FILED

SEP 26 2022

INSURANCE REGULATION
Docketed by: Ke

OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 296367-22-CO

MASSMUTUAL ASCEND LIFE
INSURANCE COMPANY
_____/

CONSENT ORDER

THIS CAUSE came on for consideration upon the filing of a request by MASSMUTUAL ASCEND LIFE INSURANCE COMPANY ("MASSMUTUAL"), which was formerly known as Great American Life Insurance Company ("Great American Life"), to use previously approved Great American Life forms with the new name, logo, physical address, website address, customer relations email address, and any instances of a customer relations phone number without re-filing same for approval pursuant to Section 627.410, Florida Statutes. Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the FLORIDA OFFICE OF INSURANCE REGULATION ("OFFICE"), hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and the parties herein.

2. MASSMUTUAL is a foreign life and health insurer domiciled in Ohio and authorized to transact insurance business in Florida.

3. Great American Life has applied for and, subject to the present and continuing satisfaction of the requirements, terms, and conditions established herein, has satisfactorily met all of the conditions precedent to change its name to MASSMUTUAL, effective June 13, 2022,

pursuant to the requirements set forth by Section 627.410, Florida Statutes. The name change was approved, and the OFFICE issued a new Certificate of Authority, attached as Exhibit A, reflecting the name change.

4. In conjunction with the request to use previously approved Great American Life forms, MASSMUTUAL has filed with the OFFICE a "Name Change Endorsement," which reflects the corporate name change from Great American Life to MASSMUTUAL. The endorsement is attached as Exhibit B.

5. MASSMUTUAL states that no material changes were realized within the corporate structure.

6. As a material condition to approval of the above request, MASSMUTUAL, by execution of this Consent Order, certifies to the OFFICE that all policy forms previously utilized by Great American Life in Florida comply with applicable provisions of the Florida Insurance Code. MASSMUTUAL further certifies that the only change required to achieve compliance prospectively is the substitution of the name MASSMUTUAL in lieu of Great American Life and the only change in the forms is the name, logo, physical address, website, customer relations email address, and any instances of a customer relations phone number. If the above certification is not correct, MASSMUTUAL acknowledges that such misrepresentations may be considered willfull and penalties assessed accordingly.

7. Attached as Exhibit C is a list of all policy forms MASSMUTUAL will modify with the name change and other changes described in the preceding paragraph.

8. MASSMUTUAL may continue to sell the old Great American Life policy forms contained in Exhibit C until the MASSMUTUAL national transition launch date, which will occur no later than October 14, 2022 ("Launch Date"). Following the Launch Date, MASSMUTUAL

shall only sell policy forms contained in Exhibit C with the new company name and information described in paragraph 6 and is not authorized to sell previously approved policies containing the old information, including policies containing the old information with a name change endorsement affixed. Following the Launch Date, MASSMUTUAL shall also mail to each of its insureds a copy of the name change endorsement.

9. MASSMUTUAL shall pay costs in the amount of $3,000 United States Dollars within 30 days of the date this Consent Order is executed by the OFFICE. MASSMUTUAL shall send payment for the administrative costs to the payment address on the attached invoice.

10. MASSMUTUAL shall continue to comply with all statutes and applicable rules of the OFFICE governing form filings and rate filings.

11. MASSMUTUAL agrees that any deadlines, reporting requirements, other provisions, or requirements set forth in this Consent Order may be altered or terminated by written approval of the OFFICE. Such written approval by the OFFICE is subject to statutory or administrative regulation limitations.

12. MASSMUTUAL agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may result, without further proceedings, in the OFFICE suspending, revoking, or taking other administrative action as it deems appropriate upon MASSMUTUAL's Certificate of Authority in this state in accordance with Sections 120.569(2)(n) and 120.60(6), Florida Statutes.

13. MASSMUTUAL expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OFFICE, and all further and other proceedings herein to which it may be entitled by law or rules of the OFFICE. MASSMUTUAL hereby knowingly and voluntarily waives all rights of any kind to challenge or to contest this Consent Order in any forum

available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

14. MASSMUTUAL affirms that all requirements set forth herein are material to the issuance of this Consent Order.

15. Except as set forth in this Consent Order, each party to this section shall bear its own costs and fees.

16. The parties agree that this Consent Order shall be deemed to be executed when the OFFICE has executed a copy of this Consent Order bearing the signature of the authorized representative of MASSMUTUAL, notwithstanding the fact that the copy may have been transmitted to the OFFICE electronically. Further, MASSMUTUAL agrees that the signature of its authorized representative, as affixed to the Consent Order, shall be under the seal of a Notary Public.

WHEREFORE, the agreement between MASSMUTUAL ASCEND LIFE INSURANCE COMPANY and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED, and the request to use previously approved Great American Life forms with the new name, logo, physical address, website, customer relations email address, and any instances of a customer relations phone number without re-filing same for approval pursuant to Section 627.410, Florida Statutes, is APPROVED.

