

APPENDIX A

Investment Options Available Under the Contract

Underlying Funds — The following is a list of Underlying Funds available under the Contract. More information about the Underlying Funds is available in the prospectuses for the Underlying Funds, which may be amended or updated from time to time, and can be found online at <https://vpx.broadridge.com/GetContract1.asp?doctype=pros&cid=sblife&fid=NRVA30032>. You can view, download, and print copies of Underlying Fund documents at this website. You can also request this information at no cost by calling 1-800-888-2461 or by sending an email request to SBLProspectusRequests@securitybenefit.com.

The current expenses and performance information below reflect the fees and expenses of the Underlying Funds, but do not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each Underlying Fund's past performance is not necessarily an indication of future performance. Updated performance information is available online at <https://www.securitybenefit.com/performance>.

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Mid Cap Value	AB Discovery Value – Class B Adviser: AllianceBernstein L.P.	1.07%	2.64%	8.48%	8.27%
Large Cap Value	AB Relative Value – Class B Adviser: AllianceBernstein L.P.	0.86%	10.20%	11.15%	10.30%
Global Equity	AB Sustainable Global Thematic – Class B Adviser: AllianceBernstein L.P.	1.26%	6.02%	3.02%	9.80%
Global Allocation	AB VPS Dynamic Asset Allocation – Class B Adviser: AllianceBernstein L.P.	1.20%	13.21%	4.74%	5.25%
Global Equity	AFIS Capital World Growth and Income – Class 4 Adviser: Capital Research and Management Company	1.01%	24.46%	10.01%	10.74%
Government Bond	AFIS U.S. Government Securities – Class 4 Adviser: Capital Research and Management Company	0.84%	7.54%	-0.49%	1.45%
Large Cap Blend	AFIS Washington Mutual Investors – Class 4 Adviser: Capital Research and Management Company	0.90%	16.90%	13.60%	12.08%
Large Cap Growth	Alger Capital Appreciation – Class S ² Adviser: Fred Alger Management, LLC	1.19%	32.51%	16.04%	17.86%
Large Cap Growth	Alger Large Cap Growth – Class I-2 Adviser: Fred Alger Management, LLC	0.89%	30.27%	11.12%	16.73%
Mid Cap Blend	Allspring Opportunity VT – Class 2 Adviser: Allspring Funds Management, LLC Sub-Adviser: Allspring Global Investments, LLC	1.08%	6.71%	8.94%	11.85%
Large Cap Growth	Allspring VT Discovery All Cap Growth – Class 2 Adviser: Allspring Funds Management, LLC Sub-Adviser: Allspring Global Investments, LLC	1.04%	15.27%	6.04%	13.57%
Specialty-Sector	ALPS/Alerian Energy Infrastructure – Class III Adviser: ALPS Advisors, Inc.	1.30%	4.66%	22.06%	10.70%
Balanced/Asset Allocation	American Funds IS [®] Asset Allocation – Class 4 Adviser: Capital Research and Management Company	0.79%	15.59%	8.70%	9.50%
Global Bond	American Funds IS [®] Capital World Bond – Class 4 Adviser: Capital Research and Management Company	0.98%	9.03%	-2.76%	0.97%

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Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
International Equity	American Funds IS [®] EUPAC Fund™ – Class 4 <i>Adviser:</i> Capital Research and Management Company	1.03%	26.41%	3.14%	6.73%
Global Equity	American Funds IS [®] Global Growth – Class 4 <i>Adviser:</i> Capital Research and Management Company	1.01%	21.34%	7.97%	11.89%
Large Cap Growth	American Funds IS [®] Growth – Class 4 <i>Adviser:</i> Capital Research and Management Company	0.83%	19.93%	13.09%	17.67%
Large Cap Blend	American Funds IS [®] Growth-Income – Class 4 <i>Adviser:</i> Capital Research and Management Company	0.78%	17.77%	13.62%	13.63%
International Equity	American Funds IS [®] International Growth and Income – Class 4 <i>Adviser:</i> Capital Research and Management Company	1.06%	35.09%	7.42%	7.54%
Intermediate Term Bond	American Funds IS [®] Mortgage – Class 4 <i>Adviser:</i> Capital Research and Management Company	0.89%	8.32%	0.06%	1.43%
Emerging Markets	American Funds IS [®] New World – Class 4 <i>Adviser:</i> Capital Research and Management Company	1.15%	27.92%	5.06%	8.98%
Global Equity	American Funds IS [®] SMALLCAP World Fund [®] – Class 4 <i>Adviser:</i> Capital Research and Management Company	1.20%	14.33%	0.23%	6.96%
Large Cap Blend	BlackRock Advantage Large Cap Core V.I. – Class III <i>Adviser:</i> BlackRock Advisors, LLC	1.04%	19.73%	13.85%	14.08%
Large Cap Value	BlackRock Basic Value V.I. – Class III <i>Adviser:</i> BlackRock Advisors, LLC	1.13%	24.04%	12.81%	10.52%
Large Cap Growth	BlackRock Capital Appreciation V.I. – Class III <i>Adviser:</i> BlackRock Advisors, LLC	1.37%	11.77%	10.50%	15.32%
Large Cap Value	BlackRock Equity Dividend V.I. – Class III <i>Adviser:</i> BlackRock Advisors, LLC	1.13%	21.32%	11.45%	11.01%
Global Allocation	BlackRock Global Allocation V.I. – Class III <i>Adviser:</i> BlackRock Advisors, LLC <i>Sub-Adviser:</i> BlackRock (Singapore) Limited; BlackRock International Limited	1.15%	19.42%	5.51%	7.33%
High Yield Bond	BlackRock High Yield V.I. – Class III <i>Adviser:</i> BlackRock Advisors, LLC <i>Sub-Adviser:</i> BlackRock International Limited	0.89%	9.09%	4.57%	6.07%
Large Cap Growth	BlackRock Large Cap Focus Growth V.I. – Class III <i>Adviser:</i> BlackRock Advisors, LLC	1.15%	11.48%	10.19%	15.98%
Small Cap Blend	BNY Mellon IP Small Cap Stock Index – Service Class <i>Adviser:</i> BNY Mellon Investment Adviser, Inc.	0.61%	5.36%	6.65%	9.15%
