

Annual Reset/Ratchet
Point-to-Point

Term _____

Year 1 Cap _____

Index _____

Participation Rate _____

Year 1 [-----]

Index Start Value _____

Index End Value _____

Year 2 [-----]

Index Start Value _____

Index End Value _____

Year 3 [-----]

Index Start Value _____

Index End Value _____

[-----]

Minimum Guarantee

Minimum Guarantee Value at

end of Year _____ = _____