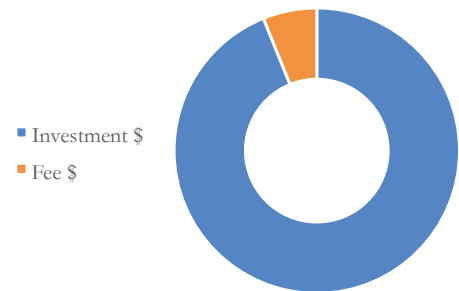


Annuity – Example: \$10,000 Invested

Up Front Charge0.00%
Annual Fee1.25%

Annual M&E Charge of 1.25%. 5% annual growth rate, inclusive of 1.5% subaccount expenses. No riders or optional charges shown, which would negatively impact performance.

How much gets invested\$10,000
 End of year 1 value (net of fees) \$10,212
 End of year 1 fees..... \$288
End of year 1 value\$10,500
 End of year 3 value (net of fees) \$10,647
 End of year 3 fees..... \$929
End of year 3 value\$11,576
 End of year 5 value (net of fees) \$11,102
 End of year 5 fees..... \$1,661
End of year 5 value\$12,763
 End of year 10 value (net of fees) \$12,325
 End of year 10 fees..... \$3,964
End of year 10 value.....\$16,289



Examples shown for illustrative purposes only and does not represent an actual investment or portfolio. Annuity products have an upfront commission paid to advisors, but this is not a cost directly incurred by the investor. Annual fees may be higher or lower depending on carrier, product, mortality & expense charge, and administrative fee. Internal expenses for Mutual Fund - A Share, Mutual Fund - C Share, Annuity, and Advisory may be higher or lower depending on investments chosen. There are risks associated with investing in securities. Consider the investment objectives, charges, expenses, share classes, and risks of the investment company carefully before you invest or send money. If you would like additional information, please email or call your Financial Professional.