

Here's a view of Non-Guaranteed Annuity Contract Values

Annual Assumed Interest Rate: 6.19%

Most recent 10 year period

Based on the average index performance for the most recent 10 calendar years for each of the elected strategies and the corresponding indices.

This hypothetical illustration is based on the allocation percentages and rates that are current as of the Assumed Issue Date of this illustration. This hypothetical illustration is based on an Initial Premium Amount of \$800,000. See page 6 for guaranteed values.

Year Ending	Beginning of Year Age	End of Year Age	Withdrawals			End of Year Non-Guaranteed Annuity Contract Values			
			RMD Withdrawals ¹	Lifetime Income Withdrawals	Cumulative Withdrawals	Benefit Base ²	Accumulated Value	Cash Surrender Value ³	Death Benefit ²
10/2022	51	52	\$0	\$0	\$0	\$1,000,000	\$800,000	\$735,200	\$800,000
10/2023	52	53	\$0	\$0	\$0	\$1,178,696	\$902,112	\$828,122	\$902,112
10/2024	53	54	\$0	\$0	\$0	\$1,178,696	\$902,112	\$837,160	\$902,112
10/2025	54	55	\$0	\$0	\$0	\$1,380,202	\$1,017,258	\$952,365	\$1,017,258
10/2026	55	56	\$0	\$0	\$0	\$1,380,202	\$1,017,258	\$962,326	\$1,017,258
10/2027	56	57	\$0	\$0	\$0	\$1,607,427	\$1,147,101	\$1,094,833	\$1,147,101
10/2028	57	58	\$0	\$0	\$0	\$1,607,427	\$1,147,101	\$1,105,806	\$1,147,101
10/2029	58	59	\$0	\$0	\$0	\$1,863,656	\$1,293,518	\$1,258,154	\$1,293,518
10/2030	59	60	\$0	\$0	\$0	\$1,863,656	\$1,293,518	\$1,270,234	\$1,293,518
10/2031	60	61	\$0	\$0	\$0	\$2,152,590	\$1,458,623	\$1,445,330	\$1,458,623
10/2032	61	62	\$0	\$0	\$0	\$2,152,590	\$1,458,623	\$1,458,623	\$1,458,623
Begin Lifetime Annual Income									
10/2033	62	63	\$0	\$91,485	\$91,485	\$2,322,957	\$1,541,640	\$1,541,640	\$1,541,640
10/2034	63	64	\$0	\$103,162	\$194,647	\$2,167,511	\$1,438,477	\$1,438,477	\$1,438,477
10/2035	64	65	\$0	\$103,162	\$297,810	\$2,310,336	\$1,505,755	\$1,505,755	\$1,505,755
10/2036	65	66	\$0	\$116,330	\$414,139	\$2,131,846	\$1,389,425	\$1,389,425	\$1,389,425
10/2037	66	67	\$0	\$116,330	\$530,469	\$2,237,729	\$1,435,594	\$1,435,594	\$1,435,594
10/2038	67	68	\$0	\$131,178	\$661,648	\$2,033,255	\$1,304,415	\$1,304,415	\$1,304,415
10/2039	68	69	\$0	\$131,178	\$792,826	\$2,090,848	\$1,322,989	\$1,322,989	\$1,322,989
10/2040	69	70	\$0	\$147,922	\$940,748	\$1,857,073	\$1,175,067	\$1,175,067	\$1,175,067
10/2041	70	71	\$0	\$147,922	\$1,088,670	\$1,852,731	\$1,158,251	\$1,158,251	\$1,158,251
10/2042	71	72	\$0	\$166,803	\$1,255,473	\$1,585,915	\$991,448	\$991,448	\$991,448
10/2043	72	73	\$0	\$166,803	\$1,422,275	\$1,503,299	\$929,903	\$929,903	\$929,903
10/2044	73	74	\$0	\$188,094	\$1,610,369	\$1,199,224	\$741,810	\$741,810	\$741,810
10/2045	74	75	\$0	\$188,094	\$1,798,462	\$1,018,832	\$624,393	\$624,393	\$624,393

¹ Please see page 21 for information regarding RMD calculations.

² In the event the annuitant dies, the beneficiary has the option to select either the Death Benefit as a lump sum or the Benefit Base paid over a period that is currently set to 5 years and is guaranteed not to exceed 10 years. The Benefit Base is not a lump sum that can be withdrawn in any Contract Year or upon death.

³ Cash Surrender Value (CSV) does not include applicable Market Value Adjustments (MVA). See possible implications of MVA on your CSV on page 20.

Here's a view of Non-Guaranteed Annuity Contract Values (continued)

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			RMD Withdrawals ¹	Lifetime Income Withdrawals	Cumulative Withdrawals	Benefit Base ²	Accumulated Value	Cash Surrender Value ³	Death Benefit ²
10/2046	75	76	\$0	\$212,102	\$2,010,564	\$672,742	\$412,291	\$412,291	\$412,291
10/2047	76	77	\$0	\$212,102	\$2,222,666	\$371,368	\$225,741	\$225,741	\$225,741
10/2048	77	78	\$0	\$239,175	\$2,461,841	\$0	\$0	\$0	\$0
10/2049	78	79	\$0	\$239,175	\$2,701,015	\$0	\$0	\$0	\$0
10/2050	79	80	\$0	\$269,703	\$2,970,718	\$0	\$0	\$0	\$0
10/2051	80	81	\$0	\$269,703	\$3,240,421	\$0	\$0	\$0	\$0
10/2052	81	82	\$0	\$304,128	\$3,544,549	\$0	\$0	\$0	\$0
10/2053	82	83	\$0	\$304,128	\$3,848,677	\$0	\$0	\$0	\$0
10/2054	83	84	\$0	\$342,947	\$4,191,623	\$0	\$0	\$0	\$0
10/2055	84	85	\$0	\$342,947	\$4,534,570	\$0	\$0	\$0	\$0
10/2056	85	86	\$0	\$386,721	\$4,921,291	\$0	\$0	\$0	\$0
10/2057	86	87	\$0	\$386,721	\$5,308,012	\$0	\$0	\$0	\$0
10/2058	87	88	\$0	\$436,082	\$5,744,093	\$0	\$0	\$0	\$0
10/2059	88	89	\$0	\$436,082	\$6,180,175	\$0	\$0	\$0	\$0
10/2060	89	90	\$0	\$491,743	\$6,671,919	\$0	\$0	\$0	\$0
10/2061	90	91	\$0	\$491,743	\$7,163,662	\$0	\$0	\$0	\$0
10/2062	91	92	\$0	\$554,510	\$7,718,172	\$0	\$0	\$0	\$0
10/2063	92	93	\$0	\$554,510	\$8,272,682	\$0	\$0	\$0	\$0
10/2064	93	94	\$0	\$625,288	\$8,897,969	\$0	\$0	\$0	\$0

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