
				Dow Jones Value 01/15/23	1,401.39			
				Index Change	-6.37%			
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 01/15/22	215.86	Interest Credited	0.00% ¹	\$.00		
		Barclay's Value 01/15/23	203.02					
		Index Change	-5.94%					

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>
02/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%	.00
		100% S&P 500 1YPTP	13.00% cap 100.00% par	S&P 500 Value 02/15/22 S&P 500 Value 02/15/23	4,471.07 4,147.60	
				Index Change	-7.23%	
				Interest Credited	0.00% ¹	\$.00
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 02/15/22 S&P 500 Value 02/15/23	4,471.07 4,147.60	
				Index Change	-7.23%	
				Interest Credited	0.00% ¹	\$.00
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 02/15/22 S&P 500 Value 02/15/23	4,471.07 .00	
				Index Change	0.00%	
				Interest Credited	0.00% ¹	\$.00
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 02/15/22 Dow Jones Value 02/15/23	1,455.48 1,416.31	
				Index Change	-2.69%	
				Interest Credited	0.00% ¹	\$.00
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 02/15/22 Barclay's Value 02/15/23	213.14 201.64	
				Index Change	-5.39%	
				Interest Credited	0.00% ¹	\$.00

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>	
03/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.		4.50%	.00
				100% S&P 500 1YPTP	13.00% cap 100.00% par		
		S&P 500 Value 03/15/23	3,891.93				
		Index Change	-8.69%				
		Interest Credited	0.00% ¹	\$.00			
03/15/22	\$.00	0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 03/15/22		4,262.45	
				S&P 500 Value 03/15/23			
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 03/15/22		4,262.45	
				S&P 500 Value 03/15/23		.00	
				Index Change	0.00%		
Interest Credited	0.00% ¹	\$.00					
03/15/22	\$.00	0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 03/15/22		1,457.40	
				Dow Jones Value 03/15/23			
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Dow Jones Value 03/15/22		1,457.40	
				Dow Jones Value 03/15/23		1,363.13	
				Index Change	-6.46%		
Interest Credited	0.00% ¹	\$.00					
03/15/22	\$.00	0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 03/15/22		212.07	
				Barclay's Value 03/15/23			
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 03/15/22		212.07	
				Barclay's Value 03/15/23		199.53	
				Index Change	-5.91%		
Interest Credited	0.00% ¹	\$.00					

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>			
04/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.		4.50%	.00		
				100% S&P 500 1YPTP	12.50% cap 100.00% par			S&P 500 Value 04/15/22	4,391.69
								S&P 500 Value 04/15/23	4,151.32
		Index Change	-5.47%						
		Interest Credited					0.00% ¹	\$.00	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 04/15/22		4,391.69			
				S&P 500 Value 04/15/23		4,151.32			
				Index Change		-5.47%			
		Interest Credited					0.00% ¹	\$.00	
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 04/15/22		4,391.69			
				S&P 500 Value 04/15/23		.00			
				Index Change		0.00%			
		Interest Credited					0.00% ¹	\$.00	
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 04/15/22		1,498.56			
				Dow Jones Value 04/15/23		1,376.08			
Index Change				-8.17%					
Interest Credited					0.00% ¹	\$.00			
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 04/15/22		210.95					
		Barclay's Value 04/15/23		202.63					
		Index Change		-3.94%					
Interest Credited					0.00% ¹	\$.00			

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>
05/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%	.00
			100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 05/15/22 S&P 500 Value 05/15/23	4,008.01 4,136.28
				Index Change	3.20%	
				Interest Credited	2.95% ¹	\$.00
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 05/15/22 S&P 500 Value 05/15/23	4,008.01 4,136.28	
		Index Change	3.20%			
		Interest Credited	4.23% ¹	\$.00		
05/15/22	\$.00	0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 05/15/22 S&P 500 Value 05/15/23	4,008.01 .00	
					Index Change	0.00%
				Interest Credited	0.00% ¹	\$.00
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 05/15/22 Dow Jones Value 05/15/23	1,423.85 1,373.80	
		Index Change	-3.51%			
		Interest Credited	0.00% ¹	\$.00		
05/15/22	\$.00	0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 05/15/22 Barclay's Value 05/15/23	207.28 200.57	
					Index Change	-3.23%
				Interest Credited	0.00% ¹	\$.00

