



Understanding the Index Fortifier SeriesSM Annual Point-to-Point Index Crediting Option

The Index Credit Rate for this option is based on the percentage change in the S&P 500[®] Index over the course of a one-year period. Any year's positive percentage change is limited by a Cap Rate, which The Company declares at the beginning of the one-year period and is guaranteed to be no lower than 4.00% for that year. An Asset Fee, which is set at the inception of the contract and is guaranteed for the life of the contract, is then subtracted to determine the Index Credit Rate. If this results in a negative percentage, the Index Credit Rate is zero and no interest is credited, and the Account Value in the option remains unchanged. This option requires a minimum account balance of \$1,000. Cap Rates are guaranteed for each Index Crediting Period. The Company may change Cap Rates at the beginning of each Index Crediting Period, and the rate could be set as low as the guaranteed minimum Cap Rate of 4%.

Hypothetical Annual Point-to-Point Index Crediting Option Examples: These hypothetical examples are intended only to illustrate the Annual Point-to-Point Index Option and the impact of the Index Credit Rate. The example assumes a one-year Index Crediting Period and an annual Cap Rate of 6.00% and a 0.00% Asset Fee.

A Year in which the Performance of the S&P 500[®] Index is *Positive*:

Date	S&P 500 [®] Index Value	
January 1st	1,000	← Starting Value
January 1st	1,065	← Ending Value
Preliminary Rate	6.50%	<i>Divide the + or - change in these two values into the Starting Value for the Preliminary Rate</i>
Index Credit Rate	6.00%	

In this example your Index Credit Rate would be 6.00% after applying the Cap Rate.

A Year in which the Performance of the S&P 500[®] Index is *Negative*:

Date	S&P 500 [®] Index Value	
January 1st	1,000	← Starting Value
January 1st	960	← Ending Value
Preliminary Rate	- 4.00%	<i>Divide the + or - change in these two values into the Starting Value for the Preliminary Rate</i>
Index Credit Rate	0.00%	

In this example your Index Credit Rate would be 0% instead of a loss resulting from the decline in the S&P 500[®] Index for the Index Crediting Period.

Examples provided are for general information purposes only. Historical performance of the S&P 500[®] Index should not be considered a representation of future performance of the S&P 500[®] Index. Review your annuity contract for specific details about Index Crediting Options. Your annuity contract does not directly participate in any stock or equity investment. Consult your financial advisor in determining what is right for you.

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