

Performance Report

Average Annual Total Return Performance Report **as of November 30, 2025**

Commonwealth 4
variable life insurance issued by
Genworth Life and Annuity Insurance Company

Insurance and annuity products:	Are not deposits.	Are not guaranteed by a bank or its affiliates.
May decrease in value.	Are not insured by the FDIC or any other federal government agency.	

MUST BE PRECEDED OR ACCOMPANIED BY CURRENT PRODUCT PROSPECTUS.

IMPORTANT INFORMATION

The following information is designed to help you better understand this performance report. Please read carefully and refer back to this section if you have any questions.

This report is authorized for use only when preceded or accompanied by a current product prospectus, which describes investment objectives, risk factors, fees, and charges that may apply, as well as other important information. Please read the prospectuses for the product and underlying portfolios carefully before you invest or send money.

About Us...

Issuing Insurance Company

Genworth Life and Annuity Insurance Company (Genworth Life & Annuity)
6610 West Broad Street
Richmond, VA 23230

Principal Underwriter

Capital Brokerage Corporation
6620 West Broad Street Building 2, Richmond, VA 23230
Member FINRA

Genworth Life & Annuity and Capital Brokerage Corporation are members of Genworth Financial.

About the Product...

Variable Life is a type of insurance policy that allows the Owner to allocate premiums to one or more investment subaccounts and/or the Guarantee Account. The Owner reaps the benefit of any appreciation in value of the assets underlying the investment subaccounts while also assuming the risk of any depreciation. Each investment subaccount invests in shares of one of several portfolios, each with a specified investment objective.

Commonwealth 4 is a flexible premium variable universal life insurance product, policy form P1250CR 10/97, not available in all states or markets. Features and benefits may vary by state. Ask your registered representative for details.

All guarantees, including death benefits, are based on the claims-paying ability of Genworth Life & Annuity.

Portfolios

Variable life insurance products allow you to invest in portfolios that span the risk/reward spectrum. The value of a portfolio will fluctuate and, upon redemption, portfolio shares may be worth more or less than the original cost. Some portfolios are more volatile than others. Before investing, you should carefully read the applicable risk section in the portfolio prospectus.

High-yield securities portfolios are subject to greater credit risk and price fluctuations than portfolios that invest in higher-quality securities. The price yield of bond funds may fluctuate due to general market conditions and the credit quality of individual issues held in the fund. Bond prices are sensitive to interest rate changes, and a rise in interest rates will likely cause the prices of current bonds to decline. These portfolios are annotated in the tables with the superscript "H".

If you choose to invest in international portfolios, there are additional risks not associated with investing solely in the U.S. These risks include currency fluctuation, political risks, differences in accounting standards and the limited availability of information. These portfolios are annotated in the tables with the superscript "+".

Investing in real estate portfolios involves risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management and other risks associated with a portfolio that concentrates its investments in one sector or geographic region. These portfolios are annotated in the tables with the superscript "R".

Portfolios that invest in stocks of small or emerging companies may have less liquidity than those of larger, more established companies and may be subject to greater price variability and risk than the overall stock market. These portfolios are annotated in the tables with the superscript "¶".

An investment in a money market portfolio is not insured or guaranteed by the FDIC or any other government agency. Although the portfolio seeks to preserve the net asset value (used to calculate portfolio share value) of your investment at \$1.00 per share, it is possible to lose money by investing in the portfolio.

These investment portfolios are not available to the general public directly and are only available in variable annuity and variable life insurance products. No assurance or representation is made that the investment results of any of the product's portfolios will be comparable to the investment results of any other similar portfolio available to the general public. This is true even if the other portfolio has the same investment advisor or portfolio manager, and/or has a similar name.

Loans and Partial Surrenders

Loans and partial surrenders have the effect of reducing the death benefit and surrender value. In certain highly funded cases, variable life insurance policies may be considered Modified Endowment Contracts (MECs). In such cases, distributions will be considered taxable income to the extent that there is gain in the policy. In addition, a 10% federal penalty tax may be due on any taxable income received prior to age 59½.

Charges and Deductions

We deduct from each premium payment a 8% premium load (10% maximum guaranteed). Additionally, we deduct from the policy value in the Separate Account a mortality and expense risk charge, computed monthly, equal to an annual rate of .70%, and a monthly policy charge of \$15 in the first policy year and \$6 (\$12 maximum guaranteed) thereafter. In addition, we deduct cost of insurance charges, which are based on individual circumstances of the insured life. See your

registered representative for a personalized illustration showing all current and guaranteed charges based on hypothetical performance.