Specialty-Sector	BNY Mellon IP Technology Growth – Service Class <i>Adviser:</i> BNY Mellon Investment Adviser, Inc. <i>Sub-Adviser:</i> Newton Investment Management North America, LLC	1.07%	27.87%	8.96%	16.97%
Large Cap Blend	BNY Mellon Stock Index – Service Class <i>Adviser:</i> BNY Mellon Investment Adviser, Inc. <i>Sub-Adviser:</i> Mellon Investments Corporation	0.52%	17.23%	13.83%	14.23%

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Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Large Cap Blend	BNY Mellon VIF Appreciation – Service Class Adviser: BNY Mellon Investment Adviser, Inc. Sub-Adviser: Fayez Sarofim & Co., LLC	1.10%	9.78%	9.08%	12.63%
Global Equity	Dimensional VA Equity Allocation – Institutional Class Adviser: Dimensional Fund Advisors LP Sub-Adviser: Dimensional Fund Advisors Ltd.; DFA Australia Limited	0.48%	19.94%	12.23%	N/A
Global Bond	Dimensional VA Global Bond Portfolio – Institutional Class Adviser: Dimensional Fund Advisors LP Sub-Adviser: Dimensional Fund Advisors Ltd.; DFA Australia Limited	0.21%	4.35%	1.38%	1.81%
Global Allocation	Dimensional VA Global Moderate Allocation – Institutional Class Adviser: Dimensional Fund Advisors LP	0.43%	14.68%	8.42%	8.65%
International Equity	Dimensional VA International Small Portfolio – Institutional Class Adviser: Dimensional Fund Advisors LP Sub-Adviser: Dimensional Fund Advisors Ltd.; DFA Australia Limited	0.39%	36.99%	8.89%	8.68%
International Equity	Dimensional VA International Value Portfolio – Institutional Class Adviser: Dimensional Fund Advisors LP Sub-Adviser: Dimensional Fund Advisors Ltd.; DFA Australia Limited	0.27%	45.64%	15.85%	10.46%
Short Term Bond	Dimensional VA Short-Term Fixed Portfolio – Institutional Class Adviser: Dimensional Fund Advisors LP Sub-Adviser: Dimensional Fund Advisors Ltd.; DFA Australia Limited	0.12%	4.33%	2.65%	1.97%
Large Cap Value	Dimensional VA U.S. Large Value Portfolio – Institutional Class Adviser: Dimensional Fund Advisors LP	0.21%	15.83%	11.97%	10.51%
Small Cap Value	Dimensional VA U.S. Targeted Value Portfolio – Institutional Class Adviser: Dimensional Fund Advisors LP	0.29%	8.95%	13.60%	11.00%
Large Value	Donoghue Forlines Dividend VIT Fund – Class 1 Adviser: Donoghue Forlines LLC	2.77%	17.19%	8.72%	3.46%
Tactical Allocation	Donoghue Forlines Momentum VIT Fund – Class 1 Adviser: Donoghue Forlines LLC	1.56%	23.52%	12.83%	9.23%
Mid Cap Value	DWS Small Mid Cap Value VIP – Class B Adviser: DWS Investment Management Americas, Inc.	1.24%	17.85%	9.27%	7.18%
Floating Rate Bond	Eaton Vance VT Floating-Rate Income - Initial Class Adviser: Eaton Vance Management	1.19%	3.95%	4.64%	4.43%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Intermediate Government	Federated Hermes Fund for U.S. Government Securities II <i>Adviser:</i> Federated Investment Management Company	1.02%	6.80%	-0.84%	1.06%
High Yield Bond	Federated Hermes High Income Bond II – Service Class <i>Adviser:</i> Federated Investment Management Company	1.14%	8.18%	3.45%	5.33%
Balanced/Asset Allocation	Fidelity® VIP Balanced – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	0.66%	14.96%	9.24%	10.84%
Large Cap Blend	Fidelity® VIP Contrafund® – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	0.79%	21.24%	15.08%	15.49%
Small Cap Blend	Fidelity® VIP Disciplined Small Cap – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC	0.57%	17.09%	10.09%	10.31%
Emerging Markets	Fidelity® VIP Emerging Markets – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited; FIL Investment Advisors; FIL Investment Advisors (UK) Limited	1.12%	40.79%	5.62%	10.66%
Large Cap Growth	Fidelity® VIP Growth & Income – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	0.72%	21.21%	15.83%	13.56%
Large Cap Growth	Fidelity® VIP Growth Opportunities – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	0.81%	21.73%	11.04%	19.64%
High Yield Bond	Fidelity® VIP High Income – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	1.07%	10.31%	4.00%	5.34%
Large Cap Blend	Fidelity® VIP Index 500 – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> Geode Capital Management, LLC	0.34%	17.48%	14.03%	14.42%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Intermediate Term Bond	Fidelity® VIP Investment Grade Bond – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	0.62%	6.93%	-0.21%	2.45%
Mid Cap Growth	Fidelity® VIP Mid Cap – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	0.80%	11.49%	9.83%	10.31%
International Equity	Fidelity® VIP Overseas – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited; FIL Investment Advisors; FIL Investment Advisors (UK) Limited	0.97%	20.05%	6.35%	7.55%
Specialty-Sector	Fidelity® VIP Real Estate – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited	0.85%	2.90%	3.98%	3.61%
Multi-Sector Bond	Fidelity® VIP Strategic Income – Service Class 2 <i>Adviser:</i> Fidelity Management & Research Company LLC <i>Sub-Adviser:</i> FMR Investment Management (UK) Limited; Fidelity Management & Research (Hong Kong) Limited; Fidelity Management & Research (Japan) Limited; FIL Investment Advisors; FIL Investment Advisors (UK) Limited	0.88%	8.58%	2.79%	4.40%
Multi Cap Growth	Franklin DynaTech VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	0.88%	18.13%	9.09%	14.08%
Large Cap Value	Franklin Growth and Income VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	1.04%	16.90%	11.90%	11.12%