FURTHER, all terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 26th day of September, 2022.

David Altmaier

David Altmaier, Commissioner
Office of Insurance Regulation

By execution hereof, MASSMUTUAL ASCEND LIFE INSURANCE COMPANY consents to entry of this Consent Order, agrees without reservation to all of the above terms and conditions and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind MASSMUTUAL ASCEND LIFE INSURANCE COMPANY to the terms and conditions of this Consent Order.

(Corporate Seal)

MASSMUTUAL ASCEND LIFE INSURANCE COMPANY

By: _____

Print Name: John P. Gruber

Title: Senior Vice President

Date: 8/25/22

STATE OF Ohio

COUNTY OF Hamilton

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 25 day of August 2022, by John P. Gruber (name of person) as Officer (type of authority; e.g., officer, trustee, attorney in fact) for MassMutual Ascend Life Insurance Co. (company name)

_____
(Signature of the Notary)

Thomas P. Higgins
(Print, Type or Stamp Commissioned Name of Notary)

THOMAS P. HIGGINS, Attorney at Law
NOTARY PUBLIC, STATE OF OHIO
My commission has no expiration
Date Section 2107.03 O.R.C.

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires: commission does not expire, attorney.

COPIES FURNISHED TO:

VERA RAY, Product Filing Director
MassMutual Ascend Life Insurance Company
P.O. Box 5420
Cincinnati, OH 45201-5420
Email: vray@gaig.com

JOHN REILLY, Deputy Commissioner
Life & Health
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399-0329

JAMES DUNN, Director
Life & Health Product Review
Office of Insurance Regulation
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Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0329
Phone: (850) 413-3110
Email: bill.oglo@floir.com

FLORIDA OFFICE OF INSURANCE REGULATION

MASSMUTUAL ASCEND LIFE INSURANCE COMPANY

Is hereby authorized to transact insurance in the State of Florida.

This certificate signifies that the company has satisfied all requirements of the Florida Insurance Code for the issuance of a LIFE AND HEALTH INSURER CERTIFICATE OF AUTHORITY and remains subject to the laws of Florida.

Original Issuance: 05/05/1961
Replacement Issuance: Monday, June 6, 2022

No. 22 - 131935920

David Altmaier
Commissioner
Office of Insurance Regulation

Exhibit A

APPROVED
Date Received: 06/02/2022 Date Of Action: 06/[illegible]/2022
FL OFFICE OF INSURANCE REGULATION

MassMutual Ascend
Life Insurance Company

Home Office: Cincinnati, Ohio
Administrative Office: [P.O. Box 5420, Cincinnati, Ohio 45201-5420]

Name Change Endorsement

Great American Life Insurance Company® is now known as MassMutual Ascend Life Insurance Company (the "Company").

The Company's administrative office, phone number and website address are as follows:

MassMutual Ascend Life Insurance Company
[P.O. Box 5420
Cincinnati, Ohio 45201-5420]

Phone: [800-854-3649]

[www.MassMutualAscend.com]

This Endorsement is a part of your Contract. It is not a separate contract. It changes the Contract only as and to the extent statement. In the case of conflict with other terms of the Contract, the terms of this Endorsement shall control.

Signed for us at our office as of the date of issue.

[ ]
[Mark F. Muething]
[President]

[ ]
[John P. Gruber]
[Secretary]

INQUIRIES: **For information and assistance, or to make a complaint, call or write:**

[Policy Administration]
[MassMutual Ascend Life Insurance Company
P.O. Box 5420
Cincinnati, Ohio 45201-5420
1-800-854-3649]

If you prefer, you may visit us at our website, [www.MassMutualAscend.com]

