

PROTECTED INCOME

Guarantee Lifetime Withdrawals of up to 7.10% per Year

Once **Lifetime Income Plus Flex** is activated, you can take out up to 7.10% per year for life, depending on your age at the time of the first lifetime withdrawal and whether one or two people are covered (see table below). Your guaranteed benefits under the rider will not decline for the life of the contract, as long as withdrawals don't exceed the annual limit.

Maximum Annual Withdrawal Amount (MAWA)

Once Lifetime Income Plus Flex is activated. Shown as a percentage of the Income Base.

Age of Covered Person(s) at First Withdrawal ⁴	One Covered Person (Single Life)	Two Covered Persons (Joint Life)	Age of Covered Person(s) at First Withdrawal ⁴	One Covered Person (Single Life)	Two Covered Persons (Joint Life)
50	3.50%	3.00%	65	5.10%	4.60%
51	3.50%	3.00%	66	5.25%	4.75%
52	3.50%	3.00%	67	5.40%	4.90%
53	3.50%	3.00%	68	5.55%	5.05%
54	3.50%	3.00%	69	5.70%	5.20%
55	3.60%	3.10%	70	5.85%	5.35%
56	3.75%	3.25%	71	6.00%	5.50%
57	3.90%	3.40%	72	6.15%	5.65%
58	4.05%	3.55%	73	6.30%	5.80%
59	4.20%	3.70%	74	6.45%	5.95%
60	4.35%	3.85%	75	6.60%	6.10%
61	4.50%	4.00%	76	6.75%	6.25%
62	4.65%	4.15%	77	6.90%	6.40%
63	4.80%	4.30%	78	7.05%	6.55%
64	4.95%	4.45%	79+	7.10%	6.60%

Enhanced Income Benefit (Confinement Rider)

On or after activation, Lifetime Income Plus Flex can provide enhanced income of up to 200% of your MAWA if you are confined to a qualified facility such as a nursing home. This increased income is not treated as an excess withdrawal. For example, if you were receiving \$5,100 as annual income and became eligible under the confinement rider, you may withdraw up to \$10,200 per year without impacting future benefits. Other restrictions and limitations apply. The confinement rider is not long-term care insurance. Please see back cover and the Owner Acknowledgment and Disclosure Statement for more information.

Income Flexibility

In addition, on or anytime prior to activation, you can change the number of individuals covered under the rider (single or joint life) under specific situations.⁵ You also have the flexibility to take withdrawals without voiding the annual income credit or locking in the MAWA for life; just keep in mind that these withdrawals will proportionately reduce your Income Base and Income Credit Base. Other restrictions and limitations apply.

See Key Terms and Definitions on back cover for more information.

⁴If there are two covered persons, the age at first lifetime withdrawal is based on the younger of the two covered persons.

⁵If there are two covered individuals, they must be married to each other. Generally, if a change to a covered person occurs upon activation or due to a life event, such as marriage, divorce or death of a spouse, at least one of the original covered persons must remain on the contract. The new covered person must have been at least 50 as of the original contract issue date and cannot be older than age 80 at the time he or she is added to the contract. Available coverage options may vary depending upon individual circumstances as of the activation date.