

[date]

[policyowner name]

[policyowner address]

[policyowner address2]

[policyowner city state zip]

Policy Number: [policynumber1, policynumber2, policynumber3]

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**FINAL NOTICE**  
**IMPORTANT INFORMATION REGARDING YOUR POLICY**

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Previously we notified you that the AB VPS Sustainable International Thematic Portfolio, and any assets you had in the fund would automatically be transferred to the Fidelity® VIP Government Money Market Portfolio at the close of trading on the New York Stock Exchange (NYSE) on April 15, 2024.

As of May 15, 2024, it appears that you have taken no action, or may have elected to leave those assets in the Fidelity® VIP Government Money Market Portfolio. Please consider the following:

**If You Take No Action**

- Any assets you have invested in the Fidelity® VIP Government Money Market Portfolio will remain there until you instruct us otherwise.
- Any premium allocation instructions you had that directed us to allocate a percentage of your premium payment to the AB VPS Sustainable International Thematic Portfolio now directs that percentage to the Fidelity® VIP Government Money Market Portfolio. This will continue until you instruct us otherwise.
- Any Dollar Cost Averaging plan, Customized Rebalancing plan or Allocated Charges instructions you had that included the AB VPS Sustainable International Thematic Portfolio was terminated. Your policy will not utilize these programs until you instruct us otherwise.

**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](http://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