Forms Approved for Use in Florida

Company Name, Physical Address and Website to be Changed

Form Number	Name of Form	Form Type	Approval Date	Florida File Number
D1083613FL	Cover Page	Cover Page	8/29/13	FLA 13-15595
D1083014FL	Cover Page	Cover Page	7/28/14	FLA 14-12704
D1083313FL	Cover Page	Cover Page	8/29/13	FLA 13-15607
D1139119FL	Cover Page	Cover Page	7/29/19	FLA 19-125939
D1088413FL	Cover Page	Cover Page	9/10/13	FLA 13-16068
D1088513FL	Cover Page	Cover Page	9/10/13	FLA 13-16702
D1124017FL	Cover Page	Cover Page	12/11/17	FLA 17-22324
D1124117FL	Cover Page	Cover Page	12/11/17	FLA 17-22324
D1087213FL	Cover Page	Cover Page	9/10/13	FLA 13-16069
D1083513FL	Cover Page	Cover Page	9/10/13	FLA 13-16071
D1133718FL	Cover Page	Cover Page	12/5/18	FLA 18-12280
D1141119FL	Cover Page	Cover Page	10/7/19	FLA 19-132549
D1142919FL	Cover Page	Cover Page	11/5/19	FLA 19-136288
D1147120FL	Cover Page	Cover Page	2/26/20	FLA 20-004494
D1111316FL	Cover Page	Cover Page	7/20/16	FLA 16-14937
D1463216FL	Cover Page	Cover Page	7/27/16	FLA 16-15342
D1461715FL	Cover Page	Cover Page	12/21/15	FLA 15-24825
D1457213FL	Cover Page	Cover Page	10/18/13	FLA 13-17318
D1471218FL	Cover Page	Cover Page	2/2/18	FLA 18-00750
D1471418FL	Cover Page	Cover Page	2/13/18	FLA 18-01594
D1472618FL	Cover Page	Cover Page	3/6/18	FLA 18-02238
D1130718FL	Cover Page	Cover Page	5/15/18	FLA 18-05999
D1135218FL	Cover Page	Cover Page	1/28/19	FLA 19-102475
D1115116FL	Cover Page	Cover Page	1/17/17	FLA 16-32602
D1107214FL	Cover Page	Cover Page	1/2/15	FLA 14-21151
D1464517FL	Cover Page	Cover Page	8/28/17	FLA 17-18862
D1464617FL	Cover Page	Cover Page	8/28/17	FLA 17-18862
D1826818FL	Cover Page	Cover Page	10/30/18	FLA 18-11651

Exhibit C

D1835321FL	Cover Page	Cover Page	5/4/21	FLA 21-007458
D1835421FL	Cover Page	Cover Page	5/4/21	FLA 21-007458
D1835521FL	Cover Page	Cover Page	5/4/21	FLA 21-007458
D1112616FL	Cover Page	Cover page	8/24/16	FLA 16-17877
D1121617FL	Cover Page	Cover page	9/22/17	FLA 17-19595
D1136119FL	Cover Page	Cover Page	2/27/19	FLA 19-106052
D1114216FL	Cover Page	Cover Page	11/30/16	FLA 16-27627
D1128618FL	Cover Page	Cover Page	3/26/18	FLA 18-03554
D1145120FL	Cover Page	Cover Page	1/31/20	FLA 20-002769
D1145220FL	Cover Page	Cover Page	1/31/20	FLA 20-002769
D1146322FL	Cover Page	Cover Page	1/31/20	FLA 20-002808
D1146420FL	Cover Page	Cover Page	1/31/20	FLA 20-002808
D1475320FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1475420FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1152521FL	Cover Page	Cover Page	11/3/21	FLA 21-026689
D1152621FL	Cover Page	Cover Page	11/3/21	FLA 21-026689
D1153421FL	Cover Page	Cover Page	10/5/21	FLA 21-025241
D1153721FL	Cover Page	Cover Page	10/8/21	FLA 21-025813
D1154021FL	Cover Page	Cover Page	10/8/21	FLA 21-025813
D1477021FL	Cover Page	Cover Page	11/2/21	FLA 21-026489
D1841022FL	Cover Page	Cover Page	4/14/22	FLA 22-006428
D1841422FL	Cover Page	Cover Page	4/14/22	FLA 22-006428
D1475520FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1475620FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1475720FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1475820FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1475920FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1476020FL	Cover Page	Cover Page	2/17/20	FLA 20-003549
D1083114FL	Cover page	Cover Page	7/31/14	FLA 14-13557
L2604813FL	Notice to Applicant Regarding Replacement of Life Insurance and/or Annuities	Replacement Form	4/12/13	FLA 13-03785
L2605213FL	Exhibit B Comparative Information Form for Proposed Insured	Replacement Form	4/12/13	FLA 13-03785