Balanced/Asset Allocation	Franklin Income VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	0.72%	12.56%	7.66%	7.30%
Large Cap Growth	Franklin Large Cap Growth VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	1.11%	7.22%	6.83%	12.87%
Global Equity	Franklin Mutual Global Discovery VIP Fund – Class 2 <i>Adviser:</i> Franklin Mutual Advisers, LLC	1.16%	23.34%	12.00%	8.52%
Large Cap Value	Franklin Mutual Shares VIP Fund – Class 2 <i>Adviser:</i> Franklin Mutual Advisers, LLC	0.94%	11.52%	9.20%	7.53%
Large Cap Blend	Franklin Rising Dividends VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	0.89%	11.80%	9.50%	12.10%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Small Cap Value	Franklin Small Cap Value VIP Fund – Class 2 <i>Adviser:</i> Franklin Mutual Advisers, LLC	0.92%	7.65%	8.86%	9.81%
Small Cap Growth	Franklin Small-Mid Cap Growth VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	1.09%	2.52%	1.03%	9.89%
Multi-Sector Bond	Franklin Strategic Income VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	1.08%	7.24%	1.92%	3.10%
Government Bond	Franklin U.S. Government Securities VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	0.79%	6.69%	0.02%	1.14%
International Equity	Goldman Sachs VIT International Equity Insights – Service Class <i>Adviser:</i> Goldman Sachs Asset Management L.P.	1.37%	38.15%	10.80%	7.96%
Large Cap Value	Goldman Sachs VIT Large Cap Value – Service Class <i>Adviser:</i> Goldman Sachs Asset Management L.P.	1.08%	10.60%	11.00%	9.34%
Mid Cap Growth	Goldman Sachs VIT Mid Cap Growth – Service Class <i>Adviser:</i> Goldman Sachs Asset Management L.P.	1.49%	7.36%	4.67%	11.58%
Mid Cap Value	Goldman Sachs VIT Mid Cap Value – Service Class <i>Adviser:</i> Goldman Sachs Asset Management L.P.	1.09%	9.13%	9.77%	9.75%
Small Cap Blend	Goldman Sachs VIT Small Cap Equity Insights – Service Class <i>Adviser:</i> Goldman Sachs Asset Management L.P.	1.13%	15.82%	10.19%	10.57%
Large Cap Growth	Goldman Sachs VIT Strategic Growth – Service Class <i>Adviser:</i> Goldman Sachs Asset Management L.P.	1.04%	17.58%	12.47%	16.13%
Floating Rate Bond	Guggenheim VIF Floating Rate Strategies <i>Adviser:</i> Guggenheim Partners Investment Management, LLC	1.54%	3.57%	4.56%	4.12%
Specialty	Guggenheim VIF Global Managed Futures Strategy <i>Adviser:</i> Security Investors, LLC	2.32%	3.65%	3.94%	1.27%
High Yield Bond	Guggenheim VIF High Yield <i>Adviser:</i> Guggenheim Partners Investment Management, LLC	1.57%	6.84%	4.16%	5.55%
Specialty	Guggenheim VIF Multi-Hedge Strategies <i>Adviser:</i> Security Investors, LLC	1.80%	1.25%	1.23%	1.62%
Intermediate Term Bond	Guggenheim VIF Total Return Bond <i>Adviser:</i> Guggenheim Partners Investment Management, LLC	0.99%	7.48%	-0.21%	3.13%
Large Cap Growth	Invesco V.I. American Franchise – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.10%	11.39%	10.08%	14.58%
Mid Cap Value	Invesco V.I. American Value – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.14%	20.76%	17.56%	12.01%
Global Allocation	Invesco V.I. Balanced-Risk Allocation – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.60%	8.69%	2.27%	4.91%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Large Cap Value	Invesco V.I. Comstock – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.00%	17.14%	15.14%	11.67%
Large Cap Blend	Invesco V.I. Core Equity – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.05%	15.88%	12.52%	11.46%
Mid Cap Growth	Invesco V.I. Discovery Mid Cap Growth – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.11%	4.53%	3.64%	11.10%
Large Blend	Invesco V.I. Equally-Weighted S&P 500 – Series II <i>Adviser:</i> Invesco Advisers, Inc. <i>Sub-Adviser:</i> Invesco Capital Management LLC	0.59%	10.82%	9.89%	11.11%
Balanced/Asset Allocation	Invesco V.I. Equity and Income – Series II <i>Adviser:</i> Invesco Advisers, Inc.	0.82%	12.52%	8.68%	8.64%
International Equity	Invesco V.I. EQV International Equity – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.15%	16.23%	3.42%	5.95%
Global Equity	Invesco V.I. Global – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.06%	15.02%	7.01%	10.72%
Specialty-Sector	Invesco V.I. Global Real Estate – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.27%	7.61%	1.49%	2.18%
Multi-Sector Bond	Invesco V.I. Global Strategic Income – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.21%	12.75%	1.39%	2.76%
Government Bond	Invesco V.I. Government Securities – Series II <i>Adviser:</i> Invesco Advisers, Inc.	0.95%	6.95%	-0.22%	1.34%
Large Cap Value	Invesco V.I. Growth and Income – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.00%	15.30%	12.56%	10.46%
Specialty-Sector	Invesco V.I. Health Care – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.24%	15.08%	3.54%	6.31%
High Yield Bond	Invesco V.I. High Yield – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.17%	6.35%	3.40%	4.55%
International Equity	Invesco V.I. International Growth Fund – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.43%	15.53%	1.88%	5.34%
Mid Cap Blend	Invesco V.I. Main Street Mid Cap Fund® – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.19%	8.96%	8.83%	9.08%
Small Cap Blend	Invesco V.I. Main Street Small Cap Fund® – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.09%	8.44%	8.07%	10.31%
Speciality	Invesco V.I. S&P 500 Buffer Fund - December - Class II <i>Adviser:</i> Invesco Advisers, Inc.	1.06%	12.37%	N/A	N/A
Speciality	Invesco V.I. S&P 500 Buffer Fund - June - Class II <i>Adviser:</i> Invesco Advisers, Inc.	1.05%	13.35%	N/A	N/A
