

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

## Filing at a Glance

Company: PHL Variable Insurance Company

Product Name: Phoenix Index Select

TOI: A071 Individual Annuities - Special

Sub-TOI: A071.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: TPCI-126236821

SERFF Status: Closed-Approved-Closed

Co Tr Num: ICC09EIA

Authors: Scott Zweig, Joseph Bonfitto, Barbara Slater, Jeanie Gagnon, Elizabeth Stevens

Date Submitted: 08/13/2009

State: Arkansas

State Tr Num: 43226

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 12/13/2010

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/13/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/26/2009

Created By: Scott Zweig

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathleen Richter

Filing Description:

See attached cover letter

## Company and Contact

### Filing Contact Information

Scott Zweig, Compliance Consultant

One American Row

scott.zweig@phoenixwm.com

860-403-5951 [Phone]

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
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 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

Hartford, CT 06102 860-403-7225 [FAX]

**Filing Company Information**

PHL Variable Insurance Company CoCode: 93548 State of Domicile: Connecticut  
 One American Row Group Code: 403 Company Type: Life Insurance and Annuities  
 Hartford, CT 06102 Group Name: State ID Number:  
 (860) 403-5000 ext. [Phone] FEIN Number: 06-1045829

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**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
PHL Variable Insurance Company	\$0.00	08/13/2009	
PHL Variable Insurance Company	\$210.00	08/19/2009	29961669

SERFF Tracking Number:	TPCI-126236821	State:	Arkansas
Filing Company:	PHL Variable Insurance Company	State Tracking Number:	43226
Company Tracking Number:	ICC09EIA		
TOI:	A071 Individual Annuities - Special	Sub-TOI:	A071.001 Equity Indexed
Product Name:	Phoenix Index Select		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/13/2010	12/13/2010
Approved-Closed	Linda Bird	02/11/2010	02/11/2010
Approved-Closed	Linda Bird	12/11/2009	12/11/2009
Approved-Closed	Linda Bird	08/27/2009	08/27/2009
Approved-Closed	Linda Bird	08/26/2009	08/26/2009

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	08/20/2009	08/20/2009	Scott Zweig	08/20/2009	08/25/2009
Pending Industry Response	Linda Bird	08/19/2009	08/19/2009	Kathleen Richter	08/19/2009	08/19/2009

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
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SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

Supporting Document	Statement of Variability	Scott Zweig	12/10/2010	12/10/2010
Supporting Document	Statement of Variability	Scott Zweig	02/04/2010	02/04/2010
Supporting Document	Statement of Variability	Scott Zweig	12/11/2009	12/11/2009
Supporting Document	Statement of Variability	Scott Zweig	12/08/2009	12/11/2009
Form	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Kathleen Richter	08/19/2009	08/19/2009
Supporting Document	Statement of Variability	Kathleen Richter	08/19/2009	08/19/2009
Supporting Document	Statement of Variability	Scott Zweig	08/18/2009	08/18/2009
Form	Single Premium Deferred Equity Indexed Annuity Contract	Scott Zweig	08/18/2009	08/18/2009
Supporting Document	Life & Annuity - Actuarial Memo	Elizabeth Stevens	08/14/2009	08/14/2009

**Filing Notes**

<b>Subject</b>	<b>Note Type</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Statement of Variability Update	Note To Filer	Linda Bird	12/10/2010	12/10/2010
Statement of Variability Update	Note To Reviewer	Scott Zweig	12/09/2010	12/09/2010

<i>SERFF Tracking Number:</i>	<i>TPCI-126236821</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>PHL Variable Insurance Company</i>	<i>State Tracking Number:</i>	<i>43226</i>
<i>Company Tracking Number:</i>	<i>ICC09EIA</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Phoenix Index Select</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Re-open Request	Note To Filer	Linda Bird	02/04/2010 02/04/2010
Re-open Reqeust	Note To Reviewer	Scott Zweig	02/03/2010 02/03/2010
Re-open	Note To Filer	Linda Bird	12/07/2009 12/07/2009
Re-open	Note To Reviewer	Scott Zweig	12/07/2009 12/07/2009
Thank you	Note To Reviewer	Scott Zweig	08/26/2009 08/26/2009

*SERFF Tracking Number:*      *TPCI-126236821*                      *State:*                      *Arkansas*  
*Filing Company:*              *PHL Variable Insurance Company*              *State Tracking Number:*      *43226*  
*Company Tracking Number:*      *ICC09EIA*  
*TOI:*                      *A071 Individual Annuities - Special*              *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *Phoenix Index Select*  
*Project Name/Number:*      /

## **Disposition**

Disposition Date: 12/13/2010

Implementation Date:

Status: Approved-Closed

Comment: Company has updated the Statement of Variability.

Rate data does NOT apply to filing.

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Cover Letter		Yes
Supporting Document	External Index Guideline Certification(s)		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page		Yes
Form	Market Value Adjustment Amendment		Yes
Form	Waiver of Surrender Charge Amendment		Yes
Form	Monthly Point-to-Point Indexed Account		Yes
Form	Model Point-to-Point Indexed Account		Yes
Form	Model Soft Landing Indexed Account		Yes
Form	Point-to-Point Indexed Account		Yes
Form	Rainbow Point-to-Point Indexed Account		Yes
Form	Soft Landing Indexed Account		Yes
Form	Performance Trigger Indexed Account		Yes
Form	Guaranteed Minimum Withdrawal Benefit Rider		Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract	Replaced	Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Replaced	Yes

*SERFF Tracking Number:*      *TPCI-126236821*                      *State:*                      *Arkansas*  
*Filing Company:*              *PHL Variable Insurance Company*              *State Tracking Number:*      *43226*  
*Company Tracking Number:*      *ICC09EIA*  
*TOI:*                      *A071 Individual Annuities - Special*              *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *Phoenix Index Select*  
*Project Name/Number:*      /

## **Disposition**

Disposition Date: 02/11/2010

Implementation Date:

Status: Approved-Closed

Comment: Company has made changes to the statement of variability.

Rate data does NOT apply to filing.

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Cover Letter		Yes
Supporting Document	External Index Guideline Certification(s)		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page		Yes
Form	Market Value Adjustment Amendment		Yes
Form	Waiver of Surrender Charge Amendment		Yes
Form	Monthly Point-to-Point Indexed Account		Yes
Form	Model Point-to-Point Indexed Account		Yes
Form	Model Soft Landing Indexed Account		Yes
Form	Point-to-Point Indexed Account		Yes
Form	Rainbow Point-to-Point Indexed Account		Yes
Form	Soft Landing Indexed Account		Yes
Form	Performance Trigger Indexed Account		Yes
Form	Guaranteed Minimum Withdrawal Benefit Rider		Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract	Replaced	Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Replaced	Yes

*SERFF Tracking Number:*      *TPCI-126236821*                      *State:*                      *Arkansas*  
*Filing Company:*              *PHL Variable Insurance Company*                      *State Tracking Number:*      *43226*  
*Company Tracking Number:*      *ICC09EIA*  
*TOI:*                      *A071 Individual Annuities - Special*                      *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *Phoenix Index Select*  
*Project Name/Number:*      /

## **Disposition**

Disposition Date: 12/11/2009

Implementation Date:

Status: Approved-Closed

Comment: Company has revised statement of variability.

Rate data does NOT apply to filing.

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Cover Letter		Yes
Supporting Document	External Index Guideline Certification(s)		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page		Yes
Form	Market Value Adjustment Amendment		Yes
Form	Waiver of Surrender Charge Amendment		Yes
Form	Monthly Point-to-Point Indexed Account		Yes
Form	Model Point-to-Point Indexed Account		Yes
Form	Model Soft Landing Indexed Account		Yes
Form	Point-to-Point Indexed Account		Yes
Form	Rainbow Point-to-Point Indexed Account		Yes
Form	Soft Landing Indexed Account		Yes
Form	Performance Trigger Indexed Account		Yes
Form	Guaranteed Minimum Withdrawal Benefit Rider		Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract	Replaced	Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Replaced	Yes

*SERFF Tracking Number:*      *TPCI-126236821*                      *State:*                      *Arkansas*  
*Filing Company:*              *PHL Variable Insurance Company*              *State Tracking Number:*      *43226*  
*Company Tracking Number:*      *ICC09EIA*  
*TOI:*                      *A071 Individual Annuities - Special*              *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *Phoenix Index Select*  
*Project Name/Number:*      /

## **Disposition**

Disposition Date: 08/27/2009

Implementation Date:

Status: Approved-Closed

Comment: Company has decided not to revise the contract and no changes were made to the original submission.

Rate data does NOT apply to filing.

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Cover Letter		Yes
Supporting Document	External Index Guideline Certification(s)		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract		Yes
Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page		Yes
Form	Market Value Adjustment Amendment		Yes
Form	Waiver of Surrender Charge Amendment		Yes
Form	Monthly Point-to-Point Indexed Account		Yes
Form	Model Point-to-Point Indexed Account		Yes
Form	Model Soft Landing Indexed Account		Yes
Form	Point-to-Point Indexed Account		Yes
Form	Rainbow Point-to-Point Indexed Account		Yes
Form	Soft Landing Indexed Account		Yes
Form	Performance Trigger Indexed Account		Yes
Form	Guaranteed Minimum Withdrawal Benefit Rider		Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract	Replaced	Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Replaced	Yes

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

## Disposition

Disposition Date: 08/26/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
Supporting Document	Statement of Variability	Replaced	Yes
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Form (revised)	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page		Yes
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Form	Monthly Point-to-Point Indexed Account		Yes
Form	Model Point-to-Point Indexed Account		Yes
Form	Model Soft Landing Indexed Account		Yes
Form	Point-to-Point Indexed Account		Yes
Form	Rainbow Point-to-Point Indexed Account		Yes
Form	Soft Landing Indexed Account		Yes
Form	Performance Trigger Indexed Account		Yes
Form	Guaranteed Minimum Withdrawal Benefit Rider		Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract	Replaced	Yes
Form	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Replaced	Yes

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/20/2009  
Submitted Date 08/20/2009  
Respond By Date 09/21/2009

Dear Scott Zweig,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/20/2009  
Submitted Date 08/25/2009

Dear Linda Bird,

### Comments:

Thank you for your comments. Please see our responses below.

### Response 1

Comments: The actuarial memorandum has been revised to include a demonstration of compliance with nonforfeiture. A memorandum detailing the reserving for this product has also been attached.

The certifications required by the External Indexed Guidelines have also been included.

### Related Objection 1

Comment:

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Life & Annuity - Acturial Memo

Comment:

Satisfied -Name: External Index Guideline Certification(s)

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Scott Zweig

Sincerely,  
Barbara Slater, Elizabeth Stevens, Jeanie Gagnon, Joseph Bonfitto, Scott Zweig

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/19/2009  
Submitted Date 08/19/2009  
Respond By Date 09/21/2009

Dear Scott Zweig,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: The filing fee was not included under EFT on this submission. Please advise if a check for the filing fee will follow by regular mail on this filing? We will hold your filing in a pending status until the fee is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/19/2009  
Submitted Date 08/19/2009

Dear Linda Bird,

### Comments:

Thank you for reviewing our filing.

### Response 1

Comments: We apologize for the oversight with regard to the filing fee. We have submitted the fee via EFT and you should receive confirmation shortly. The breakdown of the filing fee follows:

1 Policy @ \$50.00  
2 Amendments @ \$10.00 each  
7 Riders @ \$20.00 each  
Total: \$210.00

### Related Objection 1

Comment:

The filing fee was not included under EFT on this submission. Please advise if a check for the filing fee will follow by regular mail on this filing? We will hold your filing in a pending status until the fee is received.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Should you have any questions or need any additional information in order to complete your review, please feel free to contact Scott Zweig at (860) 403-5951.

Sincerely,

Katie Underwood



SERFF Tracking Number: TPCI-126236821 State: Arkansas  
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TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 12/10/2010

**Comments:**

Thank you for your prompt response. We greatly appreciate it. As indicated, we have attached an updated statement of variability including the following changes: 1) the Roll-Up Percentage from 0% - 15% to 0% - 50% as well as add the possibility that the percentage varies by duration (1 - 50 years); 2) the Roll-Up Period from 10 - 20 years to 1 - 20 years

No changes we made to any other components of this filing

Sincerely,  
Scott Zweig

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statement of Variability**

Comment:

SOV - 09EIA et al \_rev. 2-3\_.pdf

SOV - 09GMWB 12-10.pdf

*SERFF Tracking Number:*      *TPCI-126236821*                      *State:*                      *Arkansas*  
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*Company Tracking Number:*      *ICC09EIA*  
*TOI:*                      *A071 Individual Annuities - Special*              *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *Phoenix Index Select*  
*Project Name/Number:*      /

**Note To Filer**

**Created By:**

Linda Bird on 12/10/2010 10:48 AM

**Last Edited By:**

Linda Bird

**Submitted On:**

12/10/2010 10:48 AM

**Subject:**

Statement of Variability Update

**Comments:**

Filing has been re-opened in order for company to update the Statement of Variability.

*SERFF Tracking Number:* TPCI-126236821      *State:* Arkansas  
*Filing Company:* PHL Variable Insurance Company      *State Tracking Number:* 43226  
*Company Tracking Number:* ICC09EIA  
*TOI:* A071 Individual Annuities - Special      *Sub-TOI:* A071.001 Equity Indexed  
*Product Name:* Phoenix Index Select  
*Project Name/Number:* /

**Note To Reviewer**

**Created By:**

Scott Zweig on 12/09/2010 04:28 PM

**Last Edited By:**

Scott Zweig

**Submitted On:**

12/09/2010 04:28 PM

**Subject:**

Statement of Variability Update

**Comments:**

Based on our previous experience, it is the preference of many Insurance Departments to request that all filing and variable materials be kept together within one SERFF filing, instead of separate submissions related to the same filing. As a result, we would like to request that this filing be reopened so that we can update the Statement of Variability for form 09GMWB to change the ranges for two items: 1) the Roll-Up Percentage from 0% - 15% to 0% - 50% as well as add the possibility that the percentage varies by duration (1 - 50 years); 2) the Roll-Up Period from 10 - 20 years to 1 - 20 years. No other changes will be made to the Statement of Variability.

In the event that your Department would prefer a separate informational filing containing the revised Statement of Variability, we would be more than happy to submit one. Thank you for your time and attention to this matter.

Sincerely,  
Scott Zweig

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 02/04/2010

**Comments:**

Ms. Bird,

Thank you for re-opening this filing. As indicated, the statement of variability has been updated and included below.  
Thank you.

Sincerely,  
Scott Zweig

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statement of Variability**

Comment:

SOV - 09GMWB.pdf

SOV - 09EIA et al \_rev. 2-3\_.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Note To Filer**

**Created By:**

Linda Bird on 02/04/2010 09:42 AM

**Last Edited By:**

Linda Bird

**Submitted On:**

02/04/2010 09:42 AM

**Subject:**

Re-open Request

**Comments:**

Filing has been re-opened in order for changes in the statement of variability to be submitted.

*SERFF Tracking Number:* TPCI-126236821      *State:* Arkansas  
*Filing Company:* PHL Variable Insurance Company      *State Tracking Number:* 43226  
*Company Tracking Number:* ICC09EIA  
*TOI:* A071 Individual Annuities - Special      *Sub-TOI:* A071.001 Equity Indexed  
*Product Name:* Phoenix Index Select  
*Project Name/Number:* /

**Note To Reviewer**

**Created By:**

Scott Zweig on 02/03/2010 09:21 AM

**Last Edited By:**

Scott Zweig

**Submitted On:**

02/03/2010 09:21 AM

**Subject:**

Re-open Reqeust

**Comments:**

Ms. Bird,

Thank you for previously approving this filing. Due to recent changes in the names of some of the indices offered with this product, we need to make a few minor updates to the list of indices in the statement of variability. Unfortunately, with the volatility of the market and the fluctuating availability of options on particular indices, this is an unavoidable consequence of indexed annuities. We hope that you can work with us to make these changes as swiftly and efficiently as possible.

Sincerely,  
Scott Zweig

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 12/11/2009

**Comments:**

Please accept this updated SOV in place of the incorrect version submitted earlier today. We apologize for the confusion.

Thank you,  
Scott Zweig

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statement of Variability**

Comment:

SOV - 09GMWB.pdf

SOV - 09EIA et al \_rev. 12-11\_.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 12/11/2009

**Comments:**

Ms. Bird,

Thank you for re-opening the filing. We have included a revised the statement of variability below. Please note, this contract has not yet been issued in your state. Thank you.

Sincerely,  
Scott Zweig

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statement of Variability**

Comment:

SOV - 09GMWB.pdf

SOV - 09EIA et al \_rev. 12-7\_.pdf

*SERFF Tracking Number:*      *TPCI-126236821*                      *State:*                      *Arkansas*  
*Filing Company:*              *PHL Variable Insurance Company*              *State Tracking Number:*      *43226*  
*Company Tracking Number:*      *ICC09EIA*  
*TOI:*                      *A071 Individual Annuities - Special*              *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *Phoenix Index Select*  
*Project Name/Number:*      /

**Note To Filer**

**Created By:**

Linda Bird on 12/07/2009 10:11 AM

**Last Edited By:**

Linda Bird

**Submitted On:**

12/07/2009 10:11 AM

**Subject:**

Re-open

**Comments:**

Filing has been reopened in order for correction to be made.

*SERFF Tracking Number:* TPCI-126236821      *State:* Arkansas  
*Filing Company:* PHL Variable Insurance Company      *State Tracking Number:* 43226  
*Company Tracking Number:* ICC09EIA  
*TOI:* A071 Individual Annuities - Special      *Sub-TOI:* A071.001 Equity Indexed  
*Product Name:* Phoenix Index Select  
*Project Name/Number:* /

**Note To Reviewer**

**Created By:**

Scott Zweig on 12/07/2009 10:02 AM

**Last Edited By:**

Scott Zweig

**Submitted On:**

12/07/2009 10:02 AM

**Subject:**

Re-open

**Comments:**

Ms. Bird,

We kindly request that you re-open this filing so that we may update some of the information contained in the statement of variability. This contract has not yet been issued in your state.

Sincerely,

Scott Zweig

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Note To Reviewer**

**Created By:**

Scott Zweig on 08/26/2009 01:23 PM

**Last Edited By:**

Scott Zweig

**Submitted On:**

08/26/2009 01:24 PM

**Subject:**

Thank you

**Comments:**

Ms. Bird,

Thank you for re-opening this filing. Shortly after our conversation this morning I had a conversation with our in house counsel who informed me that the language I was preparing to add to the contract was unnecessary. Therefore, we have decided not to revise the contract and certify that no changes were made to any of the forms attached to this filing. We apologize for any inconvenience this may have caused and look forward to securing your re-approval.

Thank you and have a pleasant day.

Sincerely,

Scott Zweig

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

**Amendment Letter**

Submitted Date: 08/19/2009

**Comments:**

Good afternoon,

We have revised form 09EIASP-1 (Schedule Pages) and the Statement of Variability to include 4 additional indexed accounts that we have decided to offer. We hope that the addition of these indexed accounts does not present any issues with regard to completing your review and apologize for any inconvenience.