U2671221FL	Florida Annuity Suitability Questionnaire	Suitability Form	4/27/21	FLA 21-008329
U2672021FL	Florida Annuity Suitability Questionnaire for Irrevocable Trusts	Suitability Form	4/27/21	FLA 21-008329
A1069921FL	Application for individual Single Premium Immediate Annuity	Application	11/22/21	FLA 21-028783
A1148721FL	Application for individual Single Premium Immediate Annuity	Application	11/22/21	FLA 21-028783
A6063820FL	Application for Deferred Annuity	Application	3/30/20	FLA 20-007572
A6064120FL	Application for Deferred Annuity	Application	4/6/20	FLA 20-008546
A6064220FL	Application for Deferred Annuity	Application	4/23/20	FLA 20-009477
A6064520FL	Application for Individual Deferred Annuity	Application	5/5/20	FLA 20-011360
E-A1101020FL	Application for Individual Deferred Annuity	Application	10/6/20	FLA 20-023104
A1615817FL	Application for Group Annuity Contract	Application	8/17/17	FLA 17-18211
A1462020FL	Application for Individual Deferred Annuity	Application	9/25/20	FLA 20-021191
A1462120FL	Application for Individual Deferred Annuity	Application	9/25/20	FLA 20-021191
A1832920FL	Application for Individual Deferred Annuity	Application	9/25/20	FLA 20-02191
A1834921FL	Application for Individual Deferred Annuity	Application	5/4/21	FLA 21-007458
A2201712FL	Application for Term Life Insurance Exchange	Application	5/10/12	FLA 12-07764
A6121520FL (Rev. 6/21)	Policy Change Request, Part II	Application	5/26/21	FLA 21-012760
U6118302FL	Mountain Climbing Questionnaire	Application	11/21/02	FLA 02-13353
U6118202NW	Avocation Questionnaire	Application	4/14/03	FLA 03-03498
U6118102NW	Aviation Questionnaire	Application	4/14/03	FLA 03-03496
U610799FL1	Non-Smoker's Declaration	Application	1/12/00	FLA 00-176
U618197NW1	Diabetic Questionnaire	Application	12/10/97	FLA 97-16052
U618297NW1	Diabetic Questionnaire	Application	12/10/97	FLA 97-16052
U618397FL1	Drug/Alcohol Questionnaire	Application	12/10/97	FLA 97-16051
U606297NW1	Applicant's Chest Pain Questionnaire	Application	12/10/97	FLA 97-15994
U606397NW1	Applicant's Chests Pain Questionnaire	Application	12/10/97	FLA 97-15994
U607597NW1	Paramed Application	Application	11/20/97	FLA 97-15586
P1822217FL	Individual Deferred Annuity Contract	Policy/Contract	8/28/17	FLA 17-18862
P1822317FL	Individual Deferred Annuity Contract	Policy/Contract	8/28/17	FLA 17-18862
P1825218FL	Individual Deferred Variable Annuity Contract	Policy/Contract	10/30/18	FLA 18-11651

P1833421FL	Individual Deferred Annuity Contract	Policy/Contract	5/4/21	FLA 21-007458
P1833521FL	Individual Deferred Annuity Contract	Policy/Contract	5/4/21	FLA 21-007458
P1833621FL	Individual Deferred Variable Annuity Contract	Policy/Contract	5/4/21	FLA 21-007458
P2201408FL	Term Life Insurance to Age 95	Policy/Contract	12/1/08	FLA 08-23507
P2401308FL	Whole Life Insurance Policy	Policy/Contract	10/3/08	FLA 08-19111
G1615517FL	Group Annuity Contract	Policy/Contract	8/15/17	FLA 17-18211
C1615617FL	Group Annuity Certificate	Policy/Contract	8/15/17	FLA 17-18211
C1615717FL	Group Annuity Certificate	Policy/Contract	8/15/17	FLA 17-18211
C1615718FL	Group Annuity Certificate	Policy/Contract	7/24/18	FLA 18-08250
C1615917FL	Group Annuity Certificate	Policy/Contract	10/12/17	FLA 17-20651
C1616017FL	Group Annuity Certificate	Policy/Contract	10/12/17	FLA 17-20651
C1616918FL	Group Annuity Certificate	Policy/Contract	2/20/19	FLA 19-107112
C1617019FL	Group Annuity Certificate	Policy/Contract	11/4/19	FLA 19-137510
C1617119FL	Group Annuity Certificate	Policy/Contract	11/4/19	FLA 19-137526
P1151521FL	Individual Deferred Annuity Contract	Policy/Contract	11/3/21	FLA 21-026689
P1151621FL	Individual Deferred Annuity Contract	Policy/Contract	11/3/21	FLA 21-026689
P1152221FL	Individual Deferred Annuity Contract	Policy/Contract	10/5/21	FLA 21-025241
P1152021FL	Individual Deferred Annuity Contract	Policy/Contract	10/8/21	FLA 21-025813
P1152121FL	Individual Deferred Annuity Contract	Policy/Contract	10/8/21	FLA 21-025813
P1476721FL	Individual Deferred Annuity Contract	Policy/Contract	11/2/21	FLA 21-026489
P1841622FL	Individual Deferred Variable Annuity Contract	Policy/Contract	4/14/22	FLA 22-006428
P1841722FL	Individual Deferred Variable Annuity Contract	Policy/Contract	4/14/22	FLA 22-006428
P1112916FL	Individual Deferred Annuity Contract	Policy /Contract	1/17/17	FLA 16-32602
P1470017FL	Individual Deferred Annuity Contract	Policy/Contract	2/2/18	FLA 18-00750
P1470218FL	Individual Deferred Annuity Contract	Policy/Contract	2/13/18	FLA 18-01594
P1140119FL	Individual Deferred Annuity Contract	Policy/Contract	10/7/19	FLA 19-132549
P1140219FL	Individual Deferred Annuity Contract	Policy/Contract	11/5/19	FLA 19-136288
P1110416FL	Individual Deferred Annuity Contract	Policy/Contract	7/20/16	FLA 16-14937
P1126818FL	Individual Deferred Annuity Contract	Policy/Contract	3/26/18	FLA 18-03554
P1471718FL	Individual Deferred Annuity Contract	Policy/Contract	3/6/18	FLA 18-02238
P1134618FL	Individual Deferred Annuity Contract	Policy/Contract	1/28/19	FLA 19-102475
P1457113FL	Individual Deferred Annuity Contract	Policy/Contract	10/18/3	FLA 13-17318
P1129918FL	Individual Deferred Annuity Contract	Policy/Contract	5/15/18	FLA 18-05999

