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Each benefit is available only if respective rider is elected and subject to terms thereof. Market Value Adjustments ("MVA") apply to any amount withdrawn or surrendered. Free Partial Withdrawal ("FPW") Rider allows waiver of withdrawal charges and MVA on the first withdrawal in a policy year up to 10% of the Account Value ("AV") as of the preceding policy anniversary. Death Benefit ("DB") Feature Rider allows DB to equal AV with MVA and withdrawal charges waived. In FL, DB equals AV and, therefore, DB Rider is not applicable. Nursing Home Waiver of Withdrawal Charge Rider allows waiver of withdrawal charges if annuitant is confined to a nursing home for 90 days prior to request. Applications for annuitants ages 75 or older or for policies more than \$250,000 may be referred for enhanced underwriting and suitability review and/or home office approval.

Withdrawal charges will be waived during the 30 days following the end of each guaranteed period. Withdrawal charges shown in the chart have been rounded to the nearest whole number percentages. Consult the policy contract for exact withdrawal charge rates.

Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Any discussion or mention of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, investment, tax, or accounting advice.

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