Surrender Charge

A surrender charge is deducted from the account value if the policy is surrendered or if the specified amount is reduced during the first 15 policy years. This charge remains level for the first 5 policy years, then grades to zero at the end of year 15 or at age 95 of the insured, whichever is earlier. The charge is calculated using a factor multiplied per \$1,000 of specified amount of insurance. The factor is based on the insured's age, gender, and underwriting class. The minimum charge is \$4.09 per \$1,000 of specified amount of insurance, and the maximum charge is \$50.63 per \$1,000 of specified amount of insurance.

In addition, other charges such as rider charges, transfer charges, loan and partial surrender fees, and specified amount increase fees may apply.

About Past Performance...

These returns are based on the performance of Genworth Life & Annuity VL Separate Account 1 (VL Separate Account 1) investment options. Any performance that precedes the adoption date was derived by reducing the portfolio's actual performance during the period by the fees and charges that would have been imposed had the portfolio been in the policy during the period.

Performance results are calculated as if all the capital gains and dividends were reinvested. Performance results labeled "Adjusted" assume that the policy was surrendered at the end of the periods shown and reflect the deduction of a surrender charge. Performance results labeled "Unadjusted" are calculated at the end of the period shown but do not deduct surrender charges.

VL Separate Account 1 average annual compounded total return figures are calculated at the end of the periods shown, unless a portfolio was not available in the Separate Account during those periods.

Adjusted Performance

Adjusted Performance represents past performance of a hypothetical policy with an initial specified amount of \$350,000, increasing death benefit (Option A) for a male age 45 paying an annual premium of \$10,000 at policy issue and at each anniversary. Performance results assume that the policy was purchased at the beginning of the period shown and that there were no partial surrenders, loans, or other premiums during the period.

Performance is calculated from the Adoption Date and reflects the deduction of a surrender charge and all charges and deductions except cost of insurance charges. If deducted, these charges would significantly reduce the performance results.

Performance numbers are based on values provided by the portfolio management companies and are believed to be accurate; however, Genworth Life & Annuity cannot independently verify them.

See your registered representative for a personalized illustration showing all current guaranteed charges based on hypothetical performance.

Unadjusted Performance

VL Separate Account 1 average annual compounded total return figures are calculated as of the end of the periods shown and assume that the Separate Account had been in existence and a policy had been in force during the periods shown.

Total return represents percentage change in unit value price after deducting a mortality and expense risk charge. It does not reflect the deduction of any other charges or deductions. If these charges were deducted, performance would be significantly lower.

Adoption Date

The Adoption Date is the date the underlying portfolio became available in VL Separate Account 1.

Portfolio Inception Date

Portfolio Inception Date is the date the Securities and Exchange Commission (SEC) declared the underlying portfolio effective. Portfolio Inception returns are calculated from the portfolio Inception Date and not from the Adoption Date.

Explanation of Symbols

"NA" indicates that the performance for the period shown is not available. If a portfolio has not been available for the period shown, total return for the period it has been available, if any, is shown in the "Since Inception" and "Since Adoption" columns. The returns for subaccounts with a 12b-1 fee, noted in the tables with the symbol "\$", may reflect the historical performance of a different class of the underlying portfolio. For time periods before the portfolio's adoption of the rule 12b-1 plan, performance is restated based on the portfolio's 12b-1 fee.

S&P 500

The S&P 500® is comprised of approximately 500 leading companies in leading industries of the U.S. market with approximately 75% coverage of the U.S. stock market capitalization.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by SSGA. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). SSGA's investment products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

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See Important Information beginning on page 2 for additional information including explanation of symbols used below.

The historic performance figures quoted represent past performance. The past performance illustrated is no guarantee of future results, and current results may be lower or higher than the figures quoted. The return and principal value of a portfolio will fluctuate and may be worth more or less than the original cost.