P1074514FL	Individual Deferred Annuity Contract	Policy/Contract	7/28/14	FLA 14-12704
P1135619FL	Individual Deferred Annuity Contract	Policy/Contract	2/27/19	FLA 19-106052
P1113516FL	Individual Deferred Annuity Contract	Policy/Contract	11/30/16	FLA 16-27627
P1080010FL	Individual Deferred Annuity Contract	Policy/Contract	8/18/10	FLA 10-13688
P1138919FL	Individual Deferred Annuity Contract	Policy/Contract	7/29/19	FLA 19-125939
P1088011FL	Individual Deferred Annuity Contract	Policy/Contract	10/14/11	FLA 11-14503
P1088111FL	Individual Deferred Annuity Contract	Policy/Contract	10/14/11	FLA 11-14514
P1086811FL	Individual Deferred Annuity Contract	Policy/Contract	9/8/11	FLA 11-11945
P1081617FL	Individual Deferred Annuity Contract	Policy/Contract	12/21/10	FLA 10-19028
P1123111FL	Individual Deferred Annuity Contract	Policy/Contract	12/11/17	FLA 17-22324
P1123211FL	Individual Deferred Annuity Contract	Policy/Contract	12/11/17	FLA 17-22324
P1144420FL	Individual Deferred Annuity Contract	Policy/Contract	1/31/20	FLA 20-002769
P1144420FL-NoMVA	Individual Deferred Annuity Contract	Policy/Contract	1/31/20	FLA 20-002769
P1144520FL	Individual Deferred Annuity Contract	Policy/Contract	1/31/20	FLA 20-002808
P1144520FL-NoMVA	Individual Deferred Annuity Contract	Policy/Contract	1/31/20	FLA 20-002808
P1474420FL	Individual Deferred Annuity Contract	Policy/Contract	2/17/20	FLA 20-003549
P1474420FL-NoMVA	Individual Deferred Annuity Contract	Policy/Contract	2/17/20	FLA 20-003549
P1474620FL	Individual Deferred Annuity Contract	Policy/Contract	2/17/20	FLA 20-003549
P1474620FL-NoMVA	Individual Deferred Annuity Contract	Policy/Contract	2/17/20	FLA 20-003549
P1474720FL	Individual Deferred Annuity Contract	Policy/Contract	2/17/20	FLA 20-003549
P1474720FL-NoMVA	Individual Deferred Annuity Contract	Policy/Contract	2/17/20	FLA 20-003549
P1146620FL	Individual Deferred Annuity Contract	Policy/Contract	2/26/20	FLA 20-004494
P1463016FL	Individual Deferred Annuity Contract	Policy/Contract	7/25/16	FLA 16-15342
P1459716FL	Individual Deferred Annuity Contract	Policy/Contract	12/21/15	FLA 15-24825
P1110916FL	Individual Deferred Annuity Contract	Policy/Contract	8/24/16	FLA 16-17877
P1110917FL-NoMVA	Individual Deferred Annuity Contract	Policy/Contract	9/22/17	FLA 17-19595
P1133518FL	Individual Deferred Annuity Contract	Policy/Contract	12/5/18	FLA 18-12280