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>	
06/15/22	\$6,450.48	0% Fixed Interest Option	4.75% rate	Less contract guaranteed		.00	
				0.25% interest previously credited.	4.50%		
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 06/15/22	3,789.99	12.25% ¹	\$790.18
				S&P 500 Value 06/15/23	4,425.84		
				Index Change	16.77%		
				Interest Credited			
06/15/22	\$6,450.48	0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 06/15/22	3,789.99	9.25% ¹	
				S&P 500 Value 06/15/23	4,425.84		
				Index Change	16.77%		
				Interest Credited			\$.00
06/15/22	\$6,450.48	0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 06/15/22	3,789.99	0.18% ¹	
				S&P 500 Value 06/15/23	.00		
				Index Change	0.43%		
				Interest Credited			\$.00
06/15/22	\$6,450.48	0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 06/15/22	1,384.69	0.00% ¹	
				Dow Jones Value 06/15/23	1,396.82		
				Index Change	0.87%		
				Interest Credited			\$.00
06/15/22	\$6,450.48	0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 06/15/22	204.50	0.00% ¹	
				Barclay's Value 06/15/23	201.53		
				Index Change	-1.45%		
				Interest Credited			\$.00

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>	
07/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed		.00	
				0.25% interest previously credited.	4.50%		
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 07/15/22	3,863.16	12.25% ¹	\$.00
				S&P 500 Value 07/15/23	4,522.79		
				Index Change	17.07%		
0% S&P 500 1YPTP PAR	\$.00	9.50% cap 140.00% par	S&P 500 Value 07/15/22	3,863.16	9.25% ¹	\$.00	
			S&P 500 Value 07/15/23	4,522.79			
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	Index Change	17.07%	0.44% ¹	\$.00
				S&P 500 Value 07/15/22	3,863.16		
				S&P 500 Value 07/15/23	.00		
0% DJ US Real Risk Control 10%	\$.00	0.00% cap 100.00% par 1.10% spread	Index Change	0.69%	0.19% ¹	\$.00	
			S&P 500 Value 07/15/22	3,863.16			
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Dow Jones Value 07/15/22	1,403.11	1.54%	\$.00
				Dow Jones Value 07/15/23	1,424.77		
				Index Change	1.54%		
0% Barclays Trailblazer Sectors 5 1YPTP	\$.00	0.00% cap 190.00% par	Barclay's Value 07/15/22	204.82	0.00% ¹	\$.00	
			Barclay's Value 07/15/23	201.00			
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Index Change	-1.86%	0.00% ¹	\$.00
				S&P 500 Value 07/15/22	3,863.16		
				S&P 500 Value 07/15/23	.00		

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>
08/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%	.00
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 08/15/22 S&P 500 Value 08/15/23	4,297.14 4,437.86	
				Index Change	3.27%	
				Interest Credited	3.02% ¹	\$.00
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 08/15/22 S&P 500 Value 08/15/23	4,297.14 4,437.86	
		Index Change	3.27%			
		Interest Credited	4.33% ¹	\$.00		
08/15/22	\$.00	0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 08/15/22 S&P 500 Value 08/15/23	4,297.14 .00	
				Index Change	0.00%	
				Interest Credited	0.00% ¹	\$.00
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 08/15/22 Dow Jones Value 08/15/23	1,470.41 1,386.05	
		Index Change	-5.73%			
		Interest Credited	0.00% ¹	\$.00		
08/15/22	\$.00	0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 08/15/22 Barclay's Value 08/15/23	207.58 198.78	
				Index Change	-4.24%	
				Interest Credited	0.00% ¹	\$.00