Adjusted Performance Assuming Policy Surrendered for the Month Ending 11/30/25

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AB VP Relative Value Portfolio - Class B [§]	-66.17	-5.42	3.06	7.31	7.84	09/29/00
Alger Large Cap Growth Portfolio - Class I-2 Shares	-40.60	20.28	12.92	15.63	10.15	10/02/95
Alger Small Cap Growth Portfolio - Class I-2 Shares [¶]	-67.95	-6.64	-6.36	3.75	6.44	10/02/95
ClearBridge Variable Dividend Strategy Portfolio - Class I ^H	-61.42	-1.91	4.83	9.38	9.05	10/02/02
ClearBridge Variable Large Cap Value Portfolio - Class I	-66.46	-6.49	1.91	6.94	7.57	10/12/98
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Primary Shares ^H	-61.81	-7.27	-2.19	2.12	4.78	01/04/95
Federated Hermes Insurance Series Federated Hermes Managed Volatility Fund II - Primary Shares ^H	-66.04	-5.19	0.07	3.88	4.77	01/04/95
Fidelity VIP Asset Manager 50% Portfolio - Initial Class	-57.93	-3.35	0.50	4.69	5.63	10/03/89
Fidelity® VIP Contrafund® Portfolio - Initial Class	-52.12	11.91	11.62	14.16	10.66	01/04/95
Fidelity® VIP Equity-Income Portfolio - Initial Class	-59.16	-0.48	5.88	8.90	8.09	04/17/87
Fidelity® VIP Growth & Income Portfolio - Initial Class	-55.56	4.61	10.11	11.68	8.67	05/01/97
Fidelity® VIP Growth Opportunities Portfolio - Initial Class	-49.58	16.41	11.47	17.87	11.74	05/01/97
Fidelity® VIP Growth Portfolio - Initial Class	-55.74	9.17	10.09	15.63	10.57	04/17/87
Fidelity® VIP Mid Cap Portfolio - Service Class 2 [§]	-66.26	-2.49	3.37	7.50	8.67	09/29/00
Fidelity® VIP Overseas Portfolio - Initial Class ⁺	-55.44	-1.26	1.47	5.75	5.15	04/17/87
Goldman Sachs Mid Cap Value Fund	-67.22	-5.60	2.19	7.13	8.18	05/01/98
Goldman Sachs VIT Government Money Market Fund - Service Shares	-64.60	-11.57	-4.23	-0.33	-0.01	08/03/12
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.						
7-day yields as of 11/30/2025: Effective: .94% Current: .93%						
Goldman Sachs VIT Large Cap Value Fund - Institutional Shares	-64.27	-2.80	4.35	7.44	6.53	05/01/98
Invesco V.I. Discovery Large Cap Fund - Series I Shares	-56.64	8.95	8.60	12.91	9.54	04/17/87
Invesco V.I. Discovery Mid Cap Growth Fund - Series I Shares	-68.29	-2.43	-0.20	8.14	8.16	04/17/87
Invesco V.I. Equity and Income Fund - Series I Shares	-62.41	-57.70	-50.52	-31.24	-5.61	04/17/87
Invesco V.I. Global Strategic Income Fund - Series I Shares ⁺	-57.84	-6.73	-2.81	0.28	0.71	10/26/12
Janus Henderson Balanced Portfolio - Institutional Shares	-56.56	0.10	3.42	7.65	7.96	10/02/95
Janus Henderson Enterprise Portfolio - Institutional Shares	-67.55	-4.00	1.55	8.54	9.44	03/14/94
Janus Henderson Flexible Bond Portfolio - Institutional Shares ^H	-62.95	-10.27	-5.84	-0.68	2.81	10/02/95
Janus Henderson Forty Portfolio - Institutional Shares	-53.94	10.62	9.12	14.10	11.25	05/01/97
Janus Henderson Global Research Portfolio - Institutional Shares ⁺	-52.32	7.57	9.08	11.31	7.64	03/14/94
Janus Henderson Global Technology and Innovation Portfolio - Service Shares ^{+§}	-48.11	17.04	12.70	17.85	13.45	05/01/00
Janus Henderson Overseas Portfolio - Institutional Shares ⁺	-47.02	1.58	4.93	7.64	5.85	05/01/96
Janus Henderson Research Portfolio - Institutional Shares	-50.62	14.15	12.33	14.76	9.72	03/14/94
MFS® VIT New Discovery Series - Service Class Shares ^{¶§}	-63.70	-4.74	-3.29	5.81	7.96	09/29/00
PIMCO VIT Total Return Portfolio - Administrative Class Shares [§]	-61.52	-9.06	-5.16	-0.54	2.10	09/29/00
State Street Income V.I.S. Fund – Class 1 Shares	-64.21	-12.13	-7.43	-2.08	1.04	12/12/97
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	-49.66	13.44	12.22	15.26	11.01	05/03/99

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The historic performance figures quoted represent past performance. The past performance illustrated is no guarantee of future results, and current results may be lower or higher than the figures quoted. The return and principal value of a portfolio will fluctuate and may be worth more or less than the original cost.