We appreciate your assistance with this matter and thank you for your time.

Sincerely,

Katie Underwood

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
09EIASP	Schedule Pages	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Initial				60.170	09EIASP 8-18-09 FINAL clean.pdf

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statement of Variability**

Comment:

SOV - 09GMWB.pdf

SOV - 09EIA et al.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 08/18/2009

**Comments:**

The first page of the statement of variability has been updated to reflect the brackets on the cover page of the policy.

Sincerely,  
Scott Zweig

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: Statement of Variability**

Comment:

SOV - 09GMWB.pdf

SOV - 09EIA et al.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

**Amendment Letter**

Submitted Date: 08/18/2009

**Comments:**

The contract attached to this filing has been revised to adjust the number of free look days for replacement situations to 20 days in accordance with state requirements. Thank you.

Sincerely,  
 Scott Zweig

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
09EIA	Policy/Contr act/Fraternal Certificate	Single Premium Deferred Equity Indexed Annuity Contract	Initial				50.730	AR - 09EIA Final 8-10-09.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 08/14/2009

**Comments:**

The incorrect version of the Actuarial Memorandum was inadvertently attached. Please see the corrected version below.

Thank you.

Elizabeth Stevens

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Life & Annuity - Actuarial Memo**

Comment:

09GMWB Actuarial Memorandum - Generic - Benefit Summary and Reserve Methodology FINAL.pdf

09GMWB - Risk Management - GMWB on Non-registered EIA.pdf

09EIA - Phoenix Index Select Actuarial Memorandum v7.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

## Form Schedule

### Lead Form Number: ICC09EIA

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	09EIA	Policy/Contract	Single Premium Deferred Equity Indexed Annuity Certificate Contract	Initial		50.730	AR - 09EIA Final 8-10-09.pdf
	09EIASP	Schedule Pages	Single Premium Deferred Equity Indexed Annuity Contract Schedule Page	Initial		60.170	09EIASP 8-18-09 FINAL clean.pdf
	09MVA	Policy/Contract	Market Value Adjustment Amendment Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.860	09MVA - FINAL 8-10-09.pdf
	09NHTIW	Policy/Contract	Waiver of Surrender Charge Amendment Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.230	09NHTIW 8-7-09 FINAL.pdf
	09MNTH	Policy/Contract	Monthly Point-to-Point Indexed Account Certificate:	Initial		55.570	09MNTH 08-10-09 FINAL.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

	Amendmen t, Insert Page, Endorseme nt or Rider		
09MPTPH	Policy/Cont Model Point-to-Point Initial ract/Fratern Indexed Account al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	59.200	09MPTPH 08- 10-09 FINAL.pdf
09MSL	Policy/Cont Model Soft Landing Initial ract/Fratern Indexed Account al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	55.900	09MSL 08-10- 09 FINAL.pdf
09PTPH	Policy/Cont Point-to-Point Initial ract/Fratern Indexed Account al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	62.470	09PTPH 08- 10-09 FINAL.pdf
09RNBW	Policy/Cont Rainbow Point-to- Initial ract/Fratern Point Indexed al Account Certificate: Amendmen t, Insert	57.460	09RNBW 08- 10-09 FINAL.pdf

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

	Page, Endorseme nt or Rider		
09SL	Policy/Cont Soft Landing Indexed Initial ract/Fratern Account al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	55.450	09SL 08-10- 09 FINAL.pdf
09TRIG	Policy/Cont Performance Trigger Initial ract/Fratern Indexed Account al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	55.840	09TRIG 08- 10-09 FINAL.pdf
09GMWB	Policy/Cont Guaranteed Initial ract/Fratern Minimum Withdrawal al Benefit Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	50.850	09GMWB - 8- 7-09 Final clean.pdf



PHOENIX

**PHL VARIABLE INSURANCE COMPANY**  
A Stock Company

The PHL Variable Insurance Company (“the Company”) agrees, subject to the conditions and provisions of this contract, to provide the benefits specified in this contract.

If the contract is in force on the Contract Maturity Date, we shall begin to pay a series of annuity payments automatically to the Owner beginning on the Contract Maturity Date for a period certain of 10 years and as long thereafter as the Annuitant lives, unless another Annuity Payment Option is elected. The amount of each annuity payment, as described in the Annuity Benefits section, will be based on the Annuitization Value on the Contract Maturity Date and the annuity payment factors.

We are issuing the contract in consideration of the application, if any, and our receipt of the Single Premium at our Annuity Operations Division. The provisions of this and the following pages and any attachments make up your contract.

**RIGHT TO RETURN THIS CONTRACT.** This contract may be returned within 10 days ([20] days for replacements) after you receive it for a refund of the Single Premium, excluding any Premium Bonus applied to the contract, less any withdrawals made under this contract as of the date of cancellation. This contract will be void from its beginning. You may return the contract by delivering or mailing it to us at the address below or by returning it to the agent or agency office through which it was delivered.

**PHL Variable Insurance Company**

[Annuity Operations Division  
PO Box 8027  
Boston, MA 02266-8027  
Telephone (800) 541-0171]

Signed for PHL Variable Insurance Company at [One American Row, Hartford, Connecticut 06115].

[ *Philip K Polk* ]

[ President ]

[ *John H. Beers* ]

[ Secretary ]

**READ YOUR CONTRACT CAREFULLY**

**It is a legal contract between the Owner and PHL Variable Insurance Company.**

The Accumulation Value will depend on amounts credited to the Fixed Account and the Indexed Accounts. The Accumulation Value may increase based on the interest credited to the Fixed Account and Index Credits applied to the Indexed Account(s) you selected. While Account Values for each Indexed Account are affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity index. [Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.] Withdrawals or surrenders may be subject to Surrender Charges and Premium Bonus Recapture Charges and taxes.

Single Premium Deferred Equity Indexed Annuity  
Nonparticipating – not eligible for dividends

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## SECTION 2: DEFINITIONS

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The term “**Account**” means an Indexed Account or a Fixed Account.

The term “**Account Value**” means the value available in each Account, before the application of any Premium Bonus Recapture Charge, Surrender Charge or Market Value Adjustment, if applicable.

The term “**Accumulation Value**” is equal to the sum of the Account Value of each of the Accounts.

The term “**Age**” means the age of the individual on his or her last birthday.

The term “**Annuitant**” or “**Joint Annuitant**” means the person or persons on whose continuation of life or lives the annuity benefit is based upon for this contract. The Annuitants are shown in the Schedule Pages when the contract is issued. There may be one or two Annuitants. Unless otherwise prohibited by the terms of this contract and any attachments, the Annuitant or Joint Annuitant may be changed prior to the Contract Maturity Date. There may, however, be income tax consequences.

The term “**Annuitization Value**” is the value available upon annuitization. If you elect to annuitize your contract prior to the Annuitization Value Threshold or you elect to annuitize your contract after the Annuitization Value Threshold and before the end of the Surrender Charge Period and your payment option is less than ten years, your annuity payments will be based on the Cash Surrender Value at the time of annuitization. If you elect to annuitize your contract after the Annuitization Value Threshold and before the end of the Surrender Charge Period and your annuity payment option is greater than or equal to ten years, or if you annuitize your contract after the end of the Surrender Charge Period, your annuity payments will be based on the greater of the Accumulation Value and the Total Guaranteed Value.

The term “**Beneficiary**” is as defined in Section 4.

The term “**Business Day**” means any day that we are open for business and the New York Stock Exchange is open for trading. We will deem each Business Day to end at the close of regularly scheduled trading of the New York Stock Exchange (currently 4:00 p.m. Eastern Time) on that day.

The term “**Cash Surrender Value**” is defined as the amount the Owner will receive upon surrender. The amount is equal to the Accumulation Value, less any applicable Premium Bonus Recapture Charges, less any applicable Surrender Charge, adjusted by any applicable Market Value Adjustment and taxes. This amount will never be less than the Total Guaranteed Value.

The term “**Contract Anniversary**” means the same day and month of each year as the Contract Issue Date following the Contract Issue Date. If the day does not exist in a month, the last day of the month will be used.

The term “**Contract Issue Date**” means the date this contract is issued and the date from which Contract Years are measured. The Contract Issue Date is shown on the Schedule Pages. The contract will begin in effect on the Contract Issue Date provided the Single Premium is received and the Owner is alive. The Contract Issue Date is also the start of the first Segment Duration.

The term “**Contract Maturity Date**” is the date annuity payments commence in the form of an Annuity Payment Option. The Contract Maturity Date is as shown on the Schedule Pages or as later changed. For further details see Section 16.

The term “**Contract Year**” means the 12-month period beginning on the Contract Issue Date and each 12-month period thereafter.

The term “**Gross Withdrawal**” means the amount deducted from the Accumulation Value as a consequence of your request for a withdrawal, including the requested amount, any applicable Premium Bonus Recapture Charges, any applicable Surrender Charges, any applicable Market Value Adjustment, and any applicable taxes.

The term “**Index**” means the measure used to determine the Index Credit for a particular Indexed Account. The Index used for a particular Indexed Account that is selected is shown on the Schedule Pages.

The term “**Indexed Account Segment**” (“Segment”) refers to any particular Indexed Account selected and its associated Segment Duration. Each time an allocation is made into an Indexed Account, a new Indexed Account Segment is created. For further details see Section 6.

The term “**Index Value**” means the published value of the Index, excluding any dividends that may be paid by the firms that comprise the Index. The Index Value on the Contract Issue Date, Contract Anniversaries, Segment Maturity Dates or Monthly Processing Dates will be the Index Value published as of the close of business on those dates. If an Index Value is not published on any particular day, the Index Value on the next business day will be used.

The term “**Maximum Annuitant Annuitization Age**” means the Annuitant’s age that determines the Maximum Maturity Date. For further details see Section 16.

The term “**Maximum Maturity Date**” means the Contract Anniversary nearest the oldest Annuitant’s Maximum Annuitant Annuitization Age or the oldest Owner’s Maximum Owner Annuitization Age, whichever is earlier.

The term “**Maximum Owner Annuitization Age**” means the Owner’s age that determines the Maximum Maturity Date. For further details see Section 16.

The term “**Monthly Processing Date**” means the same day of each month as the Contract Issue Date. If the day does not exist in a month, the first day of the next month will be used. If the first day of the next month falls on a non-business day, we will use the next business day.

The term “**Net Withdrawal**” means the payment you will receive as a consequence of your request for a withdrawal, provided sufficient Accumulation Value is available. The Net Withdrawal is equal to the Gross Withdrawal, adjusted by any applicable Market Value Adjustment, less any applicable Surrender Charges, Premium Bonus Recapture Charges and taxes.

The term “**Total Guaranteed Value**” means the minimum value your contract will provide as the Cash Surrender Value, death benefit or amount paid upon annuitization. For further details see Section 9.

The term “**Owner**” or “**Owners**” means the person, persons, or entity with ownership rights in the contract. The Owner is as shown on the Schedule Pages or as later changed. For further details see Section 4.

The term “**Premium Bonus**” means the amount that will be credited to the Account Value on the Contract Issue Date. For further details see Section 5.

The term “**Premium Bonus Percentage**” refers to the percentage used in calculating the Premium Bonus.

The term “**Premium Bonus Qualification Period**” means the period of time during which the Premium Bonus Recapture Charge will apply upon death, unless the Spousal Continuation option is in effect.

The term “**Segment Maturity Date**” refers to the business day on which each of the Indexed Account Segments matures. It is measured by the length of the applicable Segment, known as the Segment Duration (defined below.) The Segment Maturity Date is as shown on the Schedule Pages. For further details see Section 6.

The term “**Segment Duration**” means the length of time the funds must be invested in the Indexed Account Segment in order to calculate an Index Credit. For further details see Section 6.

The term “**spouse**” is as defined under Federal law and specifically does not currently include a Civil Union, Domestic Partner or a same-sex spouse under State law.

The terms “**we**” “**us**” and “**our**” refer to the Company.

The terms “**written request**” and “**written notice**” mean a request or notice we receive in writing at our Annuity Operations Division in a form satisfactory to us.

The terms “**you**” and “**your**” refer to the Owner(s) of this contract, as defined in Section 4, or the Joint Owners of this contract if a Joint Owner is named.

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### SECTION 3: ENTIRE CONTRACT

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This contract is an agreement between the Owner(s) and the Company. This contract and any attachments comprise the entire contract. The contract will be in effect on the Contract Issue Date provided the Single Premium is received and the Owner is alive. Any change in terms of this contract, as required to conform with law, must be signed by one of our executive officers and countersigned by another one of our executive officers. Any benefits payable under this contract are payable at our Annuity Operations Division. All paid-up annuity, surrender, and death benefits under this contract are not less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, Model #805. Any additional amounts we credit to the contract will be treated as any other gain in the contract and may increase the paid-up annuity, cash surrender, and death benefits. Paid-up annuity, cash surrender benefits and death benefits will be reduced by any withdrawals.

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### SECTION 4: OWNER(S) AND BENEFICIARY(IES)

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#### **Owner(s)**

The Owner is the person, persons, or entity, with sole and absolute power to exercise all rights and privileges without the consent of any other party, except as otherwise provided by this contract or unless you provide otherwise by written notice. If there is more than one Owner, all Owners must consent to any changes. If no Owner is named, the Annuitant will be the Owner. Under contracts used with certain qualified plans or IRAs, the Owner must be the Annuitant. If the Owner is a non-natural person, any change to or the death of the Annuitant will be treated as the death of an Owner. Under certain circumstances, more than one Owner may be named. If an Owner dies, all rights vest equally in the surviving Owners. If any Owner dies prior to the Contract Maturity Date, the death benefit will be paid as provided in Section 10.

#### **Beneficiary(ies)**

The Beneficiary is the person who receives death benefits under this contract. If there is no surviving Beneficiary when the death benefit becomes payable in accordance with Section 10, the Owner will be the Beneficiary. If the Owner is not living, then the estate of the Owner will be the Beneficiary.

The Owner(s) and the Beneficiary will be as shown in the contract unless you change them or they are changed by the terms of this section.

#### **Changes**

While this contract is in effect, you may change the Beneficiary. You may also change the Owner or Annuitant with our consent. We reserve the right to request information regarding the relationship between any new Owner and the Annuitant. You may change Annuitant(s) or name a new Annuitant upon the death of the Annuitant prior to the Contract Maturity Date, except in cases in which the death of the Annuitant is treated as the death of the Owner. In a contract owned by a non-natural person, the death of the Annuitant is treated as the death of the Owner. If you do not name a new Annuitant, and the Owner is a natural person, the Owner will become the Annuitant.

A request to make any changes must be made by written request to our Annuity Operations Division. If there is more than one Owner, all Owners must sign the request. When we receive it, the change will be effective as of the date it was signed by the last Owner to sign, whether or not an Owner or Annuitant is then alive. The change, however, will be subject to any payments made (including claims paid) or other action taken by us before we received the notice at our Annuity Operations Division.

Your exercise of any rights will, to the extent thereof, assign, release, or surrender the interest of the Annuitant and all beneficiaries and Owners under this contract.

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## SECTION 5: PREMIUM AND ALLOCATION

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### **Premium**

The amount applied to this contract will be the Single Premium received, plus any applicable Premium Bonus, minus a deduction for any applicable tax including premium tax where applicable. The Single Premium as shown on the Schedule Pages, is payable at our Annuity Operations Division but may be given to an authorized agent for forwarding to our Annuity Operations Division. The Single Premium is due on the Contract Issue Date and may not be less than the Minimum Single Premium shown on the Schedule Pages. No benefit associated with any such Single Premium will be provided until it is actually received by us at our Annuity Operations Division, and only if received prior to the Contract Issue Date. The Single Premium may not exceed the Maximum Single Premium shown on the Schedule Pages without our prior home office approval.

### **Premium Bonus**

The Premium Bonus is the amount credited to the Account Value on the Contract Issue Date and is determined by multiplying the Single Premium by the applicable Premium Bonus Percentage shown on the Schedule Pages. The Premium Bonus is not considered premium. There will be a Premium Bonus Recapture Charge applied on surrender, withdrawals in excess of the Free Withdrawal Amount and death benefits paid during the Premium Bonus Qualification Period, unless the Spousal Continuation option is in effect. See Section 8 and Schedule Pages for additional information.

### **Tax**

A premium tax (or similar tax) may be required based on the laws of the state of delivery or the state where the Owner resides on the Contract Issue Date. The premium tax rate, if any, as of the Contract Issue Date, is shown on the Schedule Pages. This charge, if any, will be deducted either from the Single Premium or from the Accumulation Value if and when such tax is incurred by us. We will pay any premium tax due and will reimburse ourselves upon the earlier of withdrawal, surrender, payment of death proceeds or the Contract Maturity Date. On withdrawal, we will deduct a pro rata amount of the tax based upon the ratio of the amount withdrawn to the Accumulation Value.

### **Single Premium Allocation**

On the Contract Issue Date, the Single Premium will be allocated to the Fixed Account and Indexed Account(s) you elected, as shown on the Schedule Pages. All Single Premium allocations are subject to the Minimum Allocation Percentage and the Maximum Fixed Account Allocation Percentage shown on the Schedule Pages.

### **Separate Account**

Assets supporting our liabilities under this contract are held in a non-unitized separate account established under Connecticut law. The terms and values of the contract do not depend on the performance of the assets in the Separate Account. There are no discrete units in the Separate Account. All income, gains and losses, realized and unrealized, of the Separate Account are credited to or charged against the amounts placed in the Separate Account without reference to other income, gains and losses of our General Account. The assets of the Separate Account are owned solely by us and we are not a trustee with respect to such assets. These assets are not chargeable with liabilities arising out of any other business that we may conduct. The assets of the Separate Account will be valued at least as often as any contract benefits vary, but at least monthly.

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## SECTION 6: FIXED ACCOUNT, INDEXED ACCOUNTS

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### **Fixed Account**

The Fixed Account earns interest daily at the Fixed Account Interest Rate. The Fixed Account Interest Rate is set on the Contract Issue Date and on each Contract Anniversary. The rate is guaranteed for one year. The Fixed Account Interest Rate will never be less than the Guaranteed Minimum Fixed Account Interest Rate shown on the Schedule Pages. The Fixed Account Interest Rate for the first Contract Year is shown on the Schedule Pages. We have the right to impose a Maximum Fixed Account Allocation Percentage, limiting the total amount that can be allocated to the Fixed Account at any time. This rate is shown on the Schedule Pages. Fixed Account information is shown on the Schedule Pages.

On the Contract Issue Date, the Account Value of the Fixed Account is equal to the Fixed Account Single Premium Allocation Percentage multiplied by the Single Premium, plus any applicable Premium Bonus.

Thereafter, the Account Value for the Fixed Account equals:

1. the Account Value on the Contract Issue Date, plus
2. any interest credited, less
3. any reallocations from the Fixed Account, plus
4. any reallocations to the Fixed Account, less
5. any Gross Withdrawals from the Fixed Account.