Speciality	Invesco V.I. S&P 500 Buffer Fund - March - Class II <i>Adviser:</i> Invesco Advisers, Inc.	1.08%	7.25%	N/A	N/A
Speciality	Invesco V.I. S&P 500 Buffer Fund - September - Class II <i>Adviser:</i> Invesco Advisers, Inc.	1.04%	12.63%	N/A	N/A

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Small Cap Blend	Invesco V.I. Small Cap Equity – Series II <i>Adviser:</i> Invesco Advisers, Inc.	1.21%	7.83%	7.06%	9.28%
Mid Cap Growth	Janus Henderson VIT Enterprise – Service Class <i>Adviser:</i> Janus Henderson Investors US LLC	0.97%	7.41%	7.35%	12.51%
Large Cap Growth	Janus Henderson VIT Forty – Service Class <i>Adviser:</i> Janus Henderson Investors US LLC	0.87%	17.86%	11.37%	15.96%
Mid Cap Value	Janus Henderson VIT Mid Cap Value – Service Class <i>Adviser:</i> Janus Henderson Investors US LLC	1.11%	6.29%	8.43%	8.40%
International Equity	Janus Henderson VIT Overseas – Service Class <i>Adviser:</i> Janus Henderson Investors US LLC	0.96%	28.58%	9.17%	8.97%
Large Cap Growth	Janus Henderson VIT Research – Service Class <i>Adviser:</i> Janus Henderson Investors US LLC	1.07%	18.10%	13.83%	15.59%
Multi-Sector Bond	Lord Abbett Series Bond-Debenture VC – Class VC <i>Adviser:</i> Lord, Abbett & Co. LLC	0.98%	8.33%	2.10%	4.72%
Small Cap Growth	Lord Abbett Series Developing Growth VC – Class VC ² <i>Adviser:</i> Lord, Abbett & Co. LLC	1.27%	14.59%	-1.17%	11.03%
Large Cap Blend	Lord Abbett Series Dividend Growth VC – Class VC <i>Adviser:</i> Lord, Abbett & Co. LLC	1.00%	15.98%	12.34%	13.06%
Large Cap Blend	Lord Abbett Series Fundamental Equity VC – Class VC <i>Adviser:</i> Lord, Abbett & Co. LLC	1.19%	14.29%	11.36%	9.75%
Large Cap Blend	Lord Abbett Series Growth and Income VC – Class VC <i>Adviser:</i> Lord, Abbett & Co. LLC	0.93%	17.29%	13.34%	11.12%
Mid Cap Growth	Lord Abbett Series Growth Opportunities VC – Class VC <i>Adviser:</i> Lord, Abbett & Co. LLC	1.15%	12.94%	3.23%	10.41%
Mid Cap Value	Lord Abbett Series Mid Cap Stock VC – Class VC <i>Adviser:</i> Lord, Abbett & Co. LLC	1.15%	7.05%	10.16%	7.98%
Intermediate Term Bond	Lord Abbett Series Total Return VC – Class VC <i>Adviser:</i> Lord, Abbett & Co. LLC	0.71%	7.19%	0.06%	2.27%
Inflation-Protected Bond	LVIP American Century Inflation Protection – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> American Century Investment Management, Inc.	0.76%	6.33%	0.62%	2.61%
International Equity	LVIP American Century International – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> American Century Investment Management, Inc.	1.20%	15.81%	1.71%	6.27%
Mid Cap Value	LVIP American Century Mid Cap Value – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> American Century Investment Management, Inc.	1.03%	8.83%	8.72%	8.96%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Large Cap Value	LVIP American Century Value – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> American Century Investment Management, Inc.	0.90%	15.85%	11.47%	10.07%
Large Cap Value	LVIP Avantis Large Cap Value – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> American Century Investment Management, Inc.	0.99%	14.56%	8.51%	10.12%
Intermediate Core Bond	LVIP JPMorgan Core Bond – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> J.P. Morgan Investment Management, Inc.	0.99%	7.15%	-0.29%	1.85%
Small Cap Blend	LVIP JPMorgan Small Cap Core – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> J.P. Morgan Investment Management, Inc.	0.88%	10.00%	6.13%	8.66%
Large Cap Blend	LVIP JPMorgan U.S. Equity – Service Class <i>Adviser:</i> Lincoln Financial Investments Corporation <i>Sub-Adviser:</i> J.P. Morgan Investment Management, Inc.	1.00%	14.26%	13.40%	14.56%
Emerging Markets	MFS® VIT Emerging Markets Equity – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	2.14%	33.35%	4.11%	7.65%
Global Allocation	MFS® VIT Global Tactical Allocation – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.13%	15.21%	4.60%	5.40%
High Yield Bond	MFS® VIT High Yield – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.06%	8.47%	3.63%	5.30%
Large Cap Growth	MFS® VIT II MA Investors Growth Stock – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.04%	9.61%	9.74%	13.98%
International Equity	MFS® VIT II Research International – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.22%	21.75%	5.25%	7.27%
International Equity	MFS® VIT International Intrinsic Value – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.16%	32.96%	7.02%	9.68%
Large Cap Blend	MFS® VIT Investors Trust – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.07%	13.32%	11.06%	12.21%
Small Cap Growth	MFS® VIT New Discovery – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.20%	12.56%	-0.54%	10.46%
Large Cap Blend	MFS® VIT Research – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.07%	12.57%	10.87%	12.65%
Balanced/Asset Allocation	MFS® VIT Total Return – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	0.96%	10.91%	6.16%	7.36%
Intermediate Term Bond	MFS® VIT Total Return Bond – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	0.79%	6.94%	-0.09%	2.38%
Specialty-Sector	MFS® VIT Utilities – Service Class <i>Adviser:</i> Massachusetts Financial Services Company	1.04%	14.76%	7.38%	9.22%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Emerging Markets Bond	Morgan Stanley VIF Emerging Markets Debt – Class II <i>Adviser:</i> Morgan Stanley Investment Management, Inc. <i>Sub-Adviser:</i> Morgan Stanley Investment Management Limited	1.62%	15.24%	2.66%	4.46%