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ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>	
09/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed		.00	
				0.25% interest previously credited.	4.50%		
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 09/15/22	3,901.35	12.25% ¹	\$.00
				S&P 500 Value 09/15/23	4,450.32		
				Index Change	14.07%		
0% S&P 500 1YPTP PAR	\$.00	9.50% cap 140.00% par	S&P 500 Value 09/15/22	3,901.35	9.25% ¹	\$.00	
			S&P 500 Value 09/15/23	4,450.32			
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	Index Change	14.07%	4.05% ¹	\$.00
				S&P 500 Value 09/15/22	3,901.35		
				S&P 500 Value 09/15/23	.00		
0% DJ US Real Risk Control 10%	\$.00	0.00% cap 100.00% par 1.10% spread	Index Change	4.30%	0.00% ¹	\$.00	
			S&P 500 Value 09/15/22	3,901.35			
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Dow Jones Value 09/15/22	1,393.27	0.00% ¹	\$.00
				Dow Jones Value 09/15/23	1,390.16		
				Index Change	-0.22%		
0% Barclays Trailblazer Sectors 5 1YPTP	\$.00	0.00% cap 190.00% par	Barclay's Value 09/15/22	203.24	0.00% ¹	\$.00	
			Barclay's Value 09/15/23	198.52			
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Index Change	-2.32%	0.00% ¹	\$.00
				S&P 500 Value 09/15/22	3,901.35		
				S&P 500 Value 09/15/23	4,450.32		

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the values for Additional Interest credited during the period 11/09/2022 to 11/09/2023

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>
10/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%	.00
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 10/15/22 S&P 500 Value 10/15/23	3,677.95 4,373.63	
				Index Change	18.91%	
				Interest Credited	12.25% ¹	\$.00
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 10/15/22 S&P 500 Value 10/15/23	3,677.95 4,373.63	
				Index Change	18.91%	
				Interest Credited	9.25% ¹	\$.00
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 10/15/22 S&P 500 Value 10/15/23	3,677.95 .00	
				Index Change	8.31%	
				Interest Credited	8.06% ¹	\$.00
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 10/15/22 Dow Jones Value 10/15/23	1,326.53 1,337.88	
				Index Change	0.85%	
				Interest Credited	0.00% ¹	\$.00
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 10/15/22 Barclay's Value 10/15/23	198.88 194.28	
				Index Change	-2.31%	
				Interest Credited	0.00% ¹	\$.00

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

Monthly Point-To-Point Determination Detail

One-Year S&P 500®
Monthly Point-to-Point
01/15/2012-01/15/2013

Monthly Cap Rate: 2.50%

Date	Index Value	Return	Capped Return
01/15/2012	1343.23		
02/15/2012	1402.60	4.4200	2.5000
03/15/2012	1369.57	-2.3550	-2.3500
04/15/2012	1330.66	-2.8410	-2.8410
05/15/2012	1342.84	.9150	.9150
06/15/2012	1353.64	.8040	.8040
07/15/2012	1405.53	3.8330	2.5000
08/15/2012	1461.19	3.9600	2.5000
09/15/2012	1440.13	-1.4410	-1.4410
10/15/2012	1353.33	-6.0270	-6.0270
11/15/2012	1430.36	5.6920	2.5000
12/15/2012	1472.34	2.9350	2.5000
01/15/2013	1519.79	3.2230	2.5000

Index Credit: 4.0550

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited	
11/15/22	\$6,181.15	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%		
				0.25% interest previously credited.			
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 11/15/22 S&P 500 Value 11/15/23	3,991.73		
					<u>TBD</u>		
					TBD		
		Interest Credited					TBD
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 11/15/22 S&P 500 Value 11/15/23	3,991.73		
					<u>TBD</u>		
					TBD		
		Interest Credited					TBD
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 11/15/22 S&P 500 Value 11/15/23	3,991.73		
<u>TBD</u>							
TBD							
Interest Credited					TBD		
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 11/15/22 Dow Jones Value 11/15/23	1,368.89				
			<u>TBD</u>				
			TBD				
Interest Credited					TBD		
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 11/15/22 Barclay's Value 11/15/23	202.20				
			<u>TBD*</u>				
			TBD*				
Interest Credited					TBD*		