Adjusted Performance Assuming Policy Surrendered for the Month Ending 11/30/25

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares ^R	-71.05	-8.19	-1.67	3.17	7.86	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	-55.07	6.01	9.09	12.27	9.43	04/17/87
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares [¶]	-74.73	-10.51	-2.69	4.15	7.25	09/29/00
State Street Total Return V.I.S. Fund – Class 1 Shares ⁺	-56.90	-1.21	2.10	4.84	5.90	04/17/87
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	-55.72	6.06	8.89	12.44	9.09	05/01/98
Templeton Foreign VIP Fund - Class 1 Shares ⁺	-49.42	0.21	4.09	4.27	3.60	12/15/04
Templeton Global Bond VIP Fund - Class 1 Shares ⁺	-59.71	-11.78	-6.59	-2.97	0.30	12/15/04

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Adjusted Performance Assuming Policy Surrendered for the Quarter Ending 09/30/25

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AB VP Relative Value Portfolio - Class B [§]	-63.43	-1.28	5.46	8.01	7.82	09/29/00
Alger Large Cap Growth Portfolio - Class I-2 Shares	-23.65	26.99	16.75	16.66	10.35	10/02/95
Alger Small Cap Growth Portfolio - Class I-2 Shares [¶]	-67.28	-6.93	-6.96	3.10	6.17	10/02/95
ClearBridge Variable Dividend Strategy Portfolio - Class I ^H	-57.28	3.44	7.54	10.14	9.12	10/02/02
ClearBridge Variable Large Cap Value Portfolio - Class I	-62.31	-1.47	4.41	7.62	7.52	10/12/98
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Primary Shares ^H	-62.67	-6.11	-1.68	2.10	4.78	01/04/95
Federated Hermes Insurance Series Federated Hermes Managed Volatility Fund II - Primary Shares ^H	-65.33	-4.10	0.81	3.95	4.67	01/04/95
Fidelity VIP Asset Manager 50% Portfolio - Initial Class	-59.17	-1.78	1.35	4.76	5.60	10/03/89
Fidelity® VIP Contrafund® Portfolio - Initial Class	-48.46	16.14	13.79	14.64	10.67	01/04/95
Fidelity® VIP Equity-Income Portfolio - Initial Class	-58.00	2.94	7.67	9.31	8.05	04/17/87
Fidelity® VIP Growth & Income Portfolio - Initial Class	-51.77	9.61	12.71	12.41	8.66	05/01/97
Fidelity® VIP Growth Opportunities Portfolio - Initial Class	-42.07	21.37	14.20	18.57	11.82	05/01/97
Fidelity® VIP Growth Portfolio - Initial Class	-53.41	13.05	12.42	16.06	10.58	04/17/87
Fidelity® VIP Mid Cap Portfolio - Service Class 2 [§]	-62.35	0.78	5.40	7.77	8.55	09/29/00
Fidelity® VIP Overseas Portfolio - Initial Class ⁺	-59.40	4.26	4.43	6.42	5.25	04/17/87
Goldman Sachs Mid Cap Value Fund	-61.66	-0.77	5.28	7.87	8.19	05/01/98
Goldman Sachs VIT Government Money Market Fund - Service Shares	-64.48	-11.53	-4.31	-0.40	-0.09	08/03/12
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.						
7-day yields as of 09/30/2025: Effective: 1.08% Current: 1.08%						
Goldman Sachs VIT Large Cap Value Fund - Institutional Shares	-63.19	0.74	6.13	7.78	6.39	05/01/98
Invesco V.I. Discovery Large Cap Fund - Series I Shares	-48.63	14.47	11.92	13.81	9.63	04/17/87
Invesco V.I. Discovery Mid Cap Growth Fund - Series I Shares	-58.24	1.80	2.47	8.60	8.17	04/17/87
Invesco V.I. Equity and Income Fund - Series I Shares	-60.08	-56.34	-49.57	-31.11	-5.85	04/17/87
Invesco V.I. Global Strategic Income Fund - Series I Shares ⁺	-62.12	-6.23	-2.83	0.05	0.53	10/26/12
Janus Henderson Balanced Portfolio - Institutional Shares	-56.26	2.40	4.67	7.97	7.93	10/02/95
Janus Henderson Enterprise Portfolio - Institutional Shares	-63.13	-0.21	3.96	9.17	9.47	03/14/94
Janus Henderson Flexible Bond Portfolio - Institutional Shares ^H	-65.56	-10.33	-5.93	-0.89	2.77	10/02/95
Janus Henderson Forty Portfolio - Institutional Shares	-49.77	15.92	11.85	14.71	11.33	05/01/97
Janus Henderson Global Research Portfolio - Institutional Shares ⁺	-50.65	12.36	11.35	11.70	7.63	03/14/94
Janus Henderson Global Technology and Innovation Portfolio - Service Shares ^{+§}	-43.28	22.95	15.78	18.74	13.57	05/01/00
Janus Henderson Overseas Portfolio - Institutional Shares ⁺	-54.19	4.29	6.53	7.90	5.81	05/01/96
Janus Henderson Research Portfolio - Institutional Shares	-46.77	19.03	14.72	15.17	9.71	03/14/94
MFS® VIT New Discovery Series - Service Class Shares ^{¶§}	-61.06	-3.70	-2.86	5.54	7.72	09/29/00
PIMCO VIT Total Return Portfolio - Administrative Class Shares [§]	-64.49	-9.38	-5.49	-0.85	2.00	09/29/00
State Street Income V.I.S. Fund – Class 1 Shares	-67.33	-12.07	-7.48	-2.26	0.99	12/12/97
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	-48.72	16.88	13.87	15.51	10.92	05/03/99