### **Indexed Accounts**

This contract also provides for one or more Indexed Accounts. The Maximum Number of Indexed Accounts that may be selected is shown on the Schedule Pages. Funds can be reallocated from an Indexed Account to another Account on the Segment Maturity Date. Indexed Account information is shown on the Schedule Pages. We reserve the right to add additional Indexed Accounts, or cease offering one or more of the Indexed Accounts at any time. If the Index associated with an Indexed Account is no longer available or if the Index calculation is substantially changed, a suitable replacement Index will be used, subject to any required regulatory approval. We will notify you of the change.

On the Contract Issue Date, the Account Value of an Indexed Account is equal to the Premium Allocation multiplied by the Single Premium, plus any applicable Premium Bonus allocated to such Indexed Account.

On each Contract Anniversary, the Account Value for an Indexed Account equals:

1. the Account Value immediately preceding the Contract Anniversary, multiplied by the resulting value of  $(1 + \text{the applicable Index Credit})$ , less
2. any reallocations from the Indexed Account on that Contract Anniversary, plus
3. any reallocations to the Indexed Account on that Contract Anniversary, less
4. any Gross Withdrawals from the Indexed Account on that Contract Anniversary.

On any other date, the Account Value for an Indexed Account equals:

1. the Account Value for such Indexed Account on the preceding Contract Anniversary, less
2. any Gross Withdrawals from the applicable Indexed Account since the preceding Contract Anniversary.

For the first Contract Year, the Contract Issue Date is deemed to be the preceding Contract Anniversary for purposes of this calculation.

An Index Credit is calculated on each Segment Maturity Date according to the Indexed Accounts you elect and vests immediately. The Index Credit will never be less than the Guaranteed Minimum Index Credit shown on the Schedule Pages. Amounts surrendered or withdrawn prior to the Segment Maturity Date will not receive the Index Credit for that Segment.

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## SECTION 7: REALLOCATION

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### **Reallocation among Accounts**

Within 30 days prior to each Contract Anniversary or Segment Maturity Date, you may request a reallocation of your Account Value among the Accounts then available. Reallocation will be effective on the Contract Anniversary or Segment Maturity Date. Requests for reallocation must be received within 5 Business Days of the Contract Anniversary in a format satisfactory to us at our Annuity Operations Division prior to the Contract Anniversary for such requests to be effective. Funds can only be reallocated from the Fixed Account to an Indexed Account on Contract Anniversary. Funds can only be reallocated to the Fixed Account from an Indexed Account on the Segment Maturity Date. All reallocations are subject to the Minimum Allocation Percentage shown on the Schedule Pages.

Upon an allocation to an Account, a new Segment is created. Each Segment will have a Segment Maturity Date, which is the date on which the Index Credit is calculated and credited, if any. If the Segment Maturity Date occurs on a non-business day, the Index Credit will be calculated and credited on the next business day. Prior to the Segment Maturity Date you will be notified of your opportunity to create a new Segment. You may choose the same Account, provided that it is still available, or you may choose any other available Account.

If you do not notify us of any changes within 30 days prior to the Segment Maturity Date, we will automatically renew your Account Value of the matured Segment to the same Account, creating a new Segment, provided the Account is still available at that time. If your existing Account is no longer available or if automatically renewing your Account Value to the same Account would cause the Segment to mature beyond the Maximum Maturity Date, your Account Value will instead be allocated to the Fixed Account.

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## SECTION 8: WITHDRAWALS, SURRENDER, TERMINATION

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### **Withdrawals**

You may request a withdrawal from the Accumulation Value at any time prior to the Contract Maturity Date. Such withdrawals must be by written request and must include any tax withholding and information reporting data we may reasonably require. Premium Bonus Recapture Charges, Surrender Charges, Market Value Adjustments and taxes will be applied, if applicable, as described in this Section or any riders, endorsements or other forms issued in conjunction with this contract. The Account Value of each Account will be reduced proportionately by the Gross Withdrawal. The payment you will receive is the Net Withdrawal.

### **Free Withdrawal Amount**

In each Contract Year, you may withdraw a portion of your Accumulation Value free of any Surrender Charge, Premium Bonus Recapture Charge or Market Value Adjustment, if applicable. This portion is called the Free Withdrawal Amount. During the first Contract Year, the Free Withdrawal Amount is equal to the Free Withdrawal Base at the time of the first withdrawal multiplied by the Free Withdrawal Amount Percentage shown on the Schedule Pages. After the first Contract Year, the Free Withdrawal Amount is equal to the Free Withdrawal Base on the preceding Contract Anniversary multiplied by the Free Withdrawal Amount Percentage shown on the Schedule Pages.

### **Surrender**

You may request a withdrawal of the entire Accumulation Value at any time prior to the Contract Maturity Date; this is a surrender. Surrenders must be made by written request and include any tax withholding or information reporting data we may reasonably require. Surrender Charges, Market Value Adjustments, Premium Bonus Recapture Charges and taxes will be applied, if applicable, as described in this Section or any riders, endorsements or other forms issued in conjunction with this contract. The payment you will receive is the Cash Surrender Value. The Cash Surrender Value is an amount equal to the Accumulation Value, adjusted by any applicable Market Value Adjustment, less any applicable Surrender Charges, Premium Bonus Recapture Charges and taxes.

**Surrender Charge**

A Surrender Charge may apply to a withdrawal or surrender in excess of the Free Withdrawal Amount, depending on the date and amount of such withdrawal or surrender. The Surrender Charge schedule is specified on the Schedule Pages. The charge is calculated by multiplying the amount of the Single Premium being withdrawn or surrendered by the appropriate Surrender Charge Percentage shown on the Schedule Pages. After the application of any applicable Market Value Adjustment, Surrender Charges will be applied to the Accumulation Value withdrawn or surrendered in excess of the Free Withdrawal Amount. Surrender Charges will only be applied up to the Single Premium less any prior withdrawals on which a Surrender Charge was paid. Surrender Charges will be waived upon death.

**Premium Bonus Recapture Charge**

This charge is equal to the applicable Premium Bonus Recapture Charge Percentage shown on the Schedule Pages, multiplied by the Premium Bonus Amount associated with any withdrawal, surrender or death benefit. This charge will be applied on withdrawals and surrenders in excess of the Free Withdrawal Amount and any death benefits paid during the Premium Bonus Qualification Period, unless the Spousal Continuation option is in effect.

Surrender Charges and Premium Bonus Recapture Charges will not be applied if withdrawals in excess of the Free Withdrawal Amount are needed to meet Required Minimum Distribution (RMD) requirements for certain qualified contracts.

**Termination**

If the Accumulation Value becomes zero, the contract will immediately terminate, unless otherwise determined by an attached rider, amendment, or endorsement. We will mail a written notice to you at your most recent post office address on file at our Annuity Operations Division.

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**SECTION 9: TOTAL GUARANTEED VALUE**

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The Total Guaranteed Value is the minimum value your contract will provide as the Cash Surrender Value, death benefit or amount applied to an Annuity Payment Option on the Contract Maturity Date. It is composed of two parts: the Fixed Guaranteed Value, which corresponds to the values in the Fixed Account; and the Indexed Guaranteed Value, which corresponds to the values in the Indexed Accounts. The initial Total Guaranteed Value is equal to the Single Premium multiplied by the Guaranteed Value Premium Factor shown on the Schedule Pages.

Both the Fixed and Indexed Guaranteed Values accumulate at specific interest rates shown on the Schedule Pages. These interest rates are guaranteed for the life of the contract. The Fixed and Indexed Guaranteed Value Interest Rates, as well as the Guaranteed Value Premium Factor are shown on the Schedule Pages.

**Calculating the Fixed Guaranteed Value**

On the Contract Issue Date, the Fixed Guaranteed Value equals the Fixed Account Single Premium Allocation Percentage multiplied by the Single Premium, multiplied by the Guaranteed Value Premium Factor.

On any given day after the Contract Issue Date, the Fixed Guaranteed Value equals:

- (a) the Fixed Guaranteed Value on the previous day, plus
- (b) the amount of Indexed Guaranteed Value reallocated to the Fixed Guaranteed Value since the previous day, less
- (c) the amount of the Fixed Guaranteed Value reallocated to the Indexed Guaranteed Value since the previous day, less
- (d) net withdrawals corresponding to the Fixed Guaranteed Value since the previous day, plus
- (e) the daily interest credited at the Fixed Guaranteed Value Interest Rate.

### **Calculating the Indexed Guaranteed Value**

On the Contract Issue Date, the Indexed Guaranteed Value equals the portion of the Single Premium allocated to the Indexed Account(s), excluding any Premium Bonus, multiplied by the Guaranteed Value Premium Factor.

On any given day after the Contract Issue Date, the Indexed Guaranteed Value equals:

- (a) the Indexed Guaranteed Value on the previous day, plus
- (b) the amount of Fixed Guaranteed Value reallocated to the Indexed Guaranteed Value since the previous day, less
- (c) the amount of the Indexed Guaranteed Value reallocated to the Fixed Guaranteed Value since the previous day, less
- (d) net withdrawals corresponding to the Indexed Guaranteed Value since the previous day, plus
- (e) the daily interest credited at the Indexed Guaranteed Value Interest Rate

### **How Withdrawals Impact the Fixed and Indexed Guaranteed Values**

Any withdrawal you take will reduce your Total Guaranteed Value dollar for dollar by the amount of the net withdrawal. The reduction in the Fixed and Indexed Guaranteed Values will result in their proportions to the Total Guaranteed Value after the withdrawal being the same as their proportions to the Total Guaranteed Value before the withdrawal. The amount of the reduction for both the Fixed and Indexed Guaranteed Value will be determined by multiplying the net withdrawal amount by both the Fixed and Indexed Guaranteed Values prior to the withdrawal and then dividing each result by the Total Guaranteed Value prior to the withdrawal. This will produce the amount by which the Fixed and Indexed Guaranteed Values will each be reduced. The Total Guaranteed Value will never be less than zero.

### **How Reallocations Impact the Fixed and Indexed Guaranteed Values**

Any reallocation of Account Value between the Fixed and Indexed Accounts will result in an adjustment of the Fixed and Indexed Guaranteed Values. The amount of the Fixed or Indexed Guaranteed Value reduction will be proportional to the amount of Account Value reallocated from either the Fixed or Indexed Account(s). The amount of the Fixed or Indexed Guaranteed Value reallocated to the receiving Account is equal to the reallocating Account's Guaranteed Value before the reallocation multiplied by the Account Value being reallocated, divided by the reallocating Account's Account Value before the reallocation.

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## **SECTION 10: DEATH BENEFIT**

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The death benefit will be determined upon the death of any Owner. The death benefit is equal to the greater of the Accumulation Value or the Total Guaranteed Value as of the date of death. No Surrender Charge or Market Value Adjustment will be included in the death benefit calculation. However, there may be a Premium Bonus Recapture Charge if the death occurs within the Premium Bonus Qualification Period. No Index Credit will be applied if the death occurs prior to a Segment Maturity Date. The death benefits provided under this contract are not less than the minimum benefits required under the laws of the state where this contract is delivered or issued for delivery.

### **Death Before Contract Maturity Date**

If the contract is held by a single Owner who dies before the Contract Maturity Date, we will pay the death benefit to the designated Beneficiary upon receipt of a certified death certificate, or any other proof acceptable to us. If there is more than one Owner and one of the Owners dies before the Contract Maturity Date, we will pay the death benefit to the surviving Owner(s), if any, who will be deemed to be the designated Beneficiary(s).

If the contract is owned by a non-natural person, such as a trust, and an Annuitant dies before the Contract Maturity Date, it is treated as the death of the Owner and the death benefit is paid to the Owner.

**Spousal Continuation Option**

If the spouse of a deceased Owner is the designated Beneficiary, the surviving spouse may elect to continue the contract as the new Owner. The spouse will become the Owner of the contract, with all the rights of the deceased Owner.

**Distribution at Death Requirements**

If the Owner dies before the Contract Maturity Date, the entire interest in the contract must be distributed within five (5) years after the date of death, and the Beneficiary may be required to elect new Accounts. In the alternative to payment within five (5) years, if any portion of the Owner's interest is payable to a designated Beneficiary, such Beneficiary may choose to take distributions over the life of such designated Beneficiary (or over a period not extending beyond the life expectancy of such Beneficiary) as long as these lifetime or life expectancy payments begin not later than one year after the date of death of the Owner and that Beneficiary may be required to elect new Accounts. If a lifetime or life expectancy payment option is not timely elected or the Beneficiary is a non-natural person, the entire death benefit will be distributed in a lump sum no later than five years after the date of death.

**Death On or After the Contract Maturity Date**

If an Owner dies on or after the Contract Maturity Date, any remaining annuity payments must be distributed at least as rapidly as under the method of distributions being used as of the date of death. These payments will be paid to the Beneficiary under the Annuity Payment Option in effect on the date of death. Payments to the Beneficiary or surviving Owner may not be deferred or otherwise extended.

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**SECTION 11: ASSIGNMENT**

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You may by written notice assign your interest in this contract, except as otherwise provided, without the consent of any person other than an irrevocable Beneficiary. Your interest, any interest of the Annuitant, and of any revocable Beneficiary shall be subject to the terms of the assignment. The notice of assignment must be filed with us at our Annuity Operations Division. When filed, it will bind us as of the date you sign it, subject to any payments made (including claims paid) or action taken by us before we received the written assignment at our Annuity Operations Division. In no event will we be responsible for the validity or sufficiency of any assignment. An assignee cannot change the Beneficiary, Owner or Annuitant. If an Owner assigns or pledges any portion of the value of a contract, that amount is treated as received under the contract at the time of the assignment or pledge. As an amount received, this portion is subject to current income taxation.

If this contract is issued in a qualified plan or an IRA, this contract is subject to assignment restrictions for federal income tax purposes. In such event, this contract shall not be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose.

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**SECTION 12: DEFERRAL OF DETERMINATIONS**

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We may postpone the processing of any withdrawals or surrender for up to six months from the date of request contingent upon approval by the insurance supervisory official in the jurisdiction in which this contract is issued.

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**SECTION 13: PROOF REQUIRED FOR PAYMENT**

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We may require proof of the correct Age of the Annuitant and Joint Annuitant, if any, before any annuity payments begin. We also have the right to require proof of the identity, Age, sex, and survival of any person entitled to any payment under this contract or upon whose life any payments depend.

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**SECTION 14: MISSTATEMENTS**

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If the Age or sex of the Annuitant or Joint Annuitant has been misstated in this contract, any benefits payable will be adjusted to the amount that the Accumulation Value would have purchased based on the Annuitant's or Joint Annuitant's correct Age and sex. Any overpayment(s) and underpayment(s) made by us will be charged or credited against future payments to be made under the contract. We will charge interest on any overpayments and credit interest on any underpayments at the effective annual rate of 6%.

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**SECTION 15: STATEMENT OF ACCOUNT**

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We will provide you a statement of account at least annually, or more frequently, without charge. The statement of account will include: the beginning and end dates of the current report period, the Accumulation Value at the beginning and end of the current report period, the Cash Surrender Value, the death benefit, transaction information, and withdrawals. The statement of account will show any other information required by the state or federal laws or regulations. The statement of account will be mailed to your most recent post office address on file at our Annuity Operations Division and will provide current information as of a date no more than four months prior to the date of the mailing.

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**SECTION 16: CONTRACT MATURITY DATE**

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Unless you specify otherwise, the Maturity Date for this contract will be set to the Maximum Maturity Date. You may, by written request, change your Contract Maturity Date at any time within 30 days prior to the Contract Maturity Date. The new Contract Maturity Date must be on or before the Maximum Maturity Date as defined in Section 2. If no change request is received by us, the Contract Maturity Date will be as shown in the Schedule Pages.

If this contract is issued in a qualified plan, it will continue to be considered tax qualified following a change in Contract Maturity Date, in accordance with the Internal Revenue Code.

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**SECTION 17: ANNUITY BENEFITS**

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On or before the Contract Maturity Date, you may elect any one of the Annuity Payment Options as described in Section 18. If no election is made, we may begin to pay a series of annuity payments automatically to the Owner beginning on the Contract Maturity Date of a period certain of 10 years and as long thereafter as the Annuitant lives. The amount of each annuity payment will be equal to the Annuitization Value as described in Section 2, less any applicable tax, divided by \$1,000 and then multiplied by the applicable annuity payment factors.

If the amount to be applied on the Contract Maturity Date would result in monthly payments of less than \$20, we shall have the right to pay such amount to you in one lump sum in lieu of providing such annuity. We also have the right to change the annuity payment frequency to annual if the monthly annuity payment would otherwise be less than \$20.

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**SECTION 18: ANNUITY PAYMENT OPTIONS**

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Election of an Annuity Payment Option must be made by written request. We reserve the right to require that the election of an Annuity Payment Option be in the form of a supplementary contract distributed by us reflecting the terms of the Annuity Payment Option elected. We have the right to require proof of Age and sex of any person on whose life payments depend, as well as proof of the continued survival of any such person. You may not change the Annuity Payment Option you elected after the first annuity payment is made. Where the election of an Annuity Payment Option is made by the Beneficiary of any death benefit payable under this contract, limited as described in Section 10, the term "Annuitant" as used below shall refer to such Beneficiary.

## **Calculation of Fixed Annuity Payments**

Under Annuity Payment Options A, B, D, E, F and G, a stream of fixed annuity payments is purchased on the Contract Maturity Date. The amount of the fixed annuity payment is equal to the Accumulation Value on the Contract Maturity Date, divided by \$1,000 and then multiplied by the appropriate factor for the payment option selected.

### **Option A – Life Annuity with Specified Period Certain**

A fixed payout annuity payable monthly while the Annuitant is living or, if later, the end of the specified period certain. The period certain may be specified as 10, 15, or 20 years. The period certain must be elected at the time this option is elected.

### **Option B – Non-Refund Life Annuity**

A fixed payout annuity payable monthly while the Annuitant is living and ending with the last Life payment due preceding the date of the Annuitant's death.

### **Option D – Joint and Survivorship Life Annuity**

A fixed payout annuity payable monthly while the Annuitant and the designated Joint Annuitant are living, and continuing thereafter during the lifetime of the survivor. The amount to be continued to the survivor is 100% of the joint annuity payment. The designated Joint Annuitant must be designated at the time this option is elected and must have an adjusted age of at least 40. The adjusted age is the person's age on his or her birthday nearest the Contract Maturity Date.

### **Option E – Installment Refund Life Annuity**

A fixed payout annuity payable monthly while the Annuitant is living or, if later, the date the annuity payments made under this option total an amount which refunds the entire amount applied under this option. If the Annuitant is not living when the final payment falls due, that payment will be limited to the amount which needs to be added to the payments already made to equal the entire amount applied under this option.

### **Option F – Joint and Survivorship Life Annuity with 10-Year Period Certain**

A fixed payout annuity payable monthly while either the Annuitant or designated Joint Annuitant is living, or if later, the end of 10 years. The designated Joint Annuitant must be designated at the time this option is elected and must have an adjusted age of at least 40 years. The adjusted age is the person's age on his or her birthday nearest the Contract Maturity Date.

