



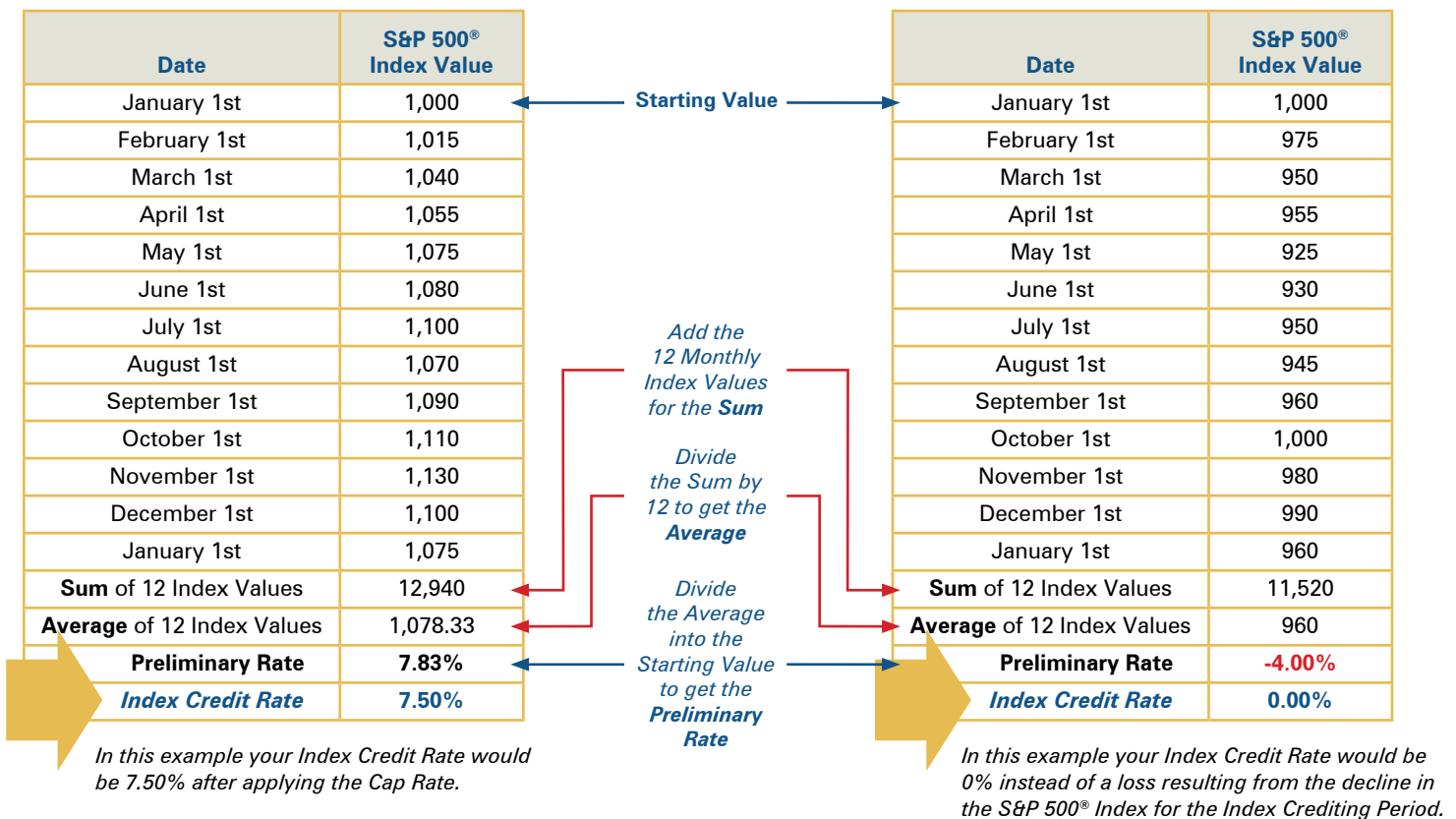
Understanding the Index Fortifier SeriesSM Monthly Average Index Crediting Option

The Index Credit Rate for this option is determined by averaging 12 monthly values of the S&P 500[®] Index over a 12-month period. The index's positive percentage change for the year, if any, is limited by a Cap Rate, which The Company declares at the beginning of the 12-month period and is guaranteed to be no lower than 5.00% for that 12-month period. 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 5%.

Hypothetical Monthly Average Index Crediting Option Examples: These hypothetical examples are intended only to illustrate the Monthly Average Index Crediting Option and the impact of the Index Credit Rate. The example assumes a one-year Index Crediting Period and an annual Cap Rate of 7.50% and a 0.00% Asset Fee.

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

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



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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