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Adjusted Performance Assuming Policy Surrendered for the Quarter Ending 09/30/25

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares ^R	-70.34	-5.12	0.40	3.55	7.88	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	-52.74	9.88	11.14	12.73	9.39	04/17/87
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares [¶]	-67.44	-5.63	0.91	5.28	7.37	09/29/00
State Street Total Return V.I.S. Fund – Class 1 Shares ⁺	-57.82	0.90	3.23	4.98	5.87	04/17/87
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	-55.07	9.41	10.57	12.72	9.00	05/01/98
Templeton Foreign VIP Fund - Class 1 Shares ⁺	-57.39	3.87	5.88	4.62	3.55	12/15/04
Templeton Global Bond VIP Fund - Class 1 Shares ⁺	-67.02	-11.45	-6.49	-2.76	0.33	12/15/04

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Performance values marked "****" predate the availability of the portfolio in the policy and are therefore hypothetical in nature. These returns were calculated as if the portfolio had been in the policy for the period shown.

Unadjusted Performance Assuming Policy Not Surrendered for the Month Ending 11/30/25

INVESTMENT SUBACCOUNTS	2025 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Portfolio Inception
AB VP Relative Value Portfolio - Class B [§]	8.75	1.64	8.90	11.06	9.33	8.69*	01/14/91
Alger Large Cap Growth Portfolio - Class I-2 Shares	30.70	29.76	30.74	11.58	15.70	11.46*	01/09/89
Alger Small Cap Growth Portfolio - Class I-2 Shares [¶]	8.29	-0.13	7.33	-3.62	7.99	8.71*	09/21/88
ClearBridge Variable Dividend Strategy Portfolio - Class I ^H	11.46	6.84	12.00	11.72	11.40	8.78	10/01/02
ClearBridge Variable Large Cap Value Portfolio - Class I	9.49	1.35	8.91	9.88	8.99	7.03*	02/17/98
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Primary Shares ^H	6.80	6.36	7.69	3.19	4.55	5.46*	03/01/94
Federated Hermes Insurance Series Federated Hermes Managed Volatility Fund II - Primary Shares ^H	5.94	1.78	9.19	6.43	5.79	5.13*	02/10/94
Fidelity VIP Asset Manager 50% Portfolio - Initial Class	13.51	10.66	10.17	5.50	6.18	6.60*	09/06/89
Fidelity® VIP Contrafund® Portfolio - Initial Class	19.12	17.05	25.42	14.95	14.59	11.70*	01/03/95
Fidelity® VIP Equity-Income Portfolio - Initial Class	16.62	9.34	12.21	12.45	10.50	8.75*	10/09/86
Fidelity® VIP Growth & Income Portfolio - Initial Class	18.48	13.29	17.31	15.98	12.55	8.46*	12/31/96
Fidelity® VIP Growth Opportunities Portfolio - Initial Class	20.03	19.87	29.75	11.62	18.87	10.68*	01/03/95
Fidelity® VIP Growth Portfolio - Initial Class	14.95	13.10	23.57	13.96	16.70	10.94*	10/09/86
Fidelity® VIP Mid Cap Portfolio - Service Class 2 [§]	10.08	1.62	11.52	10.39	9.02	10.87*	12/28/98
Fidelity® VIP Overseas Portfolio - Initial Class ⁺	17.43	13.30	12.42	6.51	6.87	5.61*	01/28/87
Goldman Sachs Mid Cap Value Fund	8.55	0.52	8.54	10.34	8.81	8.26*	04/30/98
Goldman Sachs VIT Government Money Market Fund - Service Shares	2.98	3.28	3.82	2.20	1.16	0.82*	01/09/06
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.							
7-day yields as of 11/30/2025: Effective: .94% Current: .93%							
Goldman Sachs VIT Large Cap Value Fund - Institutional Shares	10.20	3.73	11.00	11.26	8.56	5.63*	01/12/98
Invesco V.I. Discovery Large Cap Fund - Series I Shares	13.02	12.11	23.34	11.96	13.34	10.35*	04/03/85