### **Option G – Payments for a Specified Period**

Equal income installments for a specified period of years are paid and are not dependent on the continuation of a life whether the payee lives or dies. The period certain specified must be in whole numbers of years from 5 to 30.

### **Option H– Payments of a Specified Amount**

Equal income installments of a specified amount are paid until the principal sum remaining under this option from the amount applied is less than the amount of the installment. When that happens, the principal sum remaining will be paid as a final payment. The amount specified must provide for payments for a period of at least 5 years.

### **Other Options**

We may offer other payment options or alternative versions of the options listed above.

### TABLES OF FIXED ANNUITY PAYMENT OPTION FACTORS

The tables in this section show the guaranteed minimum monthly payments for Fixed Annuity Payment Options under Options A, B, D, E, and F, guaranteed fixed annuity payment rates are based on the 2000 Individual Annuity Mortality Table with a 10-year age setback and an interest rate of 2.5%. Under Option G and H, the interest rate is 1.5%.

If Our rates in effect on the Contract Maturity Date are more favorable, We will use those rates. Amounts for payment frequencies, periods or ages not shown will be furnished upon request. The term “age” as used in the tables refers to the actual age of the Annuitant on the Contract Maturity Date.

#### Fixed Annuity Payments under Option A – Life Annuity with Specified Period Certain Fixed Annuity Payments under Option B – Non-Refund Life Annuity Fixed Annuity Payments under Option E – Installment Refund Life Annuity

Age of Payee	Male					Female				
	Non-Refund Life	Life Annuity with Specified Period Certain			Installment Refund Life	Non-Refund Life	Life Annuity with Specified Period Certain			Installment Refund Life
		5-Year	10-Year	20-Year			5-Year	10-Year	20-Year	
40	\$2.90	\$2.90	\$2.89	\$2.89	\$2.85	\$2.79	\$2.79	\$2.79	\$2.78	\$2.76
45	3.05	3.05	3.05	3.03	2.99	2.92	2.92	2.92	2.91	2.88
50	3.24	3.24	3.24	3.21	3.15	3.08	3.08	3.08	3.06	3.02
55	3.49	3.48	3.47	3.42	3.35	3.28	3.28	3.28	3.25	3.20
60	3.79	3.79	3.76	3.67	3.58	3.54	3.54	3.53	3.48	3.41
65	4.18	4.17	4.13	3.97	3.87	3.87	3.87	3.85	3.76	3.68
70	4.69	4.67	4.61	4.30	4.24	4.31	4.30	4.26	4.09	4.01
75	5.40	5.36	5.21	4.63	4.68	4.90	4.88	4.81	4.45	4.44
80	6.38	6.28	5.97	4.92	5.24	5.73	5.68	5.51	4.80	4.98
85	7.73	7.49	6.82	5.12	5.93	6.94	6.81	6.41	5.07	5.67
90	9.61	9.04	7.70	5.22	6.78	8.73	8.38	7.42	5.21	6.55

#### Fixed Annuity Payments under Option D – Joint and Survivorship Life Annuity – 100% to Survivor

Female Age	Male Age										
	40	45	50	55	60	65	70	75	80	85	90
40	\$2.65	\$2.69	\$2.72	\$2.74	\$2.75	\$2.76	\$2.77	\$2.78	\$2.78	\$2.78	\$2.79
45	2.71	2.76	2.80	2.84	2.86	2.88	2.89	2.90	2.91	2.91	2.92
50	2.75	2.82	2.89	2.94	2.98	3.01	3.04	3.05	3.06	3.07	3.07
55	2.79	2.88	2.97	3.05	3.11	3.16	3.20	3.23	3.25	3.26	3.27
60	2.82	2.93	3.04	3.15	3.24	3.33	3.40	3.45	3.48	3.51	3.52
65	2.84	2.96	3.09	3.23	3.37	3.50	3.61	3.70	3.76	3.80	3.83
70	2.86	2.99	3.14	3.31	3.49	3.66	3.83	3.98	4.09	4.18	4.23
75	2.87	3.01	3.18	3.37	3.58	3.81	4.05	4.28	4.48	4.63	4.74
80	2.88	3.03	3.20	3.41	3.65	3.93	4.25	4.58	4.89	5.17	5.38
85	2.89	3.04	3.22	3.44	3.70	4.03	4.41	4.84	5.31	5.76	6.15
90	2.89	3.04	3.23	3.46	3.74	4.09	4.52	5.05	5.67	6.34	6.99

**Fixed Annuity Payments under Option F – Joint Survivor Life Annuity with 10 Year Period Certain – 100% to Survivor**

Female Age	Male Age										
	40	45	50	55	60	65	70	75	80	85	90
40	\$2.65	\$2.69	\$2.72	\$2.74	\$2.75	\$2.76	\$2.77	\$2.78	\$2.78	\$2.78	\$2.79
45	2.71	2.76	2.80	2.84	2.86	2.88	2.89	2.90	2.91	2.91	2.91
50	2.75	2.82	2.89	2.94	2.98	3.01	3.04	3.05	3.06	3.07	3.07
55	2.79	2.88	2.97	3.04	3.11	3.16	3.20	3.23	3.25	3.26	3.27
60	2.82	2.93	3.04	3.15	3.24	3.33	3.40	3.45	3.48	3.50	3.52
65	2.84	2.96	3.09	3.23	3.37	3.50	3.61	3.70	3.76	3.80	3.82
70	2.86	2.99	3.14	3.31	3.48	3.66	3.83	3.98	4.09	4.17	4.21
75	2.87	3.01	3.17	3.36	3.58	3.81	4.05	4.27	4.47	4.61	4.71
80	2.88	3.03	3.20	3.41	3.65	3.93	4.24	4.56	4.87	5.12	5.31
85	2.89	3.04	3.22	3.44	3.70	4.02	4.39	4.82	5.26	5.67	5.99
90	2.89	3.04	3.23	3.45	3.73	4.08	4.50	5.01	5.58	6.15	6.66

**Fixed Annuity Payments under Option G - Annuity for Specified Period**

Number of Years	Annual Installment	Monthly Installment
5	\$206.00	\$17.28
6	172.93	14.51
7	149.32	12.53
8	131.61	11.04
9	117.84	9.89
10	106.83	8.96
11	97.83	8.21
12	90.33	7.58
13	83.98	7.05
14	78.55	6.59
15	73.84	6.20
16	69.72	5.85
17	66.09	5.55
18	62.86	5.27
19	59.98	5.03
20	57.38	4.81
25	47.55	3.99
30	41.02	3.44

**The Accumulation Value will depend on amounts credited to the Fixed Account and the Indexed Accounts. The Accumulation Value may increase based on the interest credited to the Fixed Account and Index Credits applied to the Indexed Account(s) you selected. While Account Values for each Indexed Account are affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity index. [Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.] Withdrawals or surrenders may be subject to Surrender Charges and Premium Bonus Recapture Charges and taxes.**

Single Premium Deferred Equity Indexed Annuity  
Nonparticipating – not eligible for dividends

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**SECTION 1: SCHEDULE PAGES**

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Owner:	[John Doe]
Oldest Owner's Age:	[65]
Oldest Owner's Sex:	[Male]
Contract Number:	[13000000]
Single Premium:	[\$100,000]
Contract Issue Date:	[February 1, 2010]
Contract Maturity Date:	[February 1, 2060]
Annuitant:	[John Doe]
Annuitant's Age:	[65]
Annuitant's Sex:	[Male]
[Joint Annuitant:	[Jane Doe]
Joint Annuitant's Age:	[65]
Joint Annuitant's Sex:	[Female]
Beneficiary:	[As specified later in this Section 1]
Maximum Annuitant Annuitization Age:	[115]
Maximum Owner Annuitization Age:	[115]
Annuitization Value Threshold	[5 <sup>th</sup> Contract Anniversary]
Minimum Withdrawal Amount:	[\$500]
Minimum Single Premium:	[\$25,000]
Maximum Single Premium:	[\$2,000,000]
Minimum Allocation Percentage (any account):	[10%]
Minimum Indexed Account Value**:	[\$2,000]
Free Withdrawal Amount Percentage:	[10%]
Free Withdrawal Base:	[Accumulation Value]
Fixed Guaranteed Value Interest Rate**:	[1.00%]
Indexed Guaranteed Value Interest Rate**:	[2.00%]
Guaranteed Value Premium Factor:	[87.5%]
Maximum Number of Indexed Accounts**:	[10]
Premium Bonus Qualification Period:	[First 3 Contract Years]

\*\* These rates and values are guaranteed for the life of the contract.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**FIXED ACCOUNT INFORMATION**

Fixed Account Single Premium Allocation Percentage: [0%]  
Maximum Fixed Account Allocation Percentage: [25%]  
Fixed Account Interest Rate\*: [4.00%]  
Guaranteed Minimum Fixed Account Interest Rate: [0.00%]

\* This rate is guaranteed only for the first Contract Year.

**INDEXED ACCOUNT PREMIUM ALLOCATION SUMMARY**

[[Point-to-Point Indexed Account – 1 Year S&P 500]: [20%]  
[Point-to-Point Indexed Account – 1 Year DJIA]: [10%]  
[Point-to-Point Indexed Account – 1 Year FTSE]: [10%]  
[Point-to-Point Indexed Account – 1 Year DJ Euro Stoxx]: [0%]  
[Soft Landing Indexed Account – 5 Year S&P 500]: [10%]  
[Model Soft Landing Indexed Account – 5 Year Model C]: [10%]  
[Model Soft Landing Indexed Account – 5 Year Model D]: [0%]  
[Model Point-to-Point Indexed Account – 1 Year Model A]: [10%]  
[Model Point-to-Point Indexed Account – 1 Year Model E]: [0%]  
[Monthly Point-to-Point Indexed Account – 1 Year S&P 500]: [10%]  
[Performance Trigger Indexed Account – 1 Year S&P 500]: [10%]  
[Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B]: [10%]  
[Rainbow Point-to-Point Indexed Account – 1 Year Rainbow F]: [0%]]

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS**

**[Point-to-Point Indexed Account – 1 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[20%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[8.00%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Point-to-Point Indexed Account – 1 Year DJIA]**

<b>Index or Model</b>	[DJIA]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[99,999%]
<b>Index Spread*</b>	[9.00%]
<b>Participation Rate*</b>	[80%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[1.00%]
<b>Guaranteed Minimum Index Cap</b>	[999%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[60%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Point-to-Point Indexed Account – 1 Year FTSE]**

<b>Index or Model</b>	[FTSE]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[7.00%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Point-to-Point Indexed Account – 1 Year DJ Euro Stoxx]**

<b>Index or Model</b>	[DJ Euro Stoxx]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[0%]
<b>Segment Maturity Date*</b>	[N/A]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[7.00%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Soft Landing Indexed Account – 5 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[5 Years]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2015]
<b>Soft Landing Duration</b>	[6 months]
<b>Index Cap*</b>	[80%]
<b>Index Spread*</b>	[10%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[20%]
<b>Guaranteed Maximum Index Spread</b>	[50%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

**SECTION 1: SCHEDULE PAGES (Cont'd)**

Owner: [John Doe]  
 Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Model Soft Landing Indexed Account – 5 Year Model C]**

<b>Index or Model</b>	<b>*Model C: [[50%] [S&amp;P 500], [25%] [DJIA], [25%] [FTSE]]</b>
<b>Segment Duration</b>	[5 Years]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2015]
<b>Soft Landing Duration</b>	[6 months]
<b>Index Cap*</b>	[99,999%]
<b>Index Spread*</b>	[20%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[99.999%]
<b>Guaranteed Maximum Index Spread</b>	[50%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Model Soft Landing Indexed Account – 5 Year Model D]**

Index or Model	*Model D: [[50%] [S&P 500], [25%] [DJIA], [25%] [DJ Euro Stoxx]]
<b>Segment Duration</b>	[5 Years]
<b>Premium Allocation</b>	[0%]
<b>Segment Maturity Date*</b>	[N/A]
<b>Soft Landing Duration</b>	[6 months]
<b>Index Cap*</b>	[99,999%]
<b>Index Spread*</b>	[20%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[99.999%]
<b>Guaranteed Maximum Index Spread</b>	[50%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Model Point-to-Point Indexed Account – 1 Year Model A]**

Index or Model	*Model A: [[50%] [S&P 500], [25%] [DJIA], [25%] [FTSE]]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[7.75%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)****[Model Point-to-Point Indexed Account – 1 Year Model E]**

<b>Index or Model</b>	<b>*Model E: [[50%] [S&amp;P 500], [25%] [DJIA], [25%] [DJ Euro Stoxx]]</b>
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[0%]
<b>Segment Maturity Date*</b>	[N/A]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[7.75%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Monthly Point-to-Point Indexed Account – 1 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[3.00%]
<b>Index Spread*</b>	[1.0%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[1%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Performance Trigger Indexed Account – 1 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[N/A]
<b>Index Spread*</b>	[N/A]
<b>Participation Rate*</b>	[N/A]
<b>Trigger Rate*</b>	[5.00%]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[N/A]
<b>Guaranteed Maximum Index Spread</b>	[N/A]
<b>Guaranteed Minimum Participation Rate</b>	[N/A]
<b>Guaranteed Minimum Trigger Rate</b>	[3.00%]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon re-allocation.

**SECTION 1: SCHEDULE PAGES (Cont'd)**

Owner: [John Doe]  
 Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B]**

<b>Index or Model</b>	Rainbow Model B <sup>**</sup> : [[S&P 500], [Russell 2000], [DJ Euro Stoxx]; 1 <sup>st</sup> = [50%], 2 <sup>nd</sup> = [30%], 3 <sup>rd</sup> = [20%]]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[5.50%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

\*\*The component index with the highest Index Growth will be weighted at [50%]. The component index with the second highest Index Growth will be weighted at [30%]. The component index with the lowest Index Growth will be weighted at [20%].

**SECTION 1: SCHEDULE PAGES (Cont'd)**

Owner: [John Doe]  
 Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Rainbow Point-to-Point Indexed Account – 1 Year Rainbow F]**

Index or Model	Rainbow Model F**: [[S&P 500], [Russell 2000], [FTSE]; 1 <sup>st</sup> = [50%], 2 <sup>nd</sup> = [30%], 3 <sup>rd</sup> = [20%]]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[0%]
<b>Segment Maturity Date*</b>	[N/A]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[5.50%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

\*\*The component index with the highest Index Growth will be weighted at [50%]. The component index with the second highest Index Growth will be weighted at [30%]. The component index with the lowest Index Growth will be weighted at [20%].

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**PREMIUM BONUS**

Single Premium: [\$100,000]  
Premium Bonus Percentage: [8.00%]  
Premium Bonus Amount: [\$8,000]

**Premium Bonus Recapture Charge Schedule\***

Complete Contract Years	Premium Bonus Recapture Percentage
[0	100%
1	90%
2	80%
3	70%
4	60%
5	50%
6	40%
7	30%
8	20%
9	10%
10+	0%]

\* See Section 8 for a description of how this charge is determined.

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**SECTION 1: SCHEDULE PAGES (Cont'd)**

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Owner: [John Doe]  
Contract Number: [13000000]

**CONTRACT CHARGES**

[Premium Tax rate: 0.00% of Single Premium]

Surrender Charge: deducted in accordance with the following Surrender Charge Schedule:

**Surrender Charge Schedule\***

Complete Contract Years		Surrender Charge as a Percentage of Single Premium
[0		12%
1		12%
2		11%
3		10%
4		9%
5		8%
6		7%
7		6%
8		4%
9		2%
10+		0%]

\* See Section 8 for a description of how this charge is determined.

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**SECTION 1: SCHEDULE PAGES** (continued)

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Owner: [John Doe]  
Contract Number: [13000000]

**BENEFICIARY**

[Jack Doe]



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**MARKET VALUE ADJUSTMENT AMENDMENT**

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This amendment is attached to and made a part of the contract identified below. Except as stated in this amendment, it is subject to all of the provisions contained in the contract. The amendment becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner: [John Doe]  
Contract Number: [13000000]  
Issue Date [January 1, 2010]

A Market Value Adjustment (“MVA”) is applied to withdrawals or upon surrender before the end of the surrender charge period. The MVA, which may be positive or negative, applies to all Accounts within the contract.

The MVA equals the Accumulation Value withdrawn or surrendered in excess of the Free Withdrawal Amount multiplied by:

$$((1+i)/(1+j))^{n/12} - 1$$

where:

i - is the Treasury Constant Maturity yield as published by the Federal Reserve for the maturity matching the duration of the surrender charge period as of the business day prior to the Contract Issue Date;

j - is the Treasury Constant Maturity yield as published by the Federal Reserve for the maturity matching the remaining years in the surrender charge period (fractional years rounded up to the next full year) as of the business day prior to the date of withdrawal or surrender;

n - is the number of complete months from the date of withdrawal or surrender to the end of the surrender charge period.

If a Treasury Constant Maturity yield for a particular maturity is not published, the yield will be interpolated between the yields for maturities that are published. If the Treasury Constant Maturity yields are no longer published, we will choose a suitable replacement, subject to any regulatory approvals, and provide you with notice accordingly.

A positive MVA will increase the amount withdrawn or surrendered. A negative MVA will decrease the amount withdrawn or surrendered.

Upon surrender, the MVA cannot decrease the Accumulation Value surrendered by more than the lesser of:

1. the excess of Accumulation Value over the Single Premium, adjusted for prior withdrawals;
- or
2. the excess of Accumulation Value over the Total Guaranteed Value.

Upon surrender, the MVA cannot increase the Accumulation Value surrendered by more than the lesser of:

1. the excess of Accumulation Value over the Single Premium, adjusted for prior withdrawals;
- or
2. the excess of Accumulation Value over the Total Guaranteed Value.

If the Total Guaranteed Value is greater than the Accumulation Value, then no MVA will be applied.

Upon withdrawal, the MVA cannot decrease the Accumulation Value withdrawn by more than the excess of Accumulation Value over the Single Premium, adjusted for prior withdrawals.

Upon withdrawal, the MVA cannot increase the Accumulation Value withdrawn by more than the excess of Accumulation Value over the Single Premium, adjusted for prior withdrawals.

The MVA is waived on the Free Withdrawal Amount and on death. The MVA is not waived when the Nursing Home or Terminal Illness waiver of surrender charges benefit is exercised.

**PHL Variable Insurance Company**

[ *John H. Beers* ]

**[Secretary]**



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**WAIVER OF SURRENDER CHARGE AMENDMENT**

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This amendment is attached to and made a part of the contract identified below. Except as stated in this amendment, it is subject to all of the provisions contained in the contract. The amendment becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner:	[John Doe]
Contract Number:	[13000000]
Issue Date	[January 1, 2010]
Elimination Period:	[90 consecutive days]
Prior Confinement Period:	[1 Year period prior to the Issue Date]
Nursing Home Period:	[1 Year]
Request Period:	[2 Years]
Terminal Illness Period:	[6 months]

The term “**Elimination Period**” means the minimum period of time which an Owner must be confined to a Licensed Nursing Home for the Nursing Home Waiver to be exercised.