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited	
12/15/22	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%		
				100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 12/15/22	3,895.75
						S&P 500 Value 12/15/23	<u>TBD</u>
		Index Change	TBD				
		Interest Credited					TBD
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 12/15/22 S&P 500 Value 12/15/23	3,895.75		
					<u>TBD</u>		
					TBD		
		Interest Credited					TBD
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 12/15/22 S&P 500 Value 12/15/23	3,895.75		
					<u>TBD</u>		
					TBD		
		Interest Credited					TBD
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 12/15/22 Dow Jones Value 12/15/23	1,375.98		
					<u>TBD</u>		
TBD							
Interest Credited					TBD		
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 12/15/22 Barclay's Value 12/15/23	202.79				
			<u>TBD*</u>				
			TBD*				
Interest Credited					TBD*		

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited	
01/15/23	\$6,446.13	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%		
				0.25% interest			
				previously credited.			
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 01/15/23	S&P 500 Value 01/15/24	3,990.97	
						<u>TBD</u>	
						TBD	
		Interest Credited					TBD
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 01/15/23	S&P 500 Value 01/15/24	3,990.97	
						<u>TBD</u>	
						TBD	
		Interest Credited					TBD
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 01/15/23	S&P 500 Value 01/15/24	3,990.97	
						<u>TBD</u>	
						TBD	
		Interest Credited					TBD
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 01/15/23	Dow Jones Value 01/15/24	1,401.39			
				<u>TBD</u>			
				TBD			
Interest Credited					TBD		
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 01/15/23	Barclay's Value 01/15/24	203.02			
				<u>TBD*</u>			
				TBD*			
Interest Credited					TBD*		

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
02/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%	
				0.25% interest previously credited.		
		100% S&P 500 1YPTP	12.50% cap 100.00% par	S&P 500 Value 02/15/23	4,147.60	
				S&P 500 Value 02/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 02/15/23	4,147.60	
				S&P 500 Value 02/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	4.00% cap 100.00% par	S&P 500 Value 02/15/23	4,147.60	
				S&P 500 Value 02/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 1.10% spread	Dow Jones Value 02/15/23	1,416.31			
		Dow Jones Value 02/15/24	<u>TBD</u>			
		Index Change	TBD			
		Interest Credited	TBD			
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 02/15/23	201.64			
		Barclay's Value 02/15/24	<u>TBD*</u>			
		Index Change	TBD*			
		Interest Credited	TBD*			

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
03/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%	
				0.25% interest previously credited.		
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 03/15/23	3,891.93	
				S&P 500 Value 03/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 03/15/23	3,891.93	
				S&P 500 Value 03/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 03/15/23	3,891.93	
				S&P 500 Value 03/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 03/15/23	1,363.13			
		Dow Jones Value 03/15/24	<u>TBD</u>			
		Index Change	TBD			
		Interest Credited	TBD			
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 03/15/23	199.53			
		Barclay's Value 03/15/24	<u>TBD*</u>			
		Index Change	TBD*			
		Interest Credited	TBD*			

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>
04/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%	
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 04/15/23 S&P 500 Value 04/15/24	4,151.32 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 04/15/23 S&P 500 Value 04/15/24	4,151.32 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 04/15/23 S&P 500 Value 04/15/24	4,151.32 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 04/15/23 Dow Jones Value 04/15/24	1,376.08 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 04/15/23 Barclay's Value 04/15/24	202.63 <u>TBD*</u>	
				Index Change	TBD*	
				Interest Credited	TBD*	

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
05/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%	
				0.25% interest previously credited.		
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 05/15/23	4,136.28	
				S&P 500 Value 05/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 05/15/23	4,136.28	
				S&P 500 Value 05/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 05/15/23	4,136.28	
				S&P 500 Value 05/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 05/15/23	1,373.80			
		Dow Jones Value 05/15/24	<u>TBD</u>			
		Index Change	TBD			
		Interest Credited	TBD			
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 05/15/23	200.57			
		Barclay's Value 05/15/24	<u>TBD*</u>			
		Index Change	TBD*			
		Interest Credited	TBD*			