Emerging Markets	Morgan Stanley VIF Emerging Markets Equity – Class II <i>Adviser:</i> Morgan Stanley Investment Management, Inc. <i>Sub-Adviser:</i> Morgan Stanley Investment Management Company	1.53%	32.90%	4.32%	7.21%
Asset Allocation/ Lifestyle	Morningstar Aggressive Growth ETF Asset Allocation Portfolio – Class II <i>Adviser:</i> ALPS Advisors, Inc. <i>Sub-Adviser:</i> Morningstar Investment Management LLC	0.85%	20.00%	10.55%	10.36%
Asset Allocation/ Lifestyle	Morningstar Balanced ETF Asset Allocation Portfolio – Class II <i>Adviser:</i> ALPS Advisors, Inc. <i>Sub-Adviser:</i> Morningstar Investment Management LLC	0.84%	14.82%	6.61%	7.25%
Asset Allocation/ Lifestyle	Morningstar Conservative ETF Asset Allocation Portfolio – Class II <i>Adviser:</i> ALPS Advisors, Inc. <i>Sub-Adviser:</i> Morningstar Investment Management LLC	0.93%	8.82%	2.19%	3.50%
Asset Allocation/ Lifestyle	Morningstar Growth ETF Asset Allocation Portfolio – Class II <i>Adviser:</i> ALPS Advisors, Inc. <i>Sub-Adviser:</i> Morningstar Investment Management LLC	0.82%	17.91%	8.82%	9.05%
Asset Allocation/ Lifestyle	Morningstar Income and Growth ETF Asset Allocation Portfolio – Class II <i>Adviser:</i> ALPS Advisors, Inc. <i>Sub-Adviser:</i> Morningstar Investment Management LLC	0.88%	11.70%	4.43%	5.46%
Multi Cap Value	NAA All Cap Value Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.15%	12.87%	11.12%	10.40%
Large Cap Value	NAA Large Cap Value Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.05%	14.16%	12.15%	10.88%
Large Cap Blend	NAA Large Core Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.16%	16.43%	13.65%	14.25%
Large Cap Growth	NAA Large Growth Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.17%	17.02%	13.89%	17.04%
Mid Cap Growth	NAA Mid Growth Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.18%	2.17%	4.48%	10.63%
Small Cap Value	NAA Small Cap Value Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.29%	3.30%	8.47%	7.65%
Small Cap Growth	NAA Small Growth Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.42%	6.58%	2.59%	8.89%
Mid Cap Value	NAA SMid-Cap Value Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.18%	7.35%	9.30%	9.97%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Global Equity	NAA World Equity Income Series <i>Adviser:</i> New Age Alpha Advisors, LLC	1.18%	22.75%	11.42%	9.99%
Specialty	Neuberger Berman Quality Equity Portfolio – Class I <i>Adviser:</i> Neuberger Berman Investment Advisers LLC	0.87%	13.74%	12.83%	12.94%
Global Allocation	Nomura VIP Asset Strategy - Service Class <i>Adviser:</i> Delaware Management Company	1.04%	16.66%	7.07%	7.84%
Balanced/Asset Allocation	Nomura VIP Balanced - Service Class <i>Adviser:</i> Delaware Management Company	1.08%	11.79%	7.85%	8.38%
Large Cap Growth	Nomura VIP Core Equity - Service Class <i>Adviser:</i> Delaware Management Company	1.00%	15.30%	13.79%	13.78%
Specialty-Sector	Nomura VIP Energy - Service Class <i>Adviser:</i> Delaware Management Company <i>Sub-Adviser:</i> Van Eck Associates Corporation	1.31%	11.89%	18.61%	1.74%
Global Equity	Nomura VIP Global Growth - Service Class <i>Adviser:</i> Delaware Management Company	1.24%	17.93%	9.99%	10.71%
Large Cap Growth	Nomura VIP Growth - Service Class <i>Adviser:</i> Delaware Management Company	1.01%	8.41%	11.89%	15.40%
High Yield Bond	Nomura VIP High Income - Service Class <i>Adviser:</i> Delaware Management Company <i>Sub-Adviser:</i> Macquarie Investment Management Austria Kapitalanlage AG; Macquarie Investment Management Europe Limited, Macquarie Investment Management Global Limited	0.97%	7.17%	3.73%	5.56%
International Equity	Nomura VIP International Core Equity - Service Class <i>Adviser:</i> Delaware Management Company	1.18%	24.17%	7.83%	6.62%
Short Term Bond	Nomura VIP Limited-Term Bond - Service Class <i>Adviser:</i> Delaware Management Company <i>Sub-Adviser:</i> Macquarie Investment Management Austria Kapitalanlage AG; Macquarie Investment Management Europe Limited, Macquarie Investment Management Global Limited	0.87%	4.70%	1.75%	2.12%
Mid Cap Growth	Nomura VIP Mid Cap Growth - Service Class <i>Adviser:</i> Delaware Management Company	1.17%	1.18%	-0.08%	10.66%
Specialty-Sector	Nomura VIP Natural Resources - Service Class <i>Adviser:</i> Delaware Management Company <i>Sub-Adviser:</i> Van Eck Associates Corporation; Macquarie Investment Management Global Limited	1.29%	37.75%	15.73%	6.94%
Specialty-Sector	Nomura VIP Science and Technology - Service Class <i>Adviser:</i> Delaware Management Company	1.15%	33.36%	13.71%	17.20%
Small Cap Growth	Nomura VIP Small Cap Growth - Service Class <i>Adviser:</i> Delaware Management Company	1.21%	13.39%	2.20%	8.69%
Small Cap Blend	Nomura VIP Smid Cap Core - Service Class <i>Adviser:</i> Delaware Management Company	1.20%	8.39%	8.07%	9.91%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Large Cap Value	Nomura VIP Value - Service Class <i>Adviser:</i> Delaware Management Company	1.04%	9.41%	9.49%	8.92%
Specialty	PIMCO VIT All Asset – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC <i>Sub-Adviser:</i> Research Affiliates LLC	2.32%	14.19%	5.49%	6.67%
Specialty-Sector	PIMCO VIT CommodityRealReturn Strategy – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	3.48%	18.85%	10.47%	6.43%