The term “**Terminal Illness Period**” means the time period within which the illness or condition is expected to result in the Owner’s death.

**Nursing Home Waiver**

Prior to the Contract Maturity Date, you may take a withdrawal or surrender, adjusted by any applicable Market Value Adjustment, without a Surrender Charge or Premium Bonus Recapture Charge, provided that:

- a. more than the Nursing Home Period has elapsed since the Issue Date, and
- b. the surrender or withdrawal is requested within the Request Period of the Owner’s admission into a Licensed Nursing Home Facility, and
- c. the Owner has been confined to a Licensed Nursing Home Facility for at least the preceding Elimination Period.
- d. the Owner was not confined to a Licensed Nursing Home Facility during the Prior Confinement Period.

A Licensed Nursing Home Facility is defined as a state licensed hospital or state licensed skilled or intermediate care nursing facility at which medical treatment is available on a daily basis. You must provide us with satisfactory evidence of confinement by written notice.

**Claim Procedure**

You must provide us with evidence of confinement satisfactory to us by written notice to be delivered at the offices of our company. Once we receive evidence of confinement, we will send you a claim form within 10 working days. After the claim form has been completed and returned to us and the claim approved, we will send the requested proceeds to you.

If you do not provide evidence of confinement satisfactory to us and the claim is denied, proceeds will not be disbursed until you are notified of the denial and provided with the opportunity to accept or reject the proceeds, including any applicable Surrender Charges and Premium Bonus Recapture Charges.

**Terminal Illness Waiver**

Prior to the Maturity Date, you may take a withdrawal or surrender, adjusted by any applicable Market Value Adjustment, without a Surrender Charge or Premium Bonus Recapture Charge, provided that we receive proof, satisfactory to us of the Owner's Terminal Illness. Terminal Illness is defined as an illness or condition that is expected to result in the Owner's death within the Terminal Illness Period, shown above.

A licensed physician, who is not the Owner or a member of the Owner's family, must provide evidence satisfactory to us of the Owner's terminal illness. We reserve the right to obtain a second medical opinion from a physician of our choosing at our expense. In the event of a discrepancy, the medical opinion of our physician will be controlling.

If a claim to exercise this waiver is denied by us, proceeds will not be disbursed until you are notified of the denial and provided with the opportunity to accept or reject the proceeds, including any applicable Surrender Charges and Premium Bonus Recapture Charges.

**Termination**

Any of the following events will result in the termination of this benefit without prejudice towards any surrender charges waived while the benefit was in force:

- a.) the date the owner requests, in writing to terminate this amendment;
- b.) the date the contract to which this amendment is attached terminates.

**PHL Variable Insurance Company**

[ *John H. Beers* ]

**[Secretary]**



PHOENIX

**PHL VARIABLE INSURANCE COMPANY**  
A Stock Company

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**MONTHLY POINT TO POINT INDEXED ACCOUNT**

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This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner: [John Doe]  
Contract Number: [13000000]  
Issue Date [January 1, 2010]

**Monthly Point-to-Point Indexed Account Crediting Method**

The Index Credit is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit will be equal to the greater of A and B, where:

A = the Participation Rate multiplied by the sum of all Monthly Index Credits over the Segment Duration

B = the Guaranteed Minimum Index Credit.

Where,

Monthly Index Credit = the lesser of the Monthly Index Growth and the Index Cap,

Where,

Monthly Index Growth =  $(C \div P) - 1 - Z$

Where,

C = the Index Value as of the Monthly Processing Date

P = the Index Value as of the prior Monthly Processing Date

Z = the Index Spread

The Monthly Index Credit and Monthly Index Growth are calculated on each Monthly Processing Date during the Segment Duration, including the Segment Maturity Date..

The Participation Rate, Index Cap and Index Spread are set at the beginning of each Segment. The Participation Rate, Index Cap and Index Spread for the Indexed Account(s) you selected at issue are shown on the Schedule Pages.

**PHL Variable Insurance Company**

[ *John H. Beers* ]

**[Secretary]**



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**MODEL POINT TO POINT INDEXED ACCOUNT**

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This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner: [John Doe]  
Contract Number: [13000000]  
Issue Date [January 1, 2010]

**Model Point-to-Point Indexed Account Crediting Method**

The Index used in this crediting method is comprised of up to four different component Indices. The Index Credit is calculated first for each component Index and then for the entire Model. The Index Credit for the entire Model is a weighted average of the Index Credits for each of the component Indices.

Index Credit – Component Index

The Index Credit for each component Index is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit for each component Index will be equal to the greater of A and B, where:

A = the lesser of (i) and (ii)

Where,

(i) = the Index Growth multiplied by the Participation Rate;

(ii) = the Index Cap

B = the Guaranteed Minimum Index Credit.

The Index Growth =  $(X \div Y) - 1 - Z$

Where,

X = the Index Value of the component Index at the end of the Segment Duration

Y = the Index Value of the component Index at the start of the Segment Duration

Z = the Index Spread

Index Credit – Model

The Index Credit for the model is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit for the model will be equal to:

$$[(M1 \times W1) + (M2 \times W2) + (M3 \times W3) + (M4 \times W4)]$$

Where,

M1 = the Index Credit for the first component Index, if any.

M2 = the Index Credit for the second component Index, if any.

M3 = the Index Credit for the third component Index, if any.

M4 = the Index Credit for the fourth component Index, if any.

W1 = the weight associated with the first component Index as shown on the Schedule Pages.

W2 = the weight associated with the second component Index as shown on the Schedule Pages.

W3 = the weight associated with the third component Index as shown on the Schedule Pages.

W4 = the weight associated with the fourth component Index as shown on the Schedule Pages.

The Participation Rate, Index Cap, Index Spread and weights for each component Index are set at the beginning of each Segment. The Participation Rate, Index Cap, Index Spread and weights for each component Index for the Indexed Account(s) you selected at issue are shown on the Schedule Pages.

**PHL Variable Insurance Company**

[  ]

**[Secretary]**



**MODEL SOFT LANDING INDEXED ACCOUNT**

This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner:	[John Doe]
Contract Number:	[13000000]
Issue Date	[January 1, 2010]

**Model Soft Landing Indexed Account Crediting Method**

The Index used in this Indexed Account is a Model, comprised of up to four different component Indices. The Index Credit is calculated first for each component Index and then for the entire Model. The Index Credit for the entire Model is a weighted average of the Index Credits for each of the component Indices.

Index Credit – Component Index

The Index Credit for each component Index is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit for each component Index will be equal to the greater of A and B, where:

A = the lesser of (i) and (ii)

Where,

(i) = the Index Growth multiplied by the Participation Rate;

(ii) = the Index Cap

B = the Guaranteed Minimum Index Credit.

**Soft Landing**

A Soft Landing averages the ending Index Values over the Soft Landing Duration to help limit significant changes in your Index Value from impacting your Index Credit. The Soft Landing Duration is the time during which the ending values are calculated and averaged.

The Index Growth =  $(S \div Y) - 1 - Z$

Where,

S = the average of the Index Values on the Monthly Processing Dates occurring during the Soft Landing Duration prior to and including the Segment Maturity Date

Y = the Index Value at the start of the Segment Duration

Z = the Index Spread

Index Credit – Model

The Index Credit for the model is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit for the model will be equal to:

$$[(M1 \times W1) + (M2 \times W2) + (M3 \times W3) + (M4 \times W4)]$$

Where,

M1 = the Index Credit for the first component Index, if any.

M2 = the Index Credit for the second component Index, if any.

M3 = the Index Credit for the third component Index, if any.

M4 = the Index Credit for the fourth component Index, if any.

W1 = the weight associated with the first component Index as shown on the Schedule Pages.

W2 = the weight associated with the second component Index as shown on the Schedule Pages.

W3 = the weight associated with the third component Index as shown on the Schedule Pages.

W4 = the weight associated with the fourth component Index as shown on the Schedule Pages.

The Participation Rate, Index Cap, Index Spread and weights for each component Index are set at the beginning of each Segment. The Participation Rate, Index Cap, Index Spread and weights for each component Index for the Indexed Account(s) you selected at issue are shown on the Schedule Pages.

**PHL Variable Insurance Company**

[  ]

**[Secretary]**



PHOENIX

**PHL VARIABLE INSURANCE COMPANY**  
A Stock Company

**POINT TO POINT INDEXED ACCOUNT**

This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner:	[John Doe]
Contract Number:	[13000000]
Issue Date	[January 1, 2010]

**Point-to-Point Indexed Account Crediting Method**

The Index Credit is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit will be equal to the greater of A and B, where:

A = the lesser of (i) and (ii)

Where,

- (i) = the Index Growth multiplied by the Participation Rate;
- (ii) = the Index Cap

B = the Guaranteed Minimum Index Credit.

The Index Growth =  $(X \div Y) - 1 - Z$

Where,

X = the Index Value at the end of the Segment Duration

Y = the Index Value at the start of the Segment Duration

Z = the Index Spread

The Participation Rate, Index Cap and Index Spread are set at the beginning of each Segment. The Participation Rate, Index Cap and Index Spread for the Indexed Account(s) you selected at issue are shown on the Schedule Pages.

**PHL Variable Insurance Company**

[ *John H. Beers* ]

**[Secretary]**



**RAINBOW POINT TO POINT INDEXED ACCOUNT**

This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner:	[John Doe]
Contract Number:	[13000000]
Issue Date	[January 1, 2010]

**Rainbow Point-to-Point Indexed Account Crediting Method**

The Index used in this crediting method is comprised of up to four different component Indices. The Index Growth is calculated first for each component Index and then for the entire Model. The Model Growth is a weighted average of the Index Growth for each of the component Indices. The Index Credit for the entire model is calculated using the Model Growth.

The available weighted percentages are set at the start of the Segment Duration and are shown on the Schedule Pages. However, these percentages are not associated with a particular component's Index Growth until the end of the Segment Duration. The Index with the highest Index Growth over the Segment Duration will be weighted with the highest percentage. The Index with the second highest Index Growth over the Segment Duration will be weighted with the second highest percentage. The Index with the third highest Index Growth over the Segment Duration will be weighted with the third highest percentage. The Index with the lowest Index Growth over the Segment Duration will be weighted with the fourth highest percentage.

Index Growth – Component Index

The Index Growth for each component Index is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Growth for each component Index will be:

$$\text{Index Growth} = (Q \div R) - 1 - Z$$

Where,

Q = the Index Value of the component Index at the start of the Segment Duration

R = the Index Value of the component Index at the end of the Segment Duration

Z = the Index Spread

Index Credit – Model

The Index Credit is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit will be equal to the greater of A and B, where:

A = the lesser of (i) and (ii)

Where,

- (i) = the Model Growth multiplied by the Participation Rate;
- (ii) = the Index Cap

B = the Guaranteed Minimum Index Credit.

Where,

Model Growth = [(M1 x W1) + (M2 x W2) + (M3 x W3) + (M4 x W4)]

Where,

M1 = the Index Growth for the component Index with the highest Index Growth, if any.

M2 = the Index Growth for the component Index with the second highest Index Growth, if any.

M3 = the Index Growth for the component Index with the third highest Index Growth, if any.

M4 = the Index Growth for the component Index with the lowest Index Growth, if any.

W1 = the weight associated with the component Index with the highest Index Growth as shown on the Schedule Pages.

W2 = the weight associated with the component Index with the second highest Index Growth as shown on the Schedule Pages.

W3 = the weight associated with the component Index with the third highest Index Growth as shown on the Schedule Pages.

W4 = the weight associated with the component Index with the lowest Index Growth as shown on the Schedule Pages.

The Participation Rate, Index Cap, Index Spread and weights for each component Index are set at the beginning of each Segment. The Participation Rate, Index Cap, Index Spread and weights for each component Index for the Indexed Account(s) you selected at issue are shown on the Schedule Pages.

**PHL Variable Insurance Company**

[  ]  
[Secretary]



**SOFT LANDING INDEXED ACCOUNT**

This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner:	[John Doe]
Contract Number:	[13000000]
Issue Date	[January 1, 2010]

**Soft Landing Indexed Account Crediting Method**

The Index Credit is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit will be equal to the greater of A and B, where:

A = the lesser of (i) and (ii)

Where,

- (i) = the Index Growth multiplied by the Participation Rate;
- (ii) = the Index Cap

B = the Guaranteed Minimum Index Credit.

**Soft Landing**

A Soft Landing averages the ending Index Values over the Soft Landing Duration to help limit significant changes in your Index Value from impacting your Index Credit. The Soft Landing Duration is the time during which the ending values are calculated and averaged.

The Index Growth =  $(S \div Y) - 1 - Z$

Where,

S = the average of the Index Values on the Monthly Processing Dates occurring during the Soft Landing Duration prior to and including the Segment Maturity Date

Y = the Index Value at the start of the Segment Duration

Z = the Index Spread

The Participation Rate, Index Cap and Index Spread are set at the beginning of each Segment. The Participation Rate, Index Cap and Index Spread for the Indexed Account(s) you selected at issue are shown on the Schedule Pages.

**PHL Variable Insurance Company**

[ *John H. Beere* ]

**[Secretary]**



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**PERFORMANCE TRIGGER INDEXED ACCOUNT**

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This rider is attached to and made a part of the contract identified below. Except as stated in this rider, it is subject to all of the provisions contained in the contract. The rider becomes effective on the Issue Date.

**SPECIFICATIONS**

Owner: [John Doe]  
Contract Number: [13000000]  
Issue Date [January 1, 2010]

**Performance Trigger Indexed Account Crediting Method**

The Index Credit is equal to zero on any date other than the Segment Maturity Date. On the Segment Maturity Date, the Index Credit will be equal to the Trigger Rate or Guaranteed Minimum Index Credit, both shown on the Schedule Pages.

The **Index Credit will be equal to the Trigger Rate** shown on the Schedule Pages if,

A – 1 is greater than zero.

Where,

A = the Index Value at the end of the Segment Duration divided by the Index Value at the start of the Segment Duration.

The **Index Credit will be equal to the Guaranteed Minimum Index Credit** shown on the Schedule Pages if,

A – 1 is less than or equal to zero.

Where,

A = the Index Value at the end of the Segment Duration divided by the Index Value at the start of the Segment Duration.

The Trigger Rate is set at the beginning of each Segment. The Trigger Rate for the Index Account(s) you selected at issue are shown on the Schedule Pages.

**PHL Variable Insurance Company**

[ *John H. Beers* ]

**[Secretary]**



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**GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER**

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This rider is a part of the contract to which it is attached in consideration of the application, if any, and the charges as shown in the rider specifications below. Except as specified in this rider, it is subject to all of the provisions contained in the contract. This rider takes effect on the Rider Issue Date.

**RIDER SPECIFICATIONS**

Contract Number:	[13000000]
Rider Issue Date:	[August 1, 2008]
Earliest Cancellation Date:	[August 1, 2008]
GMWB Option:	[Single Life Option]
GMWB Version Indicator:	[GMWB Rider Name 1]
Youngest Covered Person's Issue Age:	[70]
Rider Fee Percentage:	[0.60%]
Maximum Rider Fee Percentage:	[3.00%] per year
Benefit Base on the Rider Issue Date:	[\$100,000.00]
Benefit Base Bonus Percentage:	[0%]
Maximum Benefit Base Percentage:	[500%]
Automatic Step-Up Date:	[Each Rider Anniversary]
Benefit Base Multiplier:	[100%]
Benefit Base Multiplier Minimum Age:	The youngest Covered Person's age [70]
Roll-Up Percentage:	[7%]
Roll-Up Period:	[[10] Rider Years measured from the Rider Issue Date.]
Maximum Roll-Up Age:	[The greater of age [115] and the youngest Covered Person's rider issue age plus the duration of the Roll-Up Period.]
Rolling Roll-Up Indicator:	[No]
Benefit Eligibility Age:	[60]

**RIDER SPECIFICATIONS (continued)**

Roll-Up Amount:

<b>Roll-Up Table</b>	
<b>Rider Year</b>	<b>Roll-Up Amount*</b>
1	The Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the Rider Issue Date.
2+	[If an Automatic Step-Up has not occurred, the Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the Rider Issue Date.]  [If an Automatic Step-Up has occurred, the Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the last Rider Anniversary on which an Automatic Step-Up occurred.]

Annual Benefit Percentage:

<b>Age of the Youngest Covered Person at the time of the First Withdrawal</b>	<b>Age of the Youngest Covered Person on Rider Issue Date</b>			
	<b>[&lt;40</b>	<b>40-44</b>	<b>45-49</b>	<b>50+]</b>
[< 50	[0%	0%	0%	0%
50-54	4.5%	4.5%	4%	4%
55-59	4.5%	4.5%	4%	4%
60-64	5.5%	5.5%	5%	5%
65-69	5.5%	5.5%	5%	5%
70-74	6.5%	6.5%	6%	6%
75-79	6.5%	6.5%	6%	6%
80-84	7.5%	7.5%	7%	6%
85-89	7.5%	7.5%	7%	7%
90+]	7.5%	7.5%	7%	7%]

Unused Annual Benefit Amount Percentage: [0%]

\* See Roll-Up Feature section for effect of (i) withdrawals and (ii) expiry of the Roll-Up Period, on the Roll-Up Amount.

## 1. Definitions

The term “**Benefit Eligibility Date**” means the date your Annual Benefit Amount becomes available to you subject to the GMWB Option you elected. The Benefit Eligibility Date is the later of the Rider Issue Date and the date the youngest Covered Person attains the applicable Benefit Eligibility Age, shown in the rider specifications. For the Spousal Life Option, if either spouse dies prior to the Benefit Eligibility Date, the Benefit Eligibility Date will be reset to be the later of the date of the first spousal death and the date the surviving spouse attains the Benefit Eligibility Age.

The term “**Covered Person(s)**” means the person(s) whose life is used to determine the duration of the lifetime Annual Benefit Amount payments. A Covered Person must be a natural person.

For the Single Life Option, Covered Person can be one or more lives. If there is one natural person owner, the owner is the Covered Person. If there are multiple natural person owners, all owners are Covered Persons. If the owner is a non-natural person, all annuitants named in the contract become the Covered Persons. This rider terminates upon the first death of any Covered Person.

For the Spousal Life Option, Covered Persons must be two legal spouses under federal law. If there is one natural person owner, the owner and the owner's spouse must be the Covered Persons. The spouse must be the sole beneficiary. If there are two spousal owners, the Covered Persons are the spousal owners, and they must both be each other's beneficiary. If there are multiple non-spousal owners, or if the owner is a non-natural person, the Spousal Life Option is not allowed. This rider terminates upon the death of the surviving Covered Person.

The term “**GMWB Options**” means the Guaranteed Minimum Withdrawal Benefit options provided under this rider: The GMWB Option you elect cannot be changed after the Rider Issue Date.

### **Single Life Option**

Payments under the Single Life Option cover only one life, and will continue until the first death of the Covered Person(s). Under the Single Life Option, all Covered Persons must be living on the date we make the first payment.

