

[date]

[policyowner name]

[policyowner address]

[policyowner address2]

[policyowner city state zip]

Policy Number: [policynumber1, policynumber2, policynumber3]

NOTICE
IMPORTANT INFORMATION REGARDING YOUR POLICY

I am writing to confirm that, as we previously notified you, the AB VPS Sustainable International Thematic Portfolio (referred to in this letter as “**the fund**”) ceased operations as of the close of trading on the New York Stock Exchange (NYSE) on April 15, 2024.

You are receiving this information because as of the date specified below (1) you had assets in your policy allocated to the fund or (2) you had provided us with instructions that designated the fund for premium allocations, automatic transfers, or allocated charges. Please keep this information for future reference.

How the Fund Discontinuation May Have Affected Your Policy

- Any account value you had in the fund was exchanged at equal dollar value for shares of the Fidelity® VIP Government Money Market Portfolio at the close of trading on the NYSE, April 15, 2024. This transfer will not incur an administrative charge or be counted towards any transfer limits specified in your policy. You will not receive a check as a result of this fund transfer.
- As of April 15, 2024, if your premium allocation instructions directed us to allocate a percentage of your premium payment to the fund, that Premium Allocation percentage is now directed to the Fidelity® VIP Government Money Market Portfolio. If your Premium Allocation instructions specified the use of other funds, the funds and percentages you selected other than those associated with the AB VPS Sustainable International Thematic Portfolio did not change. You may provide us with new instructions at any time.
- As of April 15, 2024, if you were enrolled in a Dollar Cost Averaging plan that includes transfers of policy value to the fund, that plan was terminated, and your policy will not transfer funds based on Dollar Cost Averaging instructions until you provide us with new instructions.
- As of April 15, 2024, if you were enrolled in a Customized Rebalancing plan that includes transfers of policy value to the fund, that plan was terminated, and your policy will not rebalance automatically until you provide us with new instructions.
- As of April 15, 2024, if you requested to have all or a portion of your policy charges deducted from the fund, that plan was terminated, and your policy will no longer take monthly policy deductions from specified funds until you provide us with new instructions.

If You Wish to Make a Change or Transfer Assets

You may request changes by using the enclosed Fund Selection Form to tell us about the changes you are requesting (a return envelope is also enclosed). You can also contact us by calling the number listed below.

Please consult with your financial advisor and view underlying fund prospectuses on www.policyowner-services.com before making any important investment decisions.

If you have any questions regarding your policy or these changes, please contact your Registered Representative or the Client Service Center at the number above Monday through Friday from 7:30 am to 6:00 pm Central Time.

Thank you for your attention to this matter.

Enclosures