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
06/15/23	\$6,662.98	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%	
				0.25% interest previously credited.		
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 06/15/23	4,425.84	
				S&P 500 Value 06/15/24	<u>TBD</u>	
				Index Change	TBD	
			Interest Credited	TBD		
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 06/15/23	4,425.84	
				S&P 500 Value 06/15/24	<u>TBD</u>	
				Index Change	TBD	
			Interest Credited	TBD		
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 06/15/23	4,425.84	
				S&P 500 Value 06/15/24	<u>TBD</u>	
				Index Change	TBD	
			Interest Credited	TBD		
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 06/15/23	1,396.82			
		Dow Jones Value 06/15/24	<u>TBD</u>			
		Index Change	TBD			
	Interest Credited	TBD				
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 190.00% par	Barclay's Value 06/15/23	201.53			
		Barclay's Value 06/15/24	<u>TBD*</u>			
		Index Change	TBD*			
	Interest Credited	TBD*				

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
07/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%	
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 07/15/23 S&P 500 Value 07/15/24	4,522.79 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 07/15/23 S&P 500 Value 07/15/24	4,522.79 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 07/15/23 S&P 500 Value 07/15/24	4,522.79 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 07/15/23 Dow Jones Value 07/15/24	1,424.77 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 210.00% par	Barclay's Value 07/15/23 Barclay's Value 07/15/24	201.00 <u>TBD*</u>	
				Index Change	TBD*	
				Interest Credited	TBD*	

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
08/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%	
				0.25% interest previously credited.		
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 08/15/23	4,437.86	
				S&P 500 Value 08/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 08/15/23	4,437.86	
				S&P 500 Value 08/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 08/15/23	4,437.86	
				S&P 500 Value 08/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 08/15/23	1,386.05			
		Dow Jones Value 08/15/24	<u>TBD</u>			
		Index Change	TBD			
		Interest Credited	TBD			
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 210.00% par	Barclay's Value 08/15/23	198.78			
		Barclay's Value 08/15/24	<u>TBD*</u>			
		Index Change	TBD*			
		Interest Credited	TBD*			

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

Segment Anniversary	Segment Account Value as of Anniversary Date	Allocation	Details used to determine additional interest			Additional Interest Credited
09/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed	4.50%	
				0.25% interest previously credited.		
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 09/15/23	4,450.32	
				S&P 500 Value 09/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 09/15/23	4,450.32	
				S&P 500 Value 09/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 09/15/23	4,450.32	
				S&P 500 Value 09/15/24	<u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 09/15/23	1,390.16			
		Dow Jones Value 09/15/24	<u>TBD</u>			
		Index Change	TBD			
		Interest Credited	TBD			
0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 210.00% par	Barclay's Value 09/15/23	198.52			
		Barclay's Value 09/15/24	<u>TBD*</u>			
		Index Change	TBD*			
		Interest Credited	TBD*			

¹Credited interest rates may be subject to a cap, spread, or participation rate, as applicable; less contract guaranteed interest previously credited as stated on page one of the annual statement.

ACCOUNT VALUE SEGMENT DETAIL (continued)

This table shows the beginning values for Additional Interest to be credited during the period 11/10/2023 to 11/09/2024

<u>Segment Anniversary</u>	<u>Segment Account Value as of Anniversary Date</u>	<u>Allocation</u>	<u>Details used to determine additional interest</u>			<u>Additional Interest Credited</u>
10/15/23	\$.00	0% Fixed Interest Option	4.75% rate	Less contract guaranteed 0.25% interest previously credited.	4.50%	
		100% S&P 500 1YPTP	12.00% cap 100.00% par	S&P 500 Value 10/15/23 S&P 500 Value 10/15/24	4,373.63 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1YPTP PAR	9.50% cap 140.00% par	S&P 500 Value 10/15/23 S&P 500 Value 10/15/24	4,373.63 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% S&P 500 1 Year Monthly Point-to-Point	3.50% cap 100.00% par	S&P 500 Value 10/15/23 S&P 500 Value 10/15/24	4,373.63 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% DJ US Real Risk Control 10%	0.00% cap 100.00% par 3.10% spread	Dow Jones Value 10/15/23 Dow Jones Value 10/15/24	1,337.88 <u>TBD</u>	
				Index Change	TBD	
				Interest Credited	TBD	
		0% Barclays Trailblazer Sectors 5 1YPTP	0.00% cap 210.00% par	Barclay's Value 10/15/23 Barclay's Value 10/15/24	194.28 <u>TBD*</u>	
				Index Change	TBD*	
				Interest Credited	TBD*	