### **Spousal Life Option**

Payments under the Spousal Life Option cover two spousal lives, and will continue until the death of the surviving Covered Person. The requirements for Covered Persons, as specified above, must be satisfied in order to elect this option. Under the Spousal Life Option, at least one of the Covered Persons must be living on the date we make the first payment.

The term “**Required Minimum Distribution**” (RMD) means the amount mandated by the Internal Revenue Code to be distributed annually from a contract issued in connection with an Individual Retirement Account (IRA) or qualified plan. The first RMD must be made no later than April 1 of the year following the year in which the owner attains age 70 ½; subsequent RMDs must be made annually thereafter unless guidance is issued from the Internal Revenue Service modifying the requirement. The RMD is the amount that is associated with this contract. There are no lifetime RMD requirements for a non-qualified annuity or for a Roth IRA.

The term “**Rider Anniversary**” means the same day and month of each year as the Rider Issue Date. If the day does not exist in a month, the last day of the month will be used. If that day is a non-business day, any fees will be deducted and the Benefit Base will be re-calculated on the next business day. For purposes of calculating the Benefit Base on the first Rider Anniversary, the Rider Issue Date will be considered a Rider Anniversary.

The term “**Rider Issue Date**” means the date the rider becomes effective and is shown in the rider specifications. Any charges for this rider are calculated from the Rider Issue Date. Rider Years, Rider Months, and Rider Anniversaries are determined from the Rider Issue Date.

The term “**Rider Year**” means, with respect to the first Rider Year, the one-year period beginning on the Rider Issue Date up to, but not including, the first Rider Anniversary. Each subsequent Rider Year is the one-year period beginning on a Rider Anniversary up to, but not including, the next Rider Anniversary.

## **2. Overview**

Subject to the terms and conditions described herein, this rider provides for a guaranteed minimum withdrawal benefit. This benefit guarantees that you may receive withdrawals or payments of the Annual Benefit Amount for the life of the Covered Person(s) each Rider Year after the Benefit Eligibility Date. You may not assign your interest in this rider without our prior written approval. If you assign your rights or interest in this rider, it will immediately terminate without value.

## **3. Adjustment for Misstatement of Age**

If the age of any Covered Person has been misstated, the Benefit Base, Annual Benefit Amount and Rider Fee Percentage will be adjusted based on such Covered Person's correct age. We may retroactively deduct the difference between the initial and correct Rider Fee Percentages from the Accumulation Value.

## **4. Annual Benefit Percentage**

The Annual Benefit Percentage is used to determine the Annual Benefit Amount. It is based on the age of the youngest Covered Person at issue and their age on the date of the first withdrawal. If the first withdrawal is made prior to the Benefit Eligibility Age, the Annual Benefit Percentage will be set on the Rider Anniversary following the date the youngest Covered Person attains the Benefit Eligibility Age.

## **5. Annual Benefit Amount**

The Annual Benefit Amount is the amount that is guaranteed to be available for withdrawal or payment each Rider Year if all Covered Persons are living (Single Life Option) or at least one Covered Person is living (Spousal Life Option).

If your Accumulation Value is greater than zero, the Annual Benefit Amount represents the maximum amount you can withdraw each Rider Year without reducing the Benefit Base. If your Accumulation Value is reduced to zero, the Annual Benefit Amount represents the amount that will be paid to you, annually, for as long as:

- All Covered Persons are living (Single Life Option)
- At least one Covered Person is living (Spousal Life Option).

Prior to the Benefit Eligibility Date, the Annual Benefit Amount is equal to zero. The Annual Benefit Amount is first calculated on the later of the date of the first withdrawal and the Benefit Eligibility Date. On the date it is calculated, the Annual Benefit Percentage multiplied by the Benefit Base. Thereafter, the Annual Benefit Amount is recalculated whenever the Benefit Base is recalculated.

The portion of the Annual Benefit Amount that is not withdrawn in a given Rider Year is known as the Unused Annual Benefit Amount. Prior to the later of the Benefit Eligibility Date and the date of the first withdrawal, the Unused Annual Benefit Amount is equal to zero. The Unused Annual Benefit Amount is calculated on each Rider Anniversary following the later of the Benefit Eligibility Date and the date of the first withdrawal and is equal to Annual Benefit Amount at the beginning of the Rider Year less cumulative withdrawals in that Rider Year. The Unused Annual Benefit Amount will never be less than zero.

If the Unused Annual Benefit Amount is greater than zero, a percentage of that amount may be added to your Benefit Base on your next applicable Rider Anniversary prior to any Automatic Step-Up. If any, the amount added to your Benefit Base will be equal to the Unused Annual Benefit Amount Percentage multiplied by the Unused Annual Benefit Amount. The Unused Annual Benefit Amount Percentage is shown in the rider specifications.

## **6. GMWB Benefit Base Bonus**

The GMWB Benefit Base Bonus is an amount that will be added to the Benefit Base on the Rider Issue Date. The GMWB Benefit Base Bonus is calculated by multiplying the Accumulation Value on the Rider Issue Date by the Benefit Base Bonus Percentage, shown in the rider specifications.

## **7. Maximum Benefit Base**

The Maximum Benefit Base is equal to the Maximum Benefit Base Percentage multiplied by the Benefit Base on the Rider Issue Date. The Benefit Base may never exceed the Maximum Benefit Base shown in the rider specifications.

## 8. Roll-Up Feature

The Roll-Up feature has the potential to increase your Benefit Base. The Roll-Up feature is not available if any withdrawals have been made. On each Rider Anniversary during the Roll-Up Period, if no withdrawals have been made, we will calculate the Roll-Up Amount in accordance with the Roll-Up Table and Roll-Up Period as shown in the rider specifications. If the Rolling Roll-Up Indicator shown in your rider specifications is "Yes", the Roll-Up Period may be extended provided that no withdrawals have been made and the Roll-Up Period has not ended. The extension will have the effect of restarting the Roll-Up Period shown in your rider specifications on the Rider Anniversary each time an Automatic Step-Up occurs.

When a Roll-Up Period is extended, the new duration is equal to the lesser of (a) and (b):

- (a) = the duration of the Roll-Up Period
- (b) = the Maximum Roll-Up Age minus the age of the youngest Covered Person on the Rider Anniversary when the extension occurs.

The Roll-Up Period cannot extend beyond the Rider Anniversary following the year in which the youngest Covered Person attains the Maximum Roll-Up Age shown in the rider specification. Once withdrawals have been made or upon expiry of the Roll-Up Period, the Roll-Up feature is no longer available and the Roll-Up Amount is equal to zero.

## 9. Automatic Step-Up Feature

The Automatic Step-Up feature has the potential to increase your Benefit Base. On each Automatic Step-Up Date, we will compare the Accumulation Value, after deduction of all fees, to the Benefit Base then in effect. If the Accumulation Value, after deduction of all fees, is greater than such Benefit Base, we will automatically increase, or "step-up" the Benefit Base to equal the Accumulation Value, subject to the Maximum Benefit Base. If, however, the Automatic Step-Up has been suspended, as described in the rider fee section, no Automatic Step-Up will occur.

The Automatic Step-Up feature can be activated or suspended by the Owner at any time, provided they submit a request to change their status at least seven business days prior to the Automatic Step-Up Date.

## 10. Benefit Base

We determine the Benefit Base. The Benefit Base is used in calculating the Annual Benefit Amount. The Benefit Base on the Rider Issue Date equals the Accumulation Value on the Rider Issue Date plus the GMWB Benefit Base Bonus, if any.

The Benefit Base is recalculated whenever any of the following events occur, but in no event will the Benefit Base be greater than the Maximum Benefit Base.

### I. Each Rider Anniversary during the Roll-Up Period (not including the Rider Anniversary at the end of the Roll-Up Period), prior to the first withdrawal:

If no withdrawals have been made from the contract, on each Rider Anniversary, the Benefit Base will be increased to the greater of 1 or 2, up to the Maximum Benefit Base:

- 1. the Accumulation Value on the current Rider Anniversary, after all fees have been deducted, provided the Automatic Step-Up feature is activated
- 2. the Benefit Base as of the last Rider Anniversary plus the Roll-Up Amount for that Rider Year

If the Benefit Base is set equal to the Accumulation Value on the current Rider Anniversary (step-up), and the Rolling Roll-Up Indicator is equal to "Yes", a new Roll-Up Period will automatically begin.

### II. The Rider Anniversary at the end of the Roll-Up Period, if the youngest Covered Person has not yet attained the Benefit Base Multiplier Minimum Age, prior to the first withdrawal:

If no withdrawals have been made from the contract, on the Rider Anniversary at the end of the Roll-Up Period, the Benefit Base will be increased to the greater of 1 or 2, up to the Maximum Benefit Base:

- 1. the Accumulation Value on the current Rider Anniversary, after all fees have been deducted, provided the Automatic Step-Up feature is activated
- 2. the Benefit Base as of the last Rider Anniversary, plus the Roll-Up Amount for that Rider Year

If the Benefit Base is set equal to the Accumulation Value on the current Rider Anniversary (step-up), and the Rolling Roll-Up Indicator is equal to "Yes", a new Roll-Up Period will automatically begin.

III. The Rider Anniversary at the end of the Roll-Up Period, if the youngest Covered Person has attained the Benefit Base Multiplier Minimum Age, prior to the first withdrawal:

If no withdrawals have been made from the contract, on the Rider Anniversary at the end of the Roll-Up Period, the Benefit Base will be increased to the greatest of 1, 2 or 3, up to the Maximum Benefit Base:

1. the Accumulation Value on the current Rider Anniversary, after all fees have been deducted, provided the Automatic Step-Up feature is activated
2. the Benefit Base as of the last Rider Anniversary, plus the Roll-Up Amount for that Rider Year
3. the Benefit Base Multiplier multiplied by the Benefit Base on the Rider Issue Date.

If the Benefit Base is set equal to the Accumulation Value on the current Rider Anniversary (step-up), and the Rolling Roll-Up Indicator is equal to "Yes", a new Roll-Up Period will automatically begin.

IV. The Rider Anniversary following the Rider Year in which the youngest Covered Person attains the Benefit Base Multiplier Minimum Age, if the Roll-Up Period has ended and prior to the first withdrawal:

If no withdrawals have been made from the contract, on the Rider Anniversary following the Rider Year in which the youngest Covered Person attains the Benefit Base Multiplier Minimum Age, the Benefit Base will be increased to the greater of 1 or 2, up to the Maximum Benefit Base:

1. the Accumulation Value on the current Rider Anniversary, after all fees have been deducted, provided the Automatic Step-Up feature is activated
2. the Benefit Base Multiplier multiplied by the Benefit Base on the Rider Issue Date.

V. Each Rider Anniversary following the earlier of the first withdrawal or the end of the Roll-Up Period:

On each Rider Anniversary following the earlier of the first withdrawal or the end of the Roll-Up Period, the Benefit Base will be increased to the greater of 1 or 2, up to the Maximum Benefit Base:

1. the Accumulation Value on the current Rider Anniversary, after all fees have been deducted, provided the Automatic Step-Up feature is activated
2. the Benefit Base plus the product of (i) times (ii), where
  - (i) = the Unused Annual Benefit Amount
  - (ii) = the Unused Annual Benefit Amount Percentage

Withdrawals

- If cumulative withdrawals in any Rider Year are less than or equal to the Annual Benefit Amount then in effect, the Benefit Base will not be reduced.
- If a withdrawal causes the cumulative withdrawals in any Rider Year to exceed the Annual Benefit Amount, the amount withdrawn in excess of the Annual Benefit Amount and any subsequent withdrawals in that Rider Year are all considered excess withdrawals. Each excess withdrawal will reduce the Benefit Base in the same proportion as the Accumulation Value is reduced by the excess withdrawal.
- For IRA and qualified plan contracts, cumulative withdrawals during a Rider Year will be considered excess withdrawals only if they exceed the greatest of (a), (b) and (c), where:
  - (a) = the current Annual Benefit Amount;
  - (b) = the RMD for the 1st calendar year during the Rider Year; and
  - (c) = the RMD for the 2nd calendar year during the same Rider Year.

### **11. When the Accumulation Value is Reduced to Zero**

On the date the Accumulation Value is reduced to zero, the contract terminates and all rights under the contract and the rider terminate other than as described below.

If the youngest Covered Person has not attained the Benefit Eligibility Age, benefit payments will not begin until the Rider Anniversary following the youngest Covered Person's attainment of the Benefit Eligibility Age. If the youngest Covered Person has attained the Benefit Eligibility Age, benefit payments will begin on the Rider Anniversary following the date the Accumulation Value is reduced to zero. The monthly benefit payments will be equal to one-twelfth of the Annual Benefit Amount. Such payments will continue until the date of first death of any Covered Person(s) for the Single Life Option, or until the date of death of the surviving Covered Person for the Spousal Life Option. We may, at our discretion, permit or require other payment frequencies or methods subject to our minimum amount per payment requirement.

If the Accumulation Value is reduced to zero on any day other than the Rider Anniversary and all Covered Person(s) are alive for the Single Life Option or one Covered Person is alive for the Spousal Life Option, we will pay you the Unused Annual Benefit Amount on the date the Accumulation Value is reduced to zero.

### **12. Maximum Maturity Date**

If your Accumulation Value is greater than zero and you have reached the maximum maturity date under the base contract, you have the option to exchange the Accumulation Value for lifetime payments equal to the Annual Benefit Amount in lieu of applying the Accumulation Value to one of the annuity payment options offered under the base contract.

### **13. Rider Fee**

After the Rider Issue Date, the rider fee will be deducted from the Accumulation Value on each Rider Anniversary. The rider fee is equal to the Rider Fee Percentage then in effect, multiplied by the Benefit Base. The applicable rider fee is based on the age of the youngest Covered Person on the Rider Issue Date. The rider fee is calculated and deducted after any applicable Roll-Up and addition of any Unused Annual Benefit Amount, but before any applicable Automatic Step-Up. Unless we agree otherwise, the rider fee will be deducted from the Fixed Account. If the Fixed Account value is insufficient, the fee will be deducted proportionally from each Indexed Account.

If you surrender the contract on a date other than a Rider Anniversary, we will deduct a proportional rider fee, based on the time elapsed in the Contract Year, from the amount paid upon surrender. If you cancel this rider, we will assess a proportional rider fee, based on the time elapsed in the Contract Year. Past rider fees will not be refunded. The rider fee will not be deducted after the Accumulation Value is reduced to zero.

The Rider Fee Percentage will vary depending on whether you elect the Single Life Option or Spousal Life Option and may vary depending on the age of the youngest Covered Person. In addition, we may increase the Rider Fee Percentage on any Automatic Step-Up Date, but the Rider Fee Percentage will never exceed the Maximum Rider Fee Percentage as shown in the rider specifications. Should there be an increase in the Rider Fee Percentage as a consequence of an Automatic Step-Up, we will notify you at least 30 days prior to each Automatic Step-Up Date. You can decline the Automatic Step-Up to avoid the fee increase by notifying us in writing no later than 7 days prior to the Automatic Step-Up Date. Such Automatic Step-Up will not go into effect, and the Automatic Step-Up feature will be suspended immediately. The Rider Fee Percentage will not change as a result of your decision to suspend the Automatic Step-Up. Once your Automatic Step-Up is suspended you will no longer receive Automatic Step-Ups, because the feature has been deactivated. You can re-activate the Automatic Step-Up feature any time by requesting to do so in writing. After we receive your written request for re-activation, the Automatic Step-Up feature will resume on the next Automatic Step-Up Date and the Rider Fee Percentage, then in effect, will apply.

**14. Termination of Rider**

Any of the following events will result in termination of the rider without value:

1. the date there is a change in any Covered Person;
2. the date of commencement of annuity payments under an annuity payment option as described in the base contract;
3. the date the contract, to which the rider is attached, terminates;
4. the date the owner elects, in writing, to terminate or cancel the rider after the Earliest Cancellation Date;
5. the date of death of any Covered Person under the Single Life Option, or the date of death of the surviving Covered Person under the Spousal Life Option.
6. the date you assign any rights or interest in this rider.

PHL Variable Insurance Company

*John H. Beers*

[Secretary]

SERFF Tracking Number: TPCI-126236821

State: Arkansas

Filing Company: PHL Variable Insurance Company

State Tracking Number: 43226

Company Tracking Number: ICC09EIA

TOI: A071 Individual Annuities - Special

Sub-TOI: A071.001 Equity Indexed

Product Name: Phoenix Index Select

Project Name/Number: /

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

AR certifications - 09EIA.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Statement of Variability

**Comments:**

**Attachments:**

SOV - 09EIA et al \_rev. 2-3\_.pdf

SOV - 09GMWB 12-10.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

AR letter.pdf

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** External Index Guideline  
Certification(s)

**Comments:**

**Attachments:**

AR EIA certifications - 09EIA.pdf

AR EIA hedging certification - 09EIA.pdf

AR EIA reserve certification - 09EIA.pdf

**ARKANSAS  
CERTIFICATION**

FORM NO.	<b>09EIA</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract</b>
FLESCH SCORE	<b>50.73</b>
FORM NO.	<b>09EIASP</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract Schedule Pages</b>
FLESCH SCORE	<b>60.17</b>
FORM NO.	<b>09MVA</b>
FORM TITLE	<b>Market Value Adjustment Amendment</b>
FLESCH SCORE	<b>50.86*</b>
FORM NO.	<b>09NHTIW</b>
FORM TITLE	<b>Waiver of Surrender Charge Amendment</b>
FLESCH SCORE	<b>50.23*</b>
FORM NO.	<b>09MNTH</b>
FORM TITLE	<b>Monthly Point-to-Point Indexed Account</b>
FLESCH SCORE	<b>55.57</b>
FORM NO.	<b>09MPTPH</b>
FORM TITLE	<b>Model Point-to-Point Indexed Account</b>
FLESCH SCORE	<b>59.20</b>
FORM NO.	<b>09MSL</b>
FORM TITLE	<b>Model Soft Landing Indexed Account</b>
FLESCH SCORE	<b>55.90</b>
FORM NO.	<b>09PTPH</b>
FORM TITLE	<b>Point-to-Point Indexed Account</b>
FLESCH SCORE	<b>62.47</b>
FORM NO.	<b>09RNBW</b>
FORM TITLE	<b>Rainbow Point-to-Point Indexed Account</b>
FLESCH SCORE	<b>57.46</b>
FORM NO.	<b>09SL</b>
FORM TITLE	<b>Soft Landing Indexed Account</b>
FLESCH SCORE	<b>55.45</b>
FORM NO.	<b>09TRIG</b>
FORM TITLE	<b>Performance Trigger Indexed Account</b>
FLESCH SCORE	<b>55.84</b>
FORM NO.	<b>09GMWB</b>
FORM TITLE	<b>Guaranteed Minimum Withdrawal Benefit Rider</b>
FLESCH SCORE	<b>50.85*</b>

\*This form was scored in conjunction with the base contract, form 09EIA

I hereby certify the following:

- To the best of my knowledge and belief, the above form(s) and submission comply with Reg. 19 and Reg. 49, as well as the other laws and regulations of the State of Arkansas.
- The attached forms comply with ACA 23-79-138 and Bulletin 11-88.

