

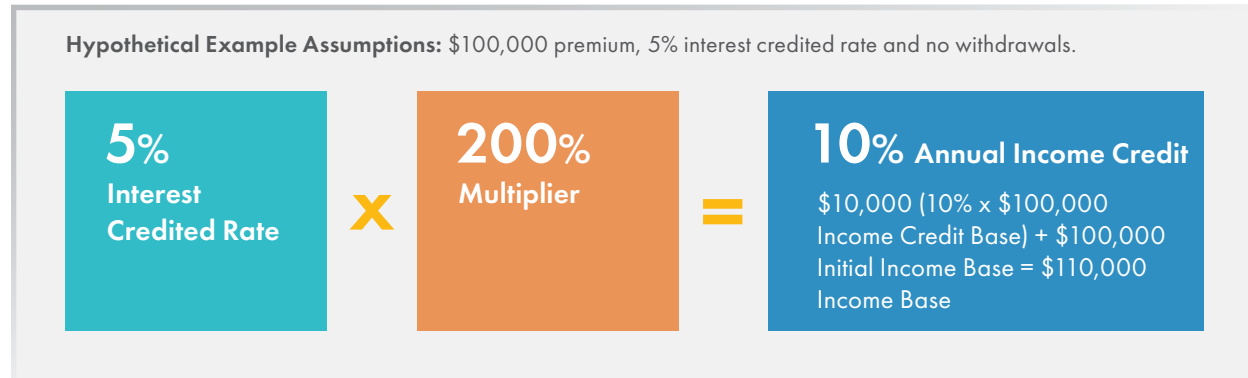
Help Add Rising Income Potential With Lifetime Income Plus Multiplier®

Lifetime Income Plus Multiplier guarantees you income for life and provides two ways for this income to potentially grow throughout your retirement.

ACCUMULATION Before Withdrawals Begin

200% Multiplier for Enhanced Income Potential

Prior to the first withdrawal, your Income Base has the potential to increase through annual income credits equal to 200% of the interest earned in the annuity (if any). These credits are calculated using the Income Credit Base. There may be some years when no income credit is added because no interest was earned in the annuity. Here's a hypothetical example of how the 200% Multiplier works:⁸



Understanding the Income Credit Base for Lifetime Income Plus Multiplier

Prior to the first withdrawal, the Income Credit Base equals your eligible premiums and has the potential to step up to the highest contract anniversary value if greater than the current Income Base, which includes previously applied annual income credits; it is not increased by the addition of an annual income credit. After the first withdrawal, the Income Credit Base will step up to equal the value of the Income Base on the next contract anniversary. On each contract anniversary thereafter, the Income Credit Base will remain equal to the Income Base.

Key Terms and Information

Interest Credited Rate: The rate of interest that you earn on your interest crediting options. It is adjusted for any index rate caps, spreads and/or participation rates that may reduce or limit the amount of interest earned.

Multiplier: A component of the rider that is used to calculate the income credit. The multiplier is 200% before withdrawals and 100% after the first withdrawal is taken.



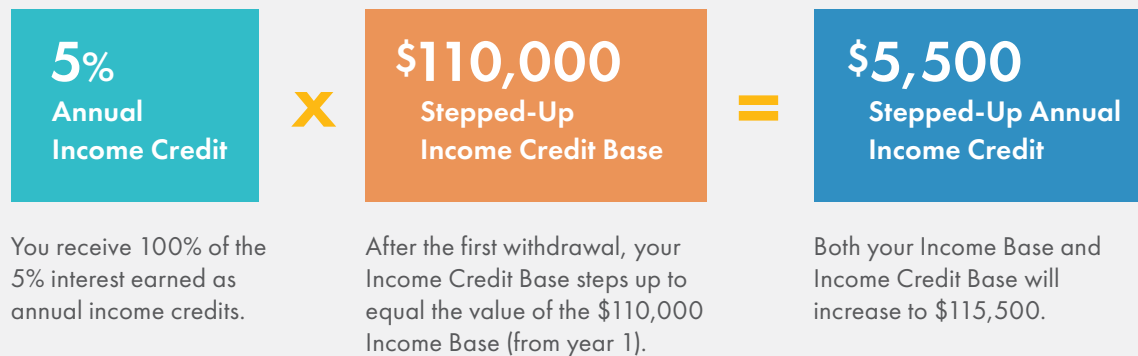
INCOME After the First Withdrawal

100% Multiplier For Life With the Potential for Annual Income Step-Ups

Your retirement income can continue to grow during the income phase with annual income credits equal to 100% of the interest earned (if any). These potential income credits can last until the earlier of age 95 (the contract's maturity date) or the depletion of the contract value.⁹

To help maximize your annual income credits and help grow your income even faster, your Income Credit Base will step up to the value of the Income Base on the contract anniversary after your first withdrawal and will rise with it thereafter. The following hypothetical example shows how this stepped-up Income Credit Base, along with the 100% Multiplier, can keep your retirement income growing, even after withdrawals begin.⁸

Continuing the example from the previous page, here are the hypothetical example assumptions: \$100,000 premium, issue age 65 and 5% interest credited rate in the second year with 5% withdrawals.



Your lifetime income is now based on the higher \$115,500 value and can grow annually with any future income credits!

⁸All examples on this spread are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Plus Multiplier (Single Life) can work. The interest credited rate may differ each year and may be zero. No income credit is applied when no interest is earned.

⁹If the contract value and the Income Base are greater than zero on the Maturity Date (95th birthday), you must choose one of the following: 1) Annuitize the contract value under the contract's annuity provisions; or 2) Elect to receive the current Maximum Annual Withdrawal Amount.