Emerging Markets Bond	PIMCO VIT Emerging Markets Bond – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	1.27%	14.86%	2.34%	4.96%
Global Bond	PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	1.25%	12.76%	0.07%	2.36%
Global Allocation	PIMCO VIT Global Managed Asset Allocation – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	1.51%	21.77%	6.94%	7.88%
High Yield Bond	PIMCO VIT High Yield – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	0.91%	8.85%	3.87%	5.47%
International Bond	PIMCO VIT International Bond Portfolio (Unhedged) – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	1.13%	10.04%	-3.37%	0.86%
Short Term Bond	PIMCO VIT Low Duration – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	0.76%	5.42%	1.47%	1.69%
Inflation-Protected Bond	PIMCO VIT Real Return – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	1.49%	7.74%	1.11%	3.11%
Short Term Bond	PIMCO VIT Short-Term – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	0.75%	4.57%	3.14%	2.65%
Intermediate Term Bond	PIMCO VIT Total Return – Advisor Class <i>Adviser:</i> Pacific Investment Management Company LLC	0.83%	8.78%	-0.08%	2.26%
Multi Cap Blend	Putnam VT Core Equity – Class IB <i>Adviser:</i> Putnam Investment Management, LLC <i>Sub-Adviser:</i> Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited	0.92%	16.81%	15.96%	15.20%
Multi-Sector Bond	Putnam VT Diversified Income – Class IB <i>Adviser:</i> Franklin Advisers, Inc. <i>Sub-Adviser:</i> Putnam Investment Management, LLC; Franklin Templeton Investment Management Limited	1.05%	8.58%	1.81%	3.03%
Global Allocation	Putnam VT Global Asset Allocation – Class IB <i>Adviser:</i> Franklin Advisers, Inc. <i>Sub-Adviser:</i> Putnam Investment Management, LLC; Franklin Templeton Investment Management Limited; The Putnam Advisory Company, LLC	1.11%	14.38%	8.39%	8.43%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
High Yield Bond	Putnam VT High Yield – Class IB <i>Adviser:</i> Franklin Advisers, Inc. <i>Sub-Adviser:</i> Putnam Investment Management, LLC; Franklin Templeton Investment Management Limited	0.96%	8.67%	4.05%	5.70%
Intermediate Term Bond	Putnam VT Income – Class IB <i>Adviser:</i> Franklin Advisers, Inc. <i>Sub-Adviser:</i> Putnam Investment Management, LLC; Franklin Templeton Investment Management Limited	0.82%	7.25%	-1.13%	1.89%
Large Cap Growth	Putnam VT Large Cap Growth – Class IB <i>Adviser:</i> Putnam Investment Management, LLC <i>Sub-Adviser:</i> Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited	0.87%	14.34%	13.44%	17.66%
Large Cap Value	Putnam VT Large Cap Value – Class IB <i>Adviser:</i> Putnam Investment Management, LLC <i>Sub-Adviser:</i> Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited	0.79%	20.35%	15.38%	13.30%
Small Cap Growth	Putnam VT Small Cap Growth – Class IB <i>Adviser:</i> Putnam Investment Management, LLC <i>Sub-Adviser:</i> Franklin Advisers, Inc.; Franklin Templeton Investment Management Limited	1.17%	8.80%	6.18%	11.45%
Specialty-Sector	Rydex VIF Banking <i>Adviser:</i> Security Investors, LLC	1.83%	23.74%	11.69%	8.98%
Specialty-Sector	Rydex VIF Basic Materials <i>Adviser:</i> Security Investors, LLC	1.83%	32.89%	9.42%	11.58%
Specialty-Sector	Rydex VIF Biotechnology <i>Adviser:</i> Security Investors, LLC	1.84%	30.12%	3.55%	5.42%
Specialty-Sector	Rydex VIF Commodities Strategy <i>Adviser:</i> Security Investors, LLC	1.96%	4.89%	12.80%	4.76%
Specialty-Sector	Rydex VIF Consumer Products <i>Adviser:</i> Security Investors, LLC	1.84%	-3.52%	1.32%	3.80%
Specialty	Rydex VIF Dow 2x Strategy <i>Adviser:</i> Security Investors, LLC	1.95%	19.49%	14.77%	18.17%
Specialty-Sector	Rydex VIF Electronics <i>Adviser:</i> Security Investors, LLC	1.83%	41.49%	18.80%	23.66%
Specialty-Sector	Rydex VIF Energy <i>Adviser:</i> Security Investors, LLC	1.84%	7.51%	19.52%	4.64%
Specialty-Sector	Rydex VIF Energy Services <i>Adviser:</i> Security Investors, LLC	1.84%	1.74%	10.39%	-5.65%
International Equity	Rydex VIF Europe 1.25x Strategy <i>Adviser:</i> Security Investors, LLC	1.97%	36.46%	10.40%	7.59%
Specialty-Sector	Rydex VIF Financial Services <i>Adviser:</i> Security Investors, LLC	1.88%	10.76%	11.31%	9.88%
Government Bond	Rydex VIF Government Long Bond 1.2x Strategy <i>Adviser:</i> Security Investors, LLC	1.51%	1.67%	-13.64%	-3.35%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Specialty-Sector	Rydex VIF Health Care <i>Adviser:</i> Security Investors, LLC	1.84%	14.07%	4.64%	7.44%
High Yield Bond	Rydex VIF High Yield Strategy <i>Adviser:</i> Security Investors, LLC	1.80%	9.87%	3.52%	4.77%
Specialty-Sector	Rydex VIF Internet <i>Adviser:</i> Security Investors, LLC	1.84%	18.50%	2.54%	11.93%
Specialty	Rydex VIF Inverse Dow 2x Strategy <i>Adviser:</i> Security Investors, LLC	1.94%	-20.69%	-18.02%	-25.05%
Specialty	Rydex VIF Inverse Government Long Bond Strategy <i>Adviser:</i> Security Investors, LLC	5.82%	1.85%	12.87%	1.41%
Specialty	Rydex VIF Inverse Mid-Cap Strategy <i>Adviser:</i> Security Investors, LLC	2.03%	-5.11%	-7.51%	-10.94%
Specialty	Rydex VIF Inverse NASDAQ-100® Strategy <i>Adviser:</i> Security Investors, LLC	1.98%	-16.18%	-13.53%	-17.67%
Specialty	Rydex VIF Inverse Russell 2000® Strategy <i>Adviser:</i> Security Investors, LLC	1.98%	-9.58%	-6.24%	-11.19%
Specialty	Rydex VIF Inverse S&P 500 Strategy <i>Adviser:</i> Security Investors, LLC	1.94%	-11.76%	-10.49%	-12.91%
International Equity	Rydex VIF Japan 2x Strategy <i>Adviser:</i> Security Investors, LLC	1.73%	51.54%	0.16%	9.51%