**PHL Variable Insurance Company**

Signature: Scott Zweig  
Name: **Scott Zweig**  
Title: **Compliance Consultant**  
Date: **8/10/2009**

## Statement of Variability

### Form 09EIA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIA (Contract)**. No change in variability will be made which in any way expands the scope of the wording being changed.

1. The number of days required for the right to return the contract in a replacement situation is bracketed to indicate that it may change depending on the requirements of the state where the contract is delivered.
2. The Company address, as well as the Customer Service telephone number, is bracketed to indicate that they may change in the future.
3. We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.
4. We have placed brackets around the following language in the description at the bottom of the first page of the contract to indicate that it may not appear:

“Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.”

If the market value adjustment feature is offered with this product, this language will appear. If the market value adjustment feature is not offered with this product, the language will not appear.

## Statement of Variability

### Form 09EIASP

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIASP (Contract Schedule Pages)**. No change in variability will be made which in any way expands the scope of the wording being changed.

### Page 3 – 09EIASP

**Owner:** The Owner's name will appear in this field.

**Oldest Owner's Age:** The current age of the oldest Owner will appear in this field

**Oldest Owner's Sex:** The oldest Owner's sex will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Contract Issue Date:** The date the contract is issued and the date from which Contract Years are measured, will appear in this field.

**Contract Maturity Date:** The date determined by the latest of: (a) the Contract Anniversary nearest the oldest Annuitant's Maximum Annuitant Annuitization Age, or (b) the Contract Anniversary nearest the Oldest Owner's Maximum Owner Annuitization Age.

**Annuitant:** The name of the Annuitant will appear in this field.

**Annuitant Age:** The current age of the Annuitant will appear in this field.

**Annuitant Sex:** The sex of the Annuitant will appear in this field.

We have bracketed the next 3 fields referencing a Joint Annuitant since they will not appear if there is only an individual Annuitant.

**Joint Annuitant:** The name of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Age:** The age of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Sex:** The sex of the Joint Annuitant, if any, will appear in this field.

**Beneficiary:** A reference a later portion of the schedule pages will appear in this field.

**Maximum Annuitant Annuitization Age:** The maximum age of an Annuitant used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Maximum Owner Annuitization Age:** The maximum age of an Owner used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Annuitization Value Threshold:** The Contract Anniversary used to determine the Annuitization Value under the contract will appear in this field. Should we change it, it would be for new issues only and could range from the 1<sup>st</sup> Contract Anniversary to the 10<sup>th</sup> Contract Anniversary.

**Minimum Withdrawal Amount:** The minimum amount that may be withdrawn from the contract upon each withdrawal will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$5,000.

**Minimum Single Premium:** The minimum amount that may be paid as a premium will appear in this field. Should we change this amount, it would be for new issues only and could range from \$5,000 to \$50,000.

**Maximum Single Premium:** The maximum premium amount that may be paid into the contract will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$50,000,000.

**Minimum Allocation Percentage:** the minimum percentage of the total premium that can be allocated to any Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Minimum Indexed Account Value:** the minimum amount that must be allocated to any Indexed Account selected will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$15,000.

**Free Withdrawal Amount Percentage:** The free withdrawal percentage will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Free Withdrawal Base:** the value used as the base for determining the free withdrawal amount will appear in this field. Should we change this, it would be for new issues only and could be either "Accumulation Value" or "Single Premium."

**Fixed Guaranteed Value Interest Rate:** the interest rate used in determining the Fixed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Indexed Guaranteed Value Interest Rate:** the interest rate used in determining the Indexed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Guaranteed Value Premium Factor:** the percentage used in determining the Total Guaranteed Value under this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 87.5% to 100%.

**Maximum Number of Indexed Accounts:** the maximum number of Indexed Accounts that may be selected at any time will appear in this field. Should we change this number, it would be for new issues only and could range from 1 to 15.

**Premium Bonus Qualification Period:** the period of time during which death of the Annuitant will result in the recapture of any Premium Bonus paid into the contract will appear in this field. Should we change this period of time it will be for new issues only and could range from 6 months to 5 years.

#### **Page 4 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Fixed Account Single Premium Allocation Percentage:** the percentage of the premium allocated to the Fixed Account at issue will appear in this field. This percentage is elected by the Owner at the time of application and could range from 0% to the Maximum Fixed Account Allocation Percentage (below.)

**Maximum Fixed Account Allocation Percentage:** the maximum percentage of the premium that can be allocated to the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Fixed Account Interest Rate:** the interest rate used in determining the growth of the Fixed Account will appear in this field. Should we change this percentage, it would be after the first Contract Year, and could range from the Guaranteed Minimum Fixed Account Interest Rate (below) to 15%.

**Guaranteed Minimum Fixed Account Interest Rate:** the guaranteed minimum interest rate for the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 3%.

**Indexed Account Premium Allocation Summary:** the names and premium allocation percentages of any Indexed Accounts selected by the Owner on the Contract Issue Date will appear in this field. There may be as few as one and as many as the Maximum Number of Indexed Accounts (described above.)

### **Page 5 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 6 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJIA:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 7 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year FTSE:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 8 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJ Euro Stoxx:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Soft Landing Indexed Account – 5 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model C:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, Nasdaq 100, DJIA, Russell 2000, EURO STOXX 50, FTSE 100, Nikkei 225, iShares Barclays Aggregate Bond Fund, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, iShares MSCI Hong Kong Index Fund, NYSE Arca Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model D:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, Nasdaq 100, DJIA, Russell 2000, EURO STOXX 50, FTSE 100, Nikkei 225, iShares Barclays Aggregate Bond Fund, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, iShares MSCI Hong Kong Index Fund, NYSE Arca Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should

this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

### **Model Point-to-Point Indexed Account – 1 Year Model A:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, Nasdaq 100, DJIA, Russell 2000, EURO STOXX 50, FTSE 100, Nikkei 225, iShares Barclays Aggregate Bond Fund, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, iShares MSCI Hong Kong Index Fund, NYSE Arca Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Point-to-Point Indexed Account – 1 Year Balanced Allocation:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, Nasdaq 100, DJIA, Russell 2000, EURO STOXX 50, FTSE 100, Nikkei 225, iShares Barclays Aggregate Bond Fund, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, iShares MSCI Hong Kong Index Fund, NYSE Arca Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Monthly Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Performance Trigger Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, Nasdaq 100, DJIA, Russell 2000, EURO STOXX 50, FTSE 100, Nikkei 225, iShares Barclays Aggregate Bond Fund, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, iShares MSCI Hong Kong Index Fund, NYSE Arca Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Rainbow Point-to-Point Indexed Account – 1 Year Rainbow F:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, Nasdaq 100, DJIA, Russell 2000, EURO STOXX 50, FTSE 100, Nikkei 225, iShares Barclays Aggregate Bond Fund, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, iShares MSCI Hong Kong Index Fund, NYSE Arca Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

#### **Page 18 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Premium Bonus Percentage:** the Premium Bonus percentage applicable to this contract, if any, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 40%. This percentage is only applied at the time of issue.

**Premium Bonus Amount:** the amount of the premium bonus applied to the contract will appear in this field. This amount will be the result of multiplying the Premium Bonus Percentage (above) by the Single Premium (above.)

**Premium Bonus Recapture Schedule:** The percentage of the Premium Bonus that we will recapture and the number of years from which it will be measured will appear in this table. Should we change this amount of time or percentage it would be for new issues only and could range from 0 to 10 years and 0% to 100%.

#### **Page 19 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Premium Tax rate:** the percentage based tax rate applicable to each premium payment, if any, will appear in this field. This entire field is bracketed to indicate that if there is no tax charge, the field will not appear.

**Surrender Charge Schedule:** The percentages used in determining the appropriate surrender charge will appear in this table. Different schedules may be offered with different versions of the product. We may offer

these varying surrender charge schedules concurrently. Should we change these years or percentages it would be for new issues of that version only and could range from 0 to 10 years and 0% to 19%.

**Page 20 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Beneficiary:** The name of the Beneficiary, as specified by the Owner, will appear in this field.

## Statement of Variability

### Form 09MVA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MVA (Market Value Adjustment Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09NHTIW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09NHTIW (Waiver of Surrender Charges Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

**Elimination Period:** The minimum period of time, in days, which an Owner must be confined to a Licensed Nursing Home for the Nursing Home Waiver to be exercised will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 0 to 365 days.

**Prior Confinement Period:** the period of time prior to the Issue Date which an Owner must not have been confined to a Licensed Nursing Home in order to be eligible for the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 30 days to 5 years.

**Nursing Home Period:** the length of time which must elapse from the Issue Date in order to be eligible to exercise the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Request Period:** the length of time, measured from the Owner's admission into the Licensed Nursing Home Facility, within which the request to exercise the benefit must be submitted to the Company will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Terminal Illness Period:** The length of the Terminal Illness Period, will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 1 month to 36 months.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MNTH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MNTH (Monthly Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MPTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MPTPH (Model Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MSL**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MSL (Model Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09PTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09PTPH (Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09RNBW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09RNBW (Rainbow Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09SL

This Statement of Variability sets forth the variable information which will appear in brackets in form **09SL (Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09TRIG

This Statement of Variability sets forth the variable information which will appear in brackets in form **09TRIG (Performance Trigger Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09GMWB**

**December 9, 2010**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09GMWB (Guaranteed Minimum Withdrawal Benefit Rider)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Contract Number:** The unique number for each contract will appear in this field.

**Rider Issue Date:** The date the rider is issued will appear in this field.

**Earliest Cancellation Date:** The date that the rider may be cancelled will appear in this field. Should we change this date, it would be for new issues only and could range from the Rider Issue Date to 5 years from the Rider Issue Date.

**GMWB Option:** The option the Owner chooses would appear in this field. They may choose either the Single Life Option or the Spousal Life Option.

**GMWB Version Indicator:** The appropriate indicator or rider name for the version selected will appear in this field.

**Youngest Covered Person's Age:** The age of the youngest Covered Person at issue will appear in this field.

**Rider Fee Percentage:** The percentage in effect on the Rider Issue Date, used to determine the rider fee, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 2.00%.

In the event that the Rider Fee Percentage varies by age, a table showing the age breakpoints and applicable fee percentages will appear. The ages are bracketed to indicate that they may change. Should we change them, it would be for new issues only and could range from 50 to 75 years of age. We reserve the right to show either a single fee or this table.

<b>Age of the Youngest Covered Person on the Rider Issue Date</b>	<b>[Rider Fee Percentage]</b>
[Less than 65	0.60%
65 or Older	0.65%]

**Maximum Rider Fee Percentage:** The maximum possible percentage used to determine the rider fee will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0.50% to 5.00%.

**Benefit Base on the Rider Issue Date:** If the Rider Issue Date is equal to the Contract Issue Date, the single premium, excluding any Premium Bonus, will appear in this field. If the Rider Issue Date is not equal to the Contract Issue Date, the Accumulation Value on the Rider Issue Date will appear in this field.

**Benefit Base Bonus Percentage:** The percentage used to determine the Benefit Base Bonus will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 40%.

**Maximum Benefit Base Percentage:** The maximum possible percentage used to determine the Benefit Base will appear in this field. Should we change this percentage, it would be for new issues only and could range from 100% to 1,000%.

**Automatic Step-Up Date:** The frequency of the Automatic Step-Up will appear in this field. Currently, Rider Anniversary will appear in this field.

**Benefit Base Multiplier:** The percentage used in the calculation to determine an increase to the Benefit Base will appear in this field. Should we change this percentage, it would be for new issues only and could range from 100% to 250%.

**Benefit Base Multiplier Minimum Age:** The Benefit Base Multiplier Minimum Age will appear in this field. Should we change this age, it would be for new issues only and could range from 60 to 80 years.

**Roll-Up Percentage:** The percentage used to determine the Roll-Up Amount will appear in this field. Should we change this percentage or number of years, it would be for new issues only and could range from 0% to 50% and 1 to 50 years.

Rider Year	Roll-Up Percentage
[1	0%
2	25%
3	0%
4	0%
5	0%
6	0%
7	0%
8	0%
9	0%
10+	0%]

**Roll-Up Period:** The duration during which the Benefit Base will increase on each Rider Anniversary will appear in this field. Should we change this, it would be for new issues only and could range from 1 to 20 years. One of the following two paragraphs will appear:

“[10] Rider Years measured from the Rider Issue Date.”

**OR**

“Later of [10] Rider Years, measured from the Rider Issue Date, or [10] Rider Years measured from the last Rider Anniversary on which an Automatic Step-Up occurred, not to exceed the Rider Anniversary following the date the youngest Covered Person attains the Maximum Roll-Up Age.”

**Maximum Roll-Up Age:** The age at which the Roll-Up ceases will appear in this field. Should we change this age, it would be for new issues only and could range from 60 to 115 years.

**Rolling Roll-Up Indicator:** An indicator identifying whether or not the Rolling Roll-Up feature is active will appear in this field. “Yes” or “No” will appear in this field.

**Benefit Eligibility Age:** The age at which the Covered Person becomes eligible for this benefit will appear in this field. This age will vary based on whether the Owner has chosen the Single Life

Option or the Spousal Life Option. Should we change this age, it would be for new issues only and could range from 50 to 85.

**Roll-Up Amount:** The method used to determine the Roll-Up Amount in **years 2+** will appear in this field. If the method used is simple interest, the two paragraphs listed below will appear:

“If an Automatic Step-Up has not occurred, the Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the Rider Date plus the Roll-Up Percentage multiplied by the premium payment received.

If an Automatic Step-Up has occurred, the Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the last Rider Anniversary on which an Automatic Step-Up occurred.”

If the method used is compound interest, the following paragraph will appear:

“The Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the prior Rider Anniversary.”

Presently, we intend to use simple interest. At no time will all three paragraphs appear together. Should we change this, it would be for new issues only.

**Annual Benefit Percentage:** The table used to determine the benefit percentage will appear in this field. It will be either the single life table or the spousal life table, depending on which option the Owner chooses. The age could range from 40 to 95 years and the percentages could range from 0% to 10%. Should we change this, it would be for new issues only.

**Unused Annual Benefit Amount Percentage:** The percentage of the unused Annual Benefit Amount that may be applied on each Rider Anniversary will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.



**Scott Zweig - State Compliance Consultant**  
Life & Annuity State Compliance Office  
One American Row Hartford, CT 06102-5056  
(860) 403-5951 Fax: (860) 403-7225  
Toll Free: 1-800-349-9267 (press 2, then 6)  
Email: Scott.Zweig@phoenixwm.com

August 11, 2009

Mr. Joe Musgrove  
Department of Insurance  
State of Arkansas  
1200 West Third Street  
Little Rock, Arkansas 72201

Re: **PHL Variable Insurance Company**  
NAIC #: 93548, FEIN #: 06-1045829

**For Approval Purposes**

Form 09EIA – Single Premium Deferred Equity Indexed Annuity Contract  
Form 09EIASP - Single Premium Deferred Equity Indexed Annuity Contract Schedule Pages  
Form 09MVA – Market Value Adjustment Amendment  
Form 09NHTIW – Waiver of Surrender Charge Amendment  
Form 09MNTH – Monthly Point-to-Point Indexed Account  
Form 09MPTPH – Model Point-to-Point Indexed Account  
Form 09MSL – Model Soft Landing Indexed Account  
Form 09PTPH - Point-to-Point Indexed Account  
Form 09RNBW – Rainbow Point-to-Point Indexed Account  
Form 09SL – Soft Landing Indexed Account  
Form 09TRIG – Performance Trigger Indexed Account  
Form 09GMWB – Guaranteed Minimum Withdrawal Benefit Rider

Dear Mr. Musgrove:

We are filing the above-referenced forms for approval in your jurisdiction. The forms are filed in accordance with the applicable statutes and regulations of your jurisdiction and are laser printed, subject only to minor variations in paper stock, color, fonts, duplexing, positioning and pagination. These forms are new and are not intended to replace existing forms. The forms will be effective on the date of approval. These forms will be marketed to the general public. They were approved by our domiciliary state of Connecticut for use outside of Connecticut effective August 11, 2009.

Contract form **(09EIA)**, a Single Premium Deferred Equity Indexed Annuity is designed to provide a series of periodic payments based on the Accumulation Value on the Maturity Date and the performance of various indexed and fixed accounts. At the time of issue, the premium amount and any applicable Premium Bonus will be applied to the contract and allocated in accordance with the premium allocation chosen at the time of application. This contract provides both fixed and indexed account options in which the client can allocate their premium. The fixed account will accumulate at a specified interest rate, while any chosen indexed accounts will grow based on the performance of those indexes over a specified period of time. At the end of that period, the performance of the index will be measured and based on that calculation an Index Credit may be applied to the Account Value. A negative Index Credit will never be applied to the contract.

This contract also provides for an additional credit, called a "Premium Bonus," to be applied to the Accumulation Value of the contract at issue. The amount of the Premium Bonus will be based on the amount of the premium payment and the applicable percentage shown on the schedule pages. In addition

to the ordinary case-specific information captured on schedule pages (**09EIASP**), information regarding the Premium Bonus and the various indexed accounts that are available with this product will also appear.

Form **09MVA**, a market value adjustment amendment, if issued with this contract, will provide a market value adjustment feature. There is no charge for this amendment and it is not an option selected at the time of application. The company may decide to offer or cease offering this feature for new issues at any time.

Form **09NHTIW**, a waiver of surrender charge amendment, if issued with this contract, will provide a waiver of surrender charges feature that may be applied if the Owner meets certain criteria. There is no charge for this amendment and it is not an option selected at the time of application. The company may decide to offer or cease offering this feature for new issues at any time.

There are seven additional rider forms included in this filing, specific to the indexed account feature of the base contract, which may be used with this product. Each form describes a particular indexed account crediting methodology that is used to determine the Index Credit that may be applied to the contract. These riders will be issued with the contract if an indexed account with the particular crediting methodology is offered at the time of issue. A list of those seven riders is included below. For more detailed information, please see the attachments included on the Form Schedule tab of this submission.

Form Number	Form Title
09MNTH	Monthly Point-to-Point Indexed Account
09MPTPH	Model Point-to-Point Indexed Account
09MSL	Model Soft Landing Indexed Account
09PTPH	Point-to-Point Indexed Account
09RNBW	Rainbow Point-to-Point Indexed Account
09SL	Soft Landing Indexed Account
09TRIG	Performance Trigger Indexed Account

This submission, including charges and other values, is for specimen purposes only. Other scenarios may generate additional text information in the specifications and tables section of the schedule pages. An actuarial memorandum is enclosed for these forms.

Form, **09GMWB**, a guaranteed minimum withdrawal benefit rider, will also be made available with this contract. It provides guaranteed withdrawals up to the Annual Benefit Amount each Rider Year following the Benefit Eligibility Date for the life of the Covered Person(s) regardless of the value of the base contract. There is an explicit charge for this rider based on the age of the Youngest Covered Person and the particular version of the rider selected.

Previously and subsequently approved riders, endorsements, amendments, addendums, insert and schedule pages may also be made available with this contract. Text ordinarily bracketed appears in the schedule pages and specification sections of the forms. See the attached Statement of Variability for a more complete description.