P1020212FL	Single Premium Immediate Annuity	Policy/Contract	3/20/12	FLA 12-03879
P1077414FL	Individual Deferred Annuity Contract	Policy/Contract	7/31/14	FLA 14-13557
P1104414FL	Individual Deferred Annuity Contract	Policy/Contract	1/2/15	FLA 14-21151
P1152121FL	Individual Deferred Annuity Contract	Policy/Contract	10/8/21	FLA 21-025813
E1024404FL	Irrevocable Settlement Option Endorsement	Endorsement	8/2/04	FLA 04-08715
E6004308FL	Tax Sheltered Annuity Endorsement	Endorsement	9/2/08	FLA 08-17533
EPLAN(Rev. 2/98)-1	Employer Plan Endorsement	Endorsement	3/27/98	FLA 98-3351
E6004010FL	Individual Retirement Annuity Endorsement	Endorsement	9/30/11	FLA 11-15317
E6004108FL	ROTH Individual Retirement Annuity Endorsement	Endorsement	9/4/08	FLA 08-17918
E6029710FL	Annuity Commencement Date Endorsement	Endorsement	5/27/10	FLA 10-09121
E1062406NW	Endorsement for Waiver of Surrender Charges	Endorsement	12/28/06	FLA 06-16968
E6004202NW	Savings Incentive Match Plan for Employees Individual Retirement Annuity Endorsement	Endorsement	10/30/02	FLA 02-12624
E6014420FL	Individual Retirement Annuity Endorsement for Inherited IRA	Endorsement	1/10/20	FLA 20-000643
E6004505NW	Section 457 Governmental Plan Endorsement	Endorsement	7/13/05	FLA 05-08154
E1091612FL	Inherited Contract Endorsement	Endorsement	7/5/12	FLA 2-10531
E6042913NW	Partial ROC Endorsement	Endorsement	8/21/13	FLA 13-13793
E6052115FL	Endorsement	Endorsement	1/6/16	FLA 15-25025
E1102514FL	Endorsement	Endorsement	7/28/14	FLA 14-12704
E6043513NW	Declared Rate Strategy Endorsement	Endorsement	10/18/13	FLA 13-17318
E6044814NW	S&P 500 Annual Point-to-Point Indexed Strategy with Bailout	Endorsement	4/9/14	FLA 14-07046
E6044914NW	S&P 500 Annual Monthly Average Indexed Strategy with Bailout	Endorsement	4/9/14	FLA-07046
E6053116FL	iShares U.S .Real Estate ETF Annual Point-to-Point Indexed Strategy	Endorsement	10/4/16	FLA 16-22661
E1109515FL	S&P 500 Risk Control Annual Point-to-Point Participation Rate Indexed Strategy with Bailout	Endorsement	10/21/15	FLA 15-21102
E1109517FL	S&P 500 Risk Control 1-Year Point-to-Point Indexed Strategy	Endorsement	6/19/17	FLA 17-14627

E1113016FL	iShares U.S. Real Estate ETF Annual Point-to-Point Indexed Strategy with Bailout	Endorsement	10/4/16	FLA 16-22675
E6010313FL	Loan Endorsement	Endorsement	8/12/13	FLA 13-12940
E6043913NW	SPDR Gold Shares Exchange Traded Fund Annual Point-to-Point Indexed Strategy	Endorsement	10/18/13	FLA 13-17318
E1115916FL	Optional Renewal Term Endorsement	Endorsement	11/28/16	FLA 16-28865
E6043614FL	S&P 500 Annual Point-to-Point Indexed Strategy	Endorsement	9/12/14	FLA 14-15776
E6043914NW	SPDR Gold Shares Exchange Traded Fund Annual Point-to-Point Indexed Strategy	Endorsement	9/12/14	FLA 14-15776
E6046714FL	S&P 500 Annual Point-to-Point Participation Rate Indexed Strategy	Endorsement	9/12/14	FLA 14-15776
E6051115FL	S&P 500 Risk Control Annual Point-to-Point Cap Indexed Strategy	Endorsement	8/7/15	FLA 15-16892
E6051215FL	S&P 500 Risk Control Annual Point-to-Point Participation Rate Indexed Strategy	Endorsement	8/7/15	FLA 15-16892
E6053216FL	S&P 500 U.S. Retiree Spending Annual Point-to-Point Participation Rate Indexed Strategy	Endorsement	10/4/16	FLA 16-22661
E1110516FL	Return of Premium Guarantee Beginning on Third Contract Anniversary	Endorsement	7/20/16	FLA 16-14937
E6061519FL	Advisory Fee Endorsement	Endorsement	5/10/19	FLA 19-118413
E6060218FL	iShares MSCI EAFE ETF 1-Year Point-to-Point Indexed Strategy	Endorsement	1/28/19	FLA 19-102475
E6004405NW	Qualified Pension, Profit Sharing & Annuity Plan	Endorsement	7/13/05	FLA 05-08154
E6053516FL	Market Value Adjustment Endorsement	Endorsement	1/17/17	FLA 16-32602
E6051217FL	S&P 500 Risk Control 1-Year Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 17-14270
E1123317FL	Market Value Adjustment	Endorsement	12/11/17	FLA 17-22324
E6056318FL	Market Value Adjustment	Endorsement	3/26/18	FLA 8-03554
E6043517FL	Declared Rate Strategy Endorsement	Endorsement	6/5/17	FLA 17-14302
E6043617FL	S&P 500 1-Year Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 17-14270
E6043717FL	SPDR Gold Shares ETF 1-Year Point-to-Point Index Strategy	Endorsement	6/5/17	FLA 17-14265