Date

Short-Term Account Value (includes interest credit)

11/09/2023

\$.00

IMPORTANT CONTRACT INFORMATION

The tax status of your contract should be reviewed each year. You should consult with your tax advisor regarding the tax consequences of any activity, particularly loans or full or partial surrenders.

You should consider requesting more detailed information about your contract to understand how it may perform in the future. You should not consider replacement of your contract or make changes in your coverage without requesting a current illustration. You may request, without charge, such an illustration by calling 1 (888) 513-8797, writing to Fidelity & Guaranty Life Insurance Company at P.O. Box 81497, Lincoln, NE 68501, or contacting your insurance producer. If you do not receive a current illustration of your contract within 30 days from the date of your request, you should contact your state insurance department.

The maximum premium which can be paid on this contract is \$112,635.72 as specified by Internal Revenue Code premium limitation guidelines.

SUMMARY OF ACTIVITY DURING REPORT PERIOD FROM 11/09/2022 TO 11/09/2023

Ending Account Value for Year ending	11/09/2022						\$12,898.93		
DATE	PREMIUM PAID	NEW MONEY INTEREST RATE (1) BASIC	(LESS) PREMIUM & MONTHLY EXPENSE CHARGES	(LESS) COST OF INSURANCE	(LESS) COST OF RIDERS	(LESS) PARTIAL SURRENDERS (2)	(PLUS) INTEREST / ANNIVERSARY BONUS (3)	ENDING ACCOUNT VALUE	
12/09/2022	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$2.62	\$12,755.38	
01/09/2023	\$8,000.00	4.75%	\$849.42	\$16.75	\$0.00	\$0.00	\$26.79	\$19,916.00	
02/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$9.38	\$19,779.21	
03/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$3.75	\$19,636.79	
04/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$4.14	\$19,494.76	
05/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$3.96	\$19,352.55	
06/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$4.09	\$19,210.47	
07/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$794.21	\$19,858.51	
08/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$4.19	\$19,716.53	
09/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$4.16	\$19,574.52	
10/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$3.98	\$19,432.33	
11/09/2023	\$0.00	4.75%	\$129.42	\$16.75	\$0.00	\$0.00	\$4.10	\$19,290.26	
TOTALS	\$8,000.00		\$2,273.04	\$201.00	\$0.00	\$0.00	\$865.37	\$19,290.26	

PROJECTED CONTRACT TERMINATION DATES

The table below reflects how long this contract will remain in force when Minimum, Planned, or Target premiums are paid based on the financial activity that has occurred on the contract to date. Projections are shown using both Guaranteed and Current Interest and Cost of Insurance Rates.

- (1) Interest rate is credited to new premiums received as of the date shown on each line.
- (2) Partial surrenders include partial surrender charges in the amount of \$.00
- (3) For additional detail on account value segment interest crediting, see prior page(s).
- (4) Based upon guaranteed interest and guaranteed cost of insurance rates.
- (5) Based upon current interest and current cost of insurance rates. For projection purposes, we have utilized the current fixed rate of 4.75%.

PREMIUM TYPE	PREMIUM PAID	GUARANTEED ASSUMPTIONS (4)	CURRENT ASSUMPTIONS (5)
MINIMUM	\$3,510.00	04/10/2048	10/10/2065
PLANNED	\$16,000.00	12/10/2070	11/10/2100
TARGET	\$7,020.00	08/10/2060	08/10/2077