Specialty-Sector	Rydex VIF Leisure <i>Adviser:</i> Security Investors, LLC	1.84%	8.47%	2.50%	7.27%
Mid Cap Blend	Rydex VIF Mid-Cap 1.5x Strategy <i>Adviser:</i> Security Investors, LLC	1.92%	5.04%	8.37%	11.16%
Large Cap Growth	Rydex VIF NASDAQ-100® <i>Adviser:</i> Security Investors, LLC	1.83%	19.04%	13.32%	17.60%
Large Cap Growth	Rydex VIF NASDAQ-100® 2x Strategy <i>Adviser:</i> Security Investors, LLC	2.00%	29.24%	18.83%	29.69%
Large Cap Blend	Rydex VIF Nova <i>Adviser:</i> Security Investors, LLC	1.80%	20.87%	16.53%	17.73%
Specialty-Sector	Rydex VIF Precious Metals <i>Adviser:</i> Security Investors, LLC	1.73%	147.37%	17.52%	21.08%
Specialty-Sector	Rydex VIF Real Estate <i>Adviser:</i> Security Investors, LLC	1.83%	2.88%	3.02%	4.00%
Specialty-Sector	Rydex VIF Retailing <i>Adviser:</i> Security Investors, LLC	1.83%	10.18%	4.22%	9.18%
Small Cap Blend	Rydex VIF Russell 2000® 1.5x Strategy <i>Adviser:</i> Security Investors, LLC	1.99%	12.47%	3.43%	9.25%
Small Cap Blend	Rydex VIF Russell 2000® 2x Strategy <i>Adviser:</i> Security Investors, LLC	1.98%	12.07%	1.43%	9.07%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Large Cap Blend	Rydex VIF S&P 500 2x Strategy <i>Adviser:</i> Security Investors, LLC	2.00%	25.28%	19.77%	21.33%
Large Cap Growth	Rydex VIF S&P 500 Pure Growth <i>Adviser:</i> Security Investors, LLC	1.74%	11.75%	6.62%	10.34%
Large Cap Value	Rydex VIF S&P 500 Pure Value <i>Adviser:</i> Security Investors, LLC	1.74%	16.02%	12.00%	8.64%
Mid Cap Growth	Rydex VIF S&P MidCap 400 Pure Growth <i>Adviser:</i> Security Investors, LLC	1.74%	7.18%	4.39%	6.85%
Mid Cap Value	Rydex VIF S&P MidCap 400 Pure Value <i>Adviser:</i> Security Investors, LLC	1.74%	6.12%	12.00%	10.60%
Small Cap Growth	Rydex VIF S&P SmallCap 600 Pure Growth <i>Adviser:</i> Security Investors, LLC	1.74%	8.59%	2.89%	6.53%
Small Cap Value	Rydex VIF S&P SmallCap 600 Pure Value <i>Adviser:</i> Security Investors, LLC	1.74%	6.77%	12.03%	7.65%
Specialty	Rydex VIF Strengthening Dollar 2x Strategy <i>Adviser:</i> Security Investors, LLC	2.14%	-14.29%	6.16%	1.80%
Specialty-Sector	Rydex VIF Technology <i>Adviser:</i> Security Investors, LLC	1.83%	25.70%	12.27%	18.37%
Specialty-Sector	Rydex VIF Telecommunications <i>Adviser:</i> Security Investors, LLC	1.83%	31.13%	5.45%	6.64%
Specialty-Sector	Rydex VIF Transportation <i>Adviser:</i> Security Investors, LLC	1.83%	11.79%	2.32%	8.06%
Money Market	Rydex VIF U.S. Government Money Market <i>Adviser:</i> Security Investors, LLC	1.49%	2.84%	2.22%	1.26%
Specialty-Sector	Rydex VIF Utilities <i>Adviser:</i> Security Investors, LLC	1.84%	17.07%	8.56%	8.60%
Specialty	Rydex VIF Weakening Dollar 2x Strategy <i>Adviser:</i> Security Investors, LLC	2.14%	18.97%	-5.72%	-2.86%
Large Cap Growth	T. Rowe Price Blue Chip Growth – Class II <i>Adviser:</i> T. Rowe Price Associates, Inc.	1.00%	18.43%	11.41%	15.25%
Large Cap Value	T. Rowe Price Equity Income – Class II <i>Adviser:</i> T. Rowe Price Associates, Inc.	0.99%	14.07%	10.89%	10.24%
Specialty-Sector	T. Rowe Price Health Sciences – Class II <i>Adviser:</i> T. Rowe Price Associates, Inc.	1.11%	17.80%	3.86%	8.70%
Short Term Bond	T. Rowe Price Limited-Term Bond – Class II <i>Adviser:</i> T. Rowe Price Associates, Inc.	0.85%	5.46%	1.91%	2.09%
Emerging Markets	Templeton Emerging Markets VIP Fund – Class 2 <i>Adviser:</i> Templeton Asset Management Ltd <i>Sub-Adviser:</i> Franklin Templeton Investment Management Limited	1.37%	46.27%	5.46%	10.40%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
International Equity	Templeton Foreign VIP Fund – Class 2 <i>Adviser:</i> Templeton Investment Counsel, LLC	1.09%	29.19%	8.25%	5.75%
Global Bond	Templeton Global Bond VIP Fund – Class 2 <i>Adviser:</i> Franklin Advisers, Inc.	0.78%	15.73%	-0.96%	-0.15%
Global Equity	Templeton Growth VIP Fund – Class 2 <i>Adviser:</i> Templeton Global Advisors Limited	1.19%	23.83%	7.95%	7.04%
World Large Stock	Third Avenue Value <i>Adviser:</i> Third Avenue Management LLC	1.38%	34.85%	17.68%	9.66%
Balanced/Asset Allocation	TOPS® Aggressive ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	0.79%	18.53%	9.15%	9.99%
Balanced/Asset Allocation	TOPS® Balanced ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	0.79%	12.59%	5.26%	6.10%
Balanced/Asset Allocation	TOPS® Conservative ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	0.81%	9.76%	4.09%	4.77%
Balanced/Asset Allocation	TOPS® Managed Risk Balanced ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	1.01%	7.85%	-1.85%	1.85%
Balanced/Asset Allocation	TOPS® Managed Risk Moderate ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	1.00%	10.50%	3.15%	4.73%
Balanced/Asset Allocation	TOPS® Managed Risk Moderately Aggressive ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	1.00%	11.58%	5.25%	5.93%
Balanced/Asset Allocation	TOPS® Moderate ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	0.78%	14.87%	6.66%	7.63%
Balanced/Asset Allocation	TOPS® Moderately Aggressive ETF – Investor Class <i>Adviser:</i> ValMark Advisers, Inc. <i>Sub-Adviser:</i> Milliman Financial Risk Management LLC	0.79%	17.74%	8.30%	9.12%
Specialty-Sector	VanEck VIP Global Gold – Class S <i>Adviser:</i> Van Eck Associates Corporation	1.47%	164.43%	20.00%	20.89%
Specialty-Sector	VanEck VIP Global Resources – Class S <i>Adviser:</i> Van Eck Associates Corporation	1.32%	36.17%	10.24%	8.06%