E6053117FL	iShares U.S. Real Estate ETF 1-Year Point-to-Point Index Strategy	Endorsement	6/5/17	FLA 17-14265
E6053217FL	S&P 500 U.S. Retiree Spending 1-Year Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 27-14265
E6044817FL	S&P 500 1-Year Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 17-14270
E1470117FL	Market Value Adjustment	Endorsement	2/2/18	FLA 18-00750
E6045017FL	SPDR Gold Shares ETF 1-Year Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 17-14265
E1130018NW	Purchase Payment Endorsement	Endorsement	5/15/18	FLA 18-05999
E1140319FL	Market Value Adjustment Endorsement	Endorsement	11/5/19	FLA 19-136288
E1113017FL	iShares U.S. Real Estate ETF 1-Year Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 17-14265
E6063720FL	iShares MSCI ETF 1-Year Point-to-Point Indexed Strategy with Bailout	Endorsement	2/26/20	FLA 20-004494
E1461615FL	Withdrawals Provision Endorsement	Endorsement	12/9/15	FLA 15-24635
E6043613NW	S&P 500 Annual Point-to-Point Indexed Strategy	Endorsement	10/18/13	FLA 13-17318
E6043713NW	S&P 500 Annual Monthly Sum Indexed Strategy	Endorsement	10/18/13	FLA 13-17318
E6043813NW	S&P 500 18-Month Point-to-Point Indexed Strategy	Endorsement	10/18/13	FLA 13-17318
E6050915FL	S&P 500 Risk Control Annual Point-to-Point Cap Indexed Strategy	Endorsement	8/7/15	FLA 15-16857
E6051015FL	S&P 500 Risk Control Annual Point-to-Point Participation Rate Indexed Strategy	Endorsement	8/7/15	FLA 15-16857
E1822417FL	Declared Rate Strategy Endorsement	Endorsement	8/28/17	FLA 17-18862
E1822517FL	S&P 500 0% Floor Indexed Strategy Endorsement	Endorsement	8/28/17	FLA 17-18862
E1822617FL	S&P 500 10% Floor Indexed Strategy Endorsement	Endorsement	8/28/17	FLA 17-18862
E1822717FL	SPDR Gold Shares Floor Indexed Strategy Endorsement	Endorsement	8/28/17	FLA 17-18862
E1822817FL	SPDR Gold Shares Floor Indexed Strategy Endorsement	Endorsement	8/28/17	FLA 17-18862
E1822917FL	iShares U.S. Real Estate Floor Indexed Strategy Endorsement	Endorsement	8/28/17	FLA 17-18862

E1823017FL	iShares U.S. Real Estate -10% Floor Indexed Strategy Endorsement	Endorsement	8/28/17	FLA 17-18862
E1829620FL	iShares MSCI EAFE ETF 0% Floor Indexed Strategy Endorsement	Endorsement	2/24/20	FLA 20-004128
E1829720FL	iShares MSCI EAFE ETF -10% Floor Indexed Strategy Endorsement	Endorsement	2/24/20	FLA 20-004128
E1829820FL	S&P 500 Buffer Indexed Strategy	Endorsement	2/24/20	FLA 20-004128
E1824618FL	Endorsement	Endorsement	4/26/18	FLA 18-04878
E1825318FL	1-Year Declared Rate Strategy	Endorsement	10/30/18	FLA 18-11651
E1825418FL	S&P 500 1-Year Term with Cap Indexed Strategy	Endorsement	10/30/18	FLA 18-11651
E1825518FL	S&P 500 2-Year Term with Cap indexed Strategy	Endorsement	10/30/18	FLA 18-11651
E1825618FL	S&P 500 1-Year Term Strategy with Participation Rate Indexed Strategy	Endorsement	10/30/18	FLA 18-116851
E1825718FL	S&P 500 2-Year Term with Participation Rate Indexed Strategy	Endorsement	10/30/18	FLA 18-11651
E1825818FL	iShares MSCI EAFE 1-Year Term with Participation Rate Indexed Strategy	Endorsement	10/30/18	FLA 18-11651
E1825918FL	iShares MSCI EAFE 2-Year Term with Participation Rate Indexed Strategy	Endorsement	10/30/18	FLA 18-11651
E1826018FL	iShares U.S. Real Estate 1-Year Term with Participation Rate Indexed Strategy	Endorsement	10/30/18	FLA 18-11651
E1826118FL	iShares U.S. Real Estate ETF 2-Year Term with Participation Rate Indexed Strategy	Endorsement	10/30/18	FLA 18-11651
E1826318FL	Guaranteed Death Benefit Endorsement	Endorsement	10/30/18	FLA 18-11651
E6067321NW	Declared Rate 5-Year Rate Lock Strategy Endorsement	Endorsement	5/28/21	FLA 21-014442
E1839221FL	Default Strategy Endorsement	Endorsement	9/28/21	FLA 21-025083
E1841822FL	S&P 500 1-Year Participation Rate Index Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842322FL	SPDR Gold Shares ETF 1-Year 10% Buffer with Cap Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842422FL	iShares MSCI EAFE ETF 1-Year Participation Rate Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428