Invesco V.I. Discovery Mid Cap Growth Fund - Series I Shares	7.40	-0.62	11.66	5.07	10.79	9.08*	08/15/86
Invesco V.I. Equity and Income Fund - Series I Shares	10.80	5.76	-45.06	-30.98	-14.21	-6.91	06/01/10
Invesco V.I. Global Strategic Income Fund - Series I Shares ⁺	11.04	10.71	7.48	1.27	2.06	4.20*	05/03/93
Janus Henderson Balanced Portfolio - Institutional Shares	14.59	12.17	13.32	8.30	9.27	9.18*	09/13/93
Janus Henderson Enterprise Portfolio - Institutional Shares	6.04	0.12	10.96	7.78	11.61	10.31*	09/13/93
Janus Henderson Flexible Bond Portfolio - Institutional Shares ^H	6.86	5.11	4.07	-0.78	1.56	4.56*	09/13/93
Janus Henderson Forty Portfolio - Institutional Shares	17.71	15.09	25.21	11.86	15.28	12.07*	05/01/97
Janus Henderson Global Research Portfolio - Institutional Shares ⁺	19.58	16.82	20.54	12.71	11.81	8.72*	09/13/93
Janus Henderson Global Technology and Innovation Portfolio - Service Shares ^{+\$}	23.17	21.48	31.87	13.50	19.77	6.80*	01/15/00
Janus Henderson Overseas Portfolio - Institutional Shares ⁺	24.49	22.61	12.71	9.36	7.85	7.99*	05/02/94
Janus Henderson Research Portfolio - Institutional Shares	18.63	18.72	28.32	14.38	14.99	9.69*	09/13/93
MFS® VIT New Discovery Series - Service Class Shares [¶] [§]	12.95	4.43	8.69	0.89	9.45	7.83*	04/29/98
PIMCO VIT Total Return Portfolio - Administrative Class Shares [§]	8.38	6.69	5.05	-0.58	1.62	3.69*	12/24/97
State Street Income V.I.S. Fund – Class 1 Shares	5.80	3.73	2.42	-2.08	0.48	3.09*	01/02/95
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	19.16	19.80	27.70	14.83	15.61	10.26*	12/12/97

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Average Annual Total Return Performance Report 11/30/2025

See Important Information beginning on page 2 for additional information including explanation of symbols used below.

The historic performance figures quoted represent past performance. The past performance illustrated is no guarantee of future results, and current results may be lower or higher than the figures quoted. The return and principal value of a portfolio will fluctuate and may be worth more or less than the original cost.

Performance values marked "*" predate the availability of the portfolio in the policy and are therefore hypothetical in nature. These returns were calculated as if the portfolio had been in the policy for the period shown.

Unadjusted Performance Assuming Policy Not Surrendered for the Month Ending 11/30/25

INVESTMENT SUBACCOUNTS	2025 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Portfolio Inception
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares ^R	3.69	-3.71	6.69	6.78	5.50	9.38*	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	16.73	13.84	19.37	14.14	13.47	10.28*	04/14/85
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares [¶]	-0.48	-7.73	5.01	5.87	7.51	7.49*	05/01/00
State Street Total Return V.I.S. Fund – Class 1 Shares ⁺	14.59	11.79	12.12	6.82	6.24	7.21*	07/01/85
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	16.04	13.14	19.86	13.64	13.40	10.08*	01/02/95
Templeton Foreign VIP Fund - Class 1 Shares ⁺	24.73	19.97	13.33	8.23	4.59	5.78*	05/01/92
Templeton Global Bond VIP Fund - Class 1 Shares ⁺	14.61	8.68	2.07	-1.45	-0.90	4.68*	01/24/89