Balanced/Asset Allocation	Vanguard® VIF Balanced <i>Adviser:</i> Wellington Management Company LLP	0.20%	16.46%	9.29%	10.03%
Large Cap Growth	Vanguard® VIF Capital Growth <i>Adviser:</i> PRIMECAP Management Company	0.34%	28.98%	13.97%	14.96%
Asset Allocation/Lifestyle	Vanguard® VIF Conservative Allocation <i>Adviser:</i> The Vanguard Group, Inc.	0.12%	12.73%	4.22%	6.14%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Large Cap Value	Vanguard® VIF Diversified Value <i>Adviser:</i> Aristotle Capital Management, LLC; Harris Associates L.P.; Hotchkis and Wiley Capital Management, LLC	0.28%	16.83%	13.24%	11.76%
Large Cap Value	Vanguard® VIF Equity Income <i>Adviser:</i> Wellington Management Company LLP; The Vanguard Group, Inc.	0.29%	16.80%	12.59%	11.52%
Large Cap Blend	Vanguard® VIF Equity Index <i>Adviser:</i> The Vanguard Group, Inc.	0.14%	17.70%	14.27%	14.66%
Global Bond	Vanguard® VIF Global Bond Index <i>Adviser:</i> The Vanguard Group, Inc.	0.13%	5.69%	-0.41%	N/A
Large Cap Growth	Vanguard® VIF Growth <i>Adviser:</i> Wellington Management Company LLP	0.36%	16.89%	11.36%	15.58%
High Yield Bond	Vanguard® VIF High Yield Bond <i>Adviser:</i> Wellington Management Company LLP; The Vanguard Group, Inc.	0.24%	9.18%	4.05%	5.62%
International Equity	Vanguard® VIF International <i>Adviser:</i> Baillie Gifford Overseas Ltd; Schroder Investment Management North America Inc.	0.32%	19.97%	0.62%	10.48%
Mid Cap Blend	Vanguard® VIF Mid-Cap Index <i>Adviser:</i> The Vanguard Group, Inc.	0.17%	11.54%	8.46%	10.77%
Asset Allocation/Lifestyle	Vanguard® VIF Moderate Allocation <i>Adviser:</i> The Vanguard Group, Inc.	0.12%	16.19%	6.51%	8.14%
Specialty-Sector	Vanguard® VIF Real Estate Index <i>Adviser:</i> The Vanguard Group, Inc.	0.26%	3.11%	4.51%	5.08%
Short Term Bond	Vanguard® VIF Short Term Investment Grade <i>Adviser:</i> The Vanguard Group, Inc.	0.14%	6.85%	2.23%	2.81%
Small Cap Growth	Vanguard® VIF Small Company Growth ² <i>Adviser:</i> ArrowMark Colorado Holdings, LLC; The Vanguard Group, Inc.	0.29%	6.11%	3.81%	9.61%
Intermediate Term Bond	Vanguard® VIF Total Bond Market Index <i>Adviser:</i> The Vanguard Group, Inc.	0.14%	6.94%	-0.51%	1.90%
International Equity	Vanguard® VIF Total International Stock Market Index <i>Adviser:</i> The Vanguard Group, Inc.	0.08%	32.04%	7.88%	N/A
Large Cap Blend	Vanguard® VIF Total Stock Market Index <i>Adviser:</i> The Vanguard Group, Inc.	0.13%	16.93%	12.98%	14.10%
Intermediate Term Bond	Victory Pioneer Bond VCT – Class II <i>Adviser:</i> Victory Capital Management Inc.	1.17%	8.88%	0.51%	2.59%
Large Cap Value	Victory Pioneer Equity Income VCT - Class II <i>Adviser:</i> Victory Capital Management Inc.	1.05%	11.14%	8.81%	9.11%
High Yield Bond	Victory Pioneer High Yield VCT - Class II <i>Adviser:</i> Victory Capital Management Inc.	1.36%	7.92%	3.95%	5.16%

Investment Type	Fund Adviser/Sub-Adviser	Current Expenses ¹	Average Annual Total Returns (as of 12/31/2025)		
			1 Year	5 Year	10 Year
Multi-Sector Bond	Victory Pioneer Strategic Income VCT - Class II <i>Adviser:</i> Victory Capital Management Inc.	1.96%	10.85%	1.99%	3.64%
Specialty-Sector	Virtus Duff & Phelps Real Estate Securities Series – Class A <i>Adviser:</i> Virtus Investment Advisers, LLC <i>Sub-Adviser:</i> Duff & Phelps Investment Management Co.	1.19%	0.72%	6.06%	5.95%
Small Cap Growth	Virtus KAR Small-Cap Growth Series – Class A <i>Adviser:</i> Virtus Investment Advisers, LLC <i>Sub-Adviser:</i> Kayne Anderson Rudnick Investment Management LLC	1.33%	-22.62%	-5.76%	11.33%
Multi-Sector Bond	Virtus Newfleet Multi-Sector Intermediate Bond Series – Class A <i>Adviser:</i> Virtus Investment Advisers, LLC <i>Sub-Adviser:</i> Newfleet Asset Management	0.98%	7.58%	2.52%	4.23%
International Equity	Virtus SGA International Growth Series – Class A <i>Adviser:</i> Virtus Investment Advisers, LLC <i>Sub-Adviser:</i> Sustainable Growth Advisers, LP	1.21%	9.26%	1.42%	4.10%
Balanced/Asset Allocation	Virtus Tactical Allocation Series – Class A <i>Adviser:</i> Virtus Investment Advisers, LLC <i>Sub-Adviser:</i> Kayne Anderson Rudnick Investment Management, LLC	1.07%	6.79%	2.09%	7.77%
Mid Cap Growth	Voya MidCap Opportunities Portfolio – Class S2 <i>Adviser:</i> Voya Investments, LLC <i>Sub-Adviser:</i> Voya Investment Management Co. LLC	1.47%	3.49%	4.14%	10.53%
Specialty-Sector	VY® CBRE Global Real Estate Portfolio – Class S2 <i>Adviser:</i> Voya Investments, LLC <i>Sub-Adviser:</i> CBRE Investment Management Listed Real Assets, LLC	1.52%	6.35%	3.60%	3.57%
Specialty-Sector	VY® Columbia Real Estate Portfolio – Class S2 <i>Adviser:</i> Voya Investments, LLC <i>Sub-Adviser:</i> Columbia Management Investment Advisers, LLC	1.40%	-0.10%	5.51%	4.64%
High Yield Bond	Western Asset Variable Global High Yield Bond – Class II <i>Adviser:</i> Franklin Templeton Fund Adviser, LLC <i>Sub-Adviser:</i> Western Asset Management Company, LLC; Western Asset Management Company Limited (London); Western Asset Management Company Pte. Ltd. (Singapore)	1.06%	9.95%	2.34%	5.09%
¹ Certain Investment Portfolios and their investment advisers have entered into temporary expense reimbursement and/or fee waivers. Please see the Investment Portfolios' prospectuses for additional information regarding these arrangements					
² This fund is no longer available for new transfers.					

Optional Rider Investment Restrictions

The optional rider is not subject to investment restrictions.