E1842522FL	iShares MSCI EAFE ETF 1-Year -10% Floor Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842622FL	iShares MSCI EAFE ETF 1-Year 10% Buffer with Cap Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842222FL	SPDR Gold Shared ETF 1-Year -10% Floor Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842722FL	iShares U.S. Real Estate ETF 1-Year Participation Rate Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1841922FL	S&P 500 1-Year 10% Floor with Cap Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842822FL	iShares U.S. Real Estate ETF 1-Year -10% Floor Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842022FL	S&P 500 1-Year 10% Buffer with Cap Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842922FL	iShares U.S. Real Estate ETF 1-Year 10% Buffer with Cap Indexed Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1842122FL	SPDR Gold Shares ETF 1-Year Participation Rate Strategy Endorsement	Endorsement	4/14/22	FLA 22-006428
E1843222FL	S&P 500 6-Year 10% Buffer with Participation Rate Indexed Strategy Endorsement	Endorsement	4/18/22	FLA 22-007354
E1843322FL	S&P 500 6-Year 20% Buffer with Participation Rate Indexed Strategy Endorsement	Endorsement	4/18/22	FLA 22-007354
E1843422FL	S&P 500 6-Year 10% Buffer with Cap Indexed Strategy Endorsement	Endorsement	4/18/22	FLA 22-007354
E1843522FL	S&P 500 6-Year 20% Buffer with Cap Indexed Strategy Endorsement	Endorsement	4/18/22	FLA 22-007354
ENBBF97W1	Endorsement	Endorsement	2/19/98	FLA 98-1284
EBFCE97NW1	Endorsement	Endorsement	6/8/98	FLA 97-1758
MBFCA97NW1	Endorsement	Endorsement	9/25/97	FLA 97-12949
E6046717FL	S&P 500 1-Year Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 17-14270
E6043817FL	S&P 500 18-Month Point-to-Point Indexed Strategy	Endorsement	6/5/17	FLA 17-14270
E6043717FL	S&P 500 1-Year Monthly Sum Indexed Strategy	Endorsement	6/5/17	FLA 17-14302
E6050715FL	Interest Strategy Endorsement	Endorsement	6/10/15	FLA 15-13300

E6050717FL	S&P 500 1-Year Monthly Sum Indexed Strategy	Endorsement	6/5/17	FLA 17-14302
E6044917FL	S&P 500 1-Year Monthly Average Indexed Strategy	Endorsement	6/5/17	FLA 17-14302
E6056618FL	S&P 500 1-Year Monthly Average Indexed Strategy	Endorsement	4/3/18	FLA 18-04417
E6045014NW	Interest Strategy Endorsement	Endorsement	4/9/14	FLA 14-07046
E6050815FL	Endorsement	Endorsement	8/19/15	FLA 15-17289
R1843822FL	Waiver of Adjustments Rider for Terminal Illness	Rider	4/18/22	FLA 22-010202
R1843722FL	Waiver of Adjustments Rider for Extended Care	Rider	4/18/22	FLA 22-010202
R1462416FL	Terminal Illness Waiver Rider	Rider	12/28/16	FLA 16-31843
R1462416FL	Extended Care Waiver Rider	Rider	12/28/16	FLA 16-31843
R6062619FL	Extended Care Waiver Rider	Rider	11/5/19	FLA 19-136288
R6062719FL	Terminal Illness Waiver Rider	Rider	11/5/19	FLA 19-136288
R6056918FL	Guaranteed Living Benefit Rider	Rider	5/15/18	FLA 18-05999
R6032810FL	Guaranteed Withdrawal and Death Benefit Rider	Rider	12/21/10	FLA 10-21264
R1110616FL	Guaranteed Withdrawal Benefit Rider	Rider	6/14/16	FLA 16-13653
R6049614FL	Guaranteed Death Benefit Rider	Rider	3/19/15	FLA 15-05052
R6047014FL	Guaranteed Withdrawal Benefit Rider	Rider	9/19/14	FLA 14-16175
R6046914FL	Guaranteed Withdrawal Benefit Rider	Rider	9/22/14	FLA 14-16327
R6026109FL	Waiver of Early Withdrawal Charges for Extended Care Rider	Rider	9/22/09	FLA 09-17126
R6025809FL	Waiver of Early Withdrawal Charges Upon Terminal Illness Rider	Rider	7/10/09	FLA 09-13163
R6059018FL-1	Guaranteed Living Benefit Rider for Joint Lives	Rider	10/23/18	FLA 18-11201
R6042513NW	Guaranteed Death Benefit Rider	Rider	2/14/13	FLA 13-02280
R6036711FL	Guaranteed Withdrawal Benefit Rider	Rider	12/22/11	FLA 11-19853
R6032410FL	Extended Care Waiver Rider	Rider	1/12/11	FLA 11-00251
R6032310FL	Terminal Illness Waiver Rider	Rider	11/24/10	FLA 10-19490
R6020708FL	Waiver of Early Withdrawal Charges for Extended Care Rider	Rider	4/16/08	FLA 08-04639
R6019308FL	Waiver of Early Withdrawal Charge Upon Terminal Illness Rider	Rider	3/29/08	FLA 08-02998