Any requisite fees and filing documents have been enclosed.

Your attention to this submission is appreciated. Should you have any questions regarding any of the materials in this filing, please do not hesitate to contact me at 1-860/403-5951, by fax at (860) 403-7225 or by e-mail at [scott.zweig@phoenixwm.com](mailto:scott.zweig@phoenixwm.com).

Sincerely,



Scott Zweig, State Compliance Consultant

**ARKANSAS  
CERTIFICATION**

FORM NO.	<b>09EIA</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract</b>
FORM NO.	<b>09EIASP</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract Schedule Pages</b>
FORM NO.	<b>09MVA</b>
FORM TITLE	<b>Market Value Adjustment Amendment</b>
FORM NO.	<b>09NHTIW</b>
FORM TITLE	<b>Waiver of Surrender Charge Amendment</b>
FORM NO.	<b>09MNTH</b>
FORM TITLE	<b>Monthly Point-to-Point Indexed Account</b>
FORM NO.	<b>09MPTPH</b>
FORM TITLE	<b>Model Point-to-Point Indexed Account</b>
FORM NO.	<b>09MSL</b>
FORM TITLE	<b>Model Soft Landing Indexed Account</b>
FORM NO.	<b>09PTPH</b>
FORM TITLE	<b>Point-to-Point Indexed Account</b>
FORM NO.	<b>09RNBW</b>
FORM TITLE	<b>Rainbow Point-to-Point Indexed Account</b>
FORM NO.	<b>09SL</b>
FORM TITLE	<b>Soft Landing Indexed Account</b>
FORM NO.	<b>09TRIG</b>
FORM TITLE	<b>Performance Trigger Indexed Account</b>
FORM NO.	<b>09GMWB</b>
FORM TITLE	<b>Guaranteed Minimum Withdrawal Benefit Rider</b>

I hereby certify the following:

To the best of my knowledge and belief:

- the above form(s) and submission complies with the External Indexed Contract Guidelines;
- the disclosure document is not deceptive, confusing or misleading and contains at least the items referenced in the "Disclosure and Advertising" section of the guidelines;
- this contract will not be solicited by any person who is not trained and qualified;

**PHL Variable Insurance Company**

*Jeanie Grasso Gagnon*

Signature: \_\_\_\_\_

Name: **Jeanie Gagnon**

Title: **Second Vice President, SEC & State Compliance**

Date: **8/20/2009**

# ARKANSAS CERTIFICATION

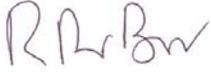
FORM NO.	<b>09EIA</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract</b>
FORM NO.	<b>09EIASP</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract Schedule Pages</b>
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FORM NO.	<b>09MSL</b>
FORM TITLE	<b>Model Soft Landing Indexed Account</b>
FORM NO.	<b>09PTPH</b>
FORM TITLE	<b>Point-to-Point Indexed Account</b>
FORM NO.	<b>09RNBW</b>
FORM TITLE	<b>Rainbow Point-to-Point Indexed Account</b>
FORM NO.	<b>09SL</b>
FORM TITLE	<b>Soft Landing Indexed Account</b>
FORM NO.	<b>09TRIG</b>
FORM TITLE	<b>Performance Trigger Indexed Account</b>
FORM NO.	<b>09GMWB</b>
FORM TITLE	<b>Guaranteed Minimum Withdrawal Benefit Rider</b>

I hereby certify the following:

To the best of my knowledge and belief:

- The company will establish and maintain a detailed file defining the system for hedging.

**PHL Variable Insurance Company**

Signature: 

Name: **R. Ross Bowen, CFA, FSA, MAAA**

Title: **Vice President and Actuary**

Date: **8/24/2009**

# ARKANSAS CERTIFICATION

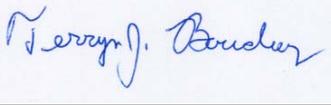
FORM NO.	<b>09EIA</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract</b>
FORM NO.	<b>09EIASP</b>
FORM TITLE	<b>Single Premium Deferred Equity Indexed Annuity Contract Schedule Pages</b>
FORM NO.	<b>09MVA</b>
FORM TITLE	<b>Market Value Adjustment Amendment</b>
FORM NO.	<b>09NHTIW</b>
FORM TITLE	<b>Waiver of Surrender Charge Amendment</b>
FORM NO.	<b>09MNTH</b>
FORM TITLE	<b>Monthly Point-to-Point Indexed Account</b>
FORM NO.	<b>09MPTPH</b>
FORM TITLE	<b>Model Point-to-Point Indexed Account</b>
FORM NO.	<b>09MSL</b>
FORM TITLE	<b>Model Soft Landing Indexed Account</b>
FORM NO.	<b>09PTPH</b>
FORM TITLE	<b>Point-to-Point Indexed Account</b>
FORM NO.	<b>09RNBW</b>
FORM TITLE	<b>Rainbow Point-to-Point Indexed Account</b>
FORM NO.	<b>09SL</b>
FORM TITLE	<b>Soft Landing Indexed Account</b>
FORM NO.	<b>09TRIG</b>
FORM TITLE	<b>Performance Trigger Indexed Account</b>
FORM NO.	<b>09GMWB</b>
FORM TITLE	<b>Guaranteed Minimum Withdrawal Benefit Rider</b>

I hereby certify the following:

To the best of my knowledge and belief:

- The company will address external-indexed contracts separately in the annual actuarial opinion and memorandum addressing each year the amount and type of assets held and the level of reserves and how developed;

**PHL Variable Insurance Company**

Signature: 

Name: **Terry J. Boucher, FSA, MAAA**  
Title: **Second Vice President and Actuary**  
Date: **8/24/2009**

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
 Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
 Company Tracking Number: ICC09EIA  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: Phoenix Index Select  
 Project Name/Number: /

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/04/2010	Supporting Document	Statement of Variability	12/10/2010	SOV - 09GMWB.pdf (Superseded) SOV - 09EIA et al _rev. 2-3_.pdf
12/11/2009	Supporting Document	Statement of Variability	02/04/2010	SOV - 09GMWB.pdf SOV - 09EIA et al _rev. 12-11_.pdf (Superseded)
12/08/2009	Supporting Document	Statement of Variability	12/11/2009	SOV - 09GMWB.pdf SOV - 09EIA et al _rev. 12-7_.pdf (Superseded)
08/19/2009	Supporting Document	Statement of Variability	12/08/2009	SOV - 09GMWB.pdf SOV - 09EIA et al.pdf (Superseded)
08/18/2009	Supporting Document	Statement of Variability	08/19/2009	SOV - 09GMWB.pdf SOV - 09EIA et al.pdf (Superseded)
08/10/2009	Supporting Document	Statement of Variability	08/18/2009	SOV - 09GMWB.pdf SOV - 09EIA et al.pdf (Superseded)
08/10/2009	Form	Single Premium Deferred Equity Indexed Annuity Contract Schedule	08/19/2009	09EIASP 8-10-09 FINAL clean.pdf (Superseded)

SERFF Tracking Number: TPCI-126236821 State: Arkansas  
Filing Company: PHL Variable Insurance Company State Tracking Number: 43226  
Company Tracking Number: ICC09EIA  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: Phoenix Index Select  
Project Name/Number: /

Page

08/10/2009	Form	Single Premium Deferred Equity Indexed Annuity Contract	08/18/2009	09EIA Final 8-10-09 clean.pdf (Superceded)
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**Statement of Variability**

**Form 09GMWB**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09GMWB (Guaranteed Minimum Withdrawal Benefit Rider)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Contract Number:** The unique number for each contract will appear in this field.

**Rider Issue Date:** The date the rider is issued will appear in this field.

**Earliest Cancellation Date:** The date that the rider may be cancelled will appear in this field. Should we change this date, it would be for new issues only and could range from the Rider Issue Date to 5 years from the Rider Issue Date.

**GMWB Option:** The option the Owner chooses would appear in this field. They may choose either the Single Life Option or the Spousal Life Option.

**GMWB Version Indicator:** The appropriate indicator or rider name for the version selected will appear in this field.

**Youngest Covered Person's Age:** The age of the youngest Covered Person at issue will appear in this field.

**Rider Fee Percentage:** The percentage in effect on the Rider Issue Date, used to determine the rider fee, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 2.00%.

In the event that the Rider Fee Percentage varies by age, a table showing the age breakpoints and applicable fee percentages will appear. The ages are bracketed to indicate that they may change. Should we change them, it would be for new issues only and could range from 50 to 75 years of age. We reserve the right to show either a single fee or this table.

<b>Age of the Youngest Covered Person on the Rider Issue Date</b>	<b>[Rider Fee Percentage]</b>
[Less than 65	0.60%
65 or Older	0.65%]

**Maximum Rider Fee Percentage:** The maximum possible percentage used to determine the rider fee will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0.50% to 5.00%.

**Benefit Base on the Rider Issue Date:** If the Rider Issue Date is equal to the Contract Issue Date, the single premium, excluding any Premium Bonus, will appear in this field. If the Rider Issue Date is not equal to the Contract Issue Date, the Accumulation Value on the Rider Issue Date will appear in this field.

**Benefit Base Bonus Percentage:** The percentage used to determine the Benefit Base Bonus will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 40%.

**Maximum Benefit Base Percentage:** The maximum possible percentage used to determine the Benefit Base will appear in this field. Should we change this percentage, it would be for new issues only and could range from 100% to 1,000%.

**Automatic Step-Up Date:** The frequency of the Automatic Step-Up will appear in this field. Currently, Rider Anniversary will appear in this field.

**Benefit Base Multiplier:** The percentage used in the calculation to determine an increase to the Benefit Base will appear in this field. Should we change this percentage, it would be for new issues only and could range from 100% to 250%.

**Benefit Base Multiplier Minimum Age:** The Benefit Base Multiplier Minimum Age will appear in this field. Should we change this age, it would be for new issues only and could range from 60 to 80 years.

**Roll-Up Percentage:** The percentage used to determine the Roll-Up Amount will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 15%.

**Roll-Up Period:** The duration during which the Benefit Base will increase on each Rider Anniversary will appear in this field. Should we change this, it would be for new issues only and could range from 10 to 20 years. One of the following two paragraphs will appear:

“[10] Rider Years measured from the Rider Issue Date.”

**OR**

“Later of [10] Rider Years, measured from the Rider Issue Date, or [10] Rider Years measured from the last Rider Anniversary on which an Automatic Step-Up occurred, not to exceed the Rider Anniversary following the date the youngest Covered Person attains the Maximum Roll-Up Age.”

**Maximum Roll-Up Age:** The age at which the Roll-Up ceases will appear in this field. Should we change this age, it would be for new issues only and could range from 60 to 115 years.

**Rolling Roll-Up Indicator:** An indicator identifying whether or not the Rolling Roll-Up feature is active will appear in this field. “Yes” or “No” will appear in this field.

**Benefit Eligibility Age:** The age at which the Covered Person becomes eligible for this benefit will appear in this field. This age will vary based on whether the Owner has chosen the Single Life Option or the Spousal Life Option. Should we change this age, it would be for new issues only and could range from 50 to 85.

**Roll-Up Amount:** The method used to determine the Roll-Up Amount in **years 2+** will appear in this field. If the method used is simple interest, the two paragraphs listed below will appear:

“If an Automatic Step-Up has not occurred, the Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the Rider Date plus the Roll-Up Percentage multiplied by the premium payment received.

If an Automatic Step-Up has occurred, the Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the last Rider Anniversary on which an Automatic Step-Up occurred.”

If the method used is compound interest, the following paragraph will appear:

“The Roll-Up Amount is equal to the Roll-Up Percentage multiplied by the Benefit Base on the prior Rider Anniversary.”

Presently, we intend to use simple interest. At no time will all three paragraphs appear together. Should we change this, it would be for new issues only.

**Annual Benefit Percentage:** The table used to determine the benefit percentage will appear in this field. It will be either the single life table or the spousal life table, depending on which option the Owner chooses. The age could range from 40 to 95 years and the percentages could range from 0% to 10%. Should we change this, it would be for new issues only.

**Unused Annual Benefit Amount Percentage:** The percentage of the unused Annual Benefit Amount that may be applied on each Rider Anniversary will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09EIA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIA (Contract)**. No change in variability will be made which in any way expands the scope of the wording being changed.

1. The number of days required for the right to return the contract in a replacement situation is bracketed to indicate that it may change depending on the requirements of the state where the contract is delivered.
2. The Company address, as well as the Customer Service telephone number, is bracketed to indicate that they may change in the future.
3. We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.
4. We have placed brackets around the following language in the description at the bottom of the first page of the contract to indicate that it may not appear:

“Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.”

If the market value adjustment feature is offered with this product, this language will appear. If the market value adjustment feature is not offered with this product, the language will not appear.

## Statement of Variability

### Form 09EIASP

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIASP (Contract Schedule Pages)**. No change in variability will be made which in any way expands the scope of the wording being changed.

### Page 3 – 09EIASP

**Owner:** The Owner's name will appear in this field.

**Oldest Owner's Age:** The current age of the oldest Owner will appear in this field

**Oldest Owner's Sex:** The oldest Owner's sex will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Contract Issue Date:** The date the contract is issued and the date from which Contract Years are measured, will appear in this field.

**Contract Maturity Date:** The date determined by the latest of: (a) the Contract Anniversary nearest the oldest Annuitant's Maximum Annuitant Annuitization Age, or (b) the Contract Anniversary nearest the Oldest Owner's Maximum Owner Annuitization Age.

**Annuitant:** The name of the Annuitant will appear in this field.

**Annuitant Age:** The current age of the Annuitant will appear in this field.

**Annuitant Sex:** The sex of the Annuitant will appear in this field.

We have bracketed the next 3 fields referencing a Joint Annuitant since they will not appear if there is only an individual Annuitant.

**Joint Annuitant:** The name of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Age:** The age of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Sex:** The sex of the Joint Annuitant, if any, will appear in this field.

**Beneficiary:** A reference a later portion of the schedule pages will appear in this field.

**Maximum Annuitant Annuitization Age:** The maximum age of an Annuitant used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Maximum Owner Annuitization Age:** The maximum age of an Owner used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Annuitization Value Threshold:** The Contract Anniversary used to determine the Annuitization Value under the contract will appear in this field. Should we change it, it would be for new issues only and could range from the 1<sup>st</sup> Contract Anniversary to the 10<sup>th</sup> Contract Anniversary.

**Minimum Withdrawal Amount:** The minimum amount that may be withdrawn from the contract upon each withdrawal will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$5,000.

**Minimum Single Premium:** The minimum amount that may be paid as a premium will appear in this field. Should we change this amount, it would be for new issues only and could range from \$5,000 to \$50,000.

**Maximum Single Premium:** The maximum premium amount that may be paid into the contract will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$50,000,000.

**Minimum Allocation Percentage:** the minimum percentage of the total premium that can be allocated to any Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Minimum Indexed Account Value:** the minimum amount that must be allocated to any Indexed Account selected will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$15,000.

**Free Withdrawal Amount Percentage:** The free withdrawal percentage will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Free Withdrawal Base:** the value used as the base for determining the free withdrawal amount will appear in this field. Should we change this, it would be for new issues only and could be either "Accumulation Value" or "Single Premium."

**Fixed Guaranteed Value Interest Rate:** the interest rate used in determining the Fixed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Indexed Guaranteed Value Interest Rate:** the interest rate used in determining the Indexed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Guaranteed Value Premium Factor:** the percentage used in determining the Total Guaranteed Value under this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 87.5% to 100%.

**Maximum Number of Indexed Accounts:** the maximum number of Indexed Accounts that may be selected at any time will appear in this field. Should we change this number, it would be for new issues only and could range from 1 to 15.

**Premium Bonus Qualification Period:** the period of time during which death of the Annuitant will result in the recapture of any Premium Bonus paid into the contract will appear in this field. Should we change this period of time it will be for new issues only and could range from 6 months to 5 years.

#### **Page 4 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Fixed Account Single Premium Allocation Percentage:** the percentage of the premium allocated to the Fixed Account at issue will appear in this field. This percentage is elected by the Owner at the time of application and could range from 0% to the Maximum Fixed Account Allocation Percentage (below.)

**Maximum Fixed Account Allocation Percentage:** the maximum percentage of the premium that can be allocated to the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Fixed Account Interest Rate:** the interest rate used in determining the growth of the Fixed Account will appear in this field. Should we change this percentage, it would be after the first Contract Year, and could range from the Guaranteed Minimum Fixed Account Interest Rate (below) to 15%.

**Guaranteed Minimum Fixed Account Interest Rate:** the guaranteed minimum interest rate for the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 3%.

**Indexed Account Premium Allocation Summary:** the names and premium allocation percentages of any Indexed Accounts selected by the Owner on the Contract Issue Date will appear in this field. There may be as few as one and as many as the Maximum Number of Indexed Accounts (described above.)

### **Page 5 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 6 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJIA:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 7 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year FTSE:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 8 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJ Euro Stoxx:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Soft Landing Indexed Account – 5 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model C:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model D:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should

this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

### **Model Point-to-Point Indexed Account – 1 Year Model A:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Point-to-Point Indexed Account – 1 Year Balanced Allocation:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Monthly Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Performance Trigger Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table **and the name of the particular index may vary based on availability**. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Rainbow Point-to-Point Indexed Account – 1 Year Rainbow F:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Premium Bonus Percentage:** the Premium Bonus percentage applicable to this contract, if any, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 40%. This percentage is only applied at the time of issue.

**Premium Bonus Amount:** the amount of the premium bonus applied to the contract will appear in this field. This amount will be the result of multiplying the Premium Bonus Percentage (above) by the Single Premium (above.)

**Premium Bonus Recapture Schedule:** The percentage of the Premium Bonus that we will recapture and the number of years from which it will be measured will appear in this table. Should we change this amount of time or percentage it would be for new issues only and could range from 0 to 10 years and 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Premium Tax rate:** the percentage based tax rate applicable to each premium payment, if any, will appear in this field. This entire field is bracketed to indicate that if there is no tax charge, the field will not appear.

**Surrender Charge Schedule:** The percentages used in determining the appropriate surrender charge will appear in this table. Different schedules may be offered with different versions of the product. We may offer these varying surrender charge schedules concurrently. Should we change these years or percentages it would be for new issues of that version only and could range from 0 to 10 years and 0% to 19%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Beneficiary:** The name of the Beneficiary, as specified by the Owner, will appear in this field.

## Statement of Variability

### Form 09MVA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MVA (Market Value Adjustment Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09NHTIW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09NHTIW (Waiver of Surrender Charges Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

**Elimination Period:** The minimum period of time, in days, which an Owner must be confined to a Licensed Nursing Home for the Nursing Home Waiver to be exercised will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 0 to 365 days.

**Prior Confinement Period:** the period of time prior to the Issue Date which an Owner must not have been confined to a Licensed Nursing Home in order to be eligible for the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 30 days to 5 years.

**Nursing Home Period:** the length of time which must elapse from the Issue Date in order to be eligible to exercise the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Request Period:** the length of time, measured from the Owner's admission into the Licensed Nursing Home Facility, within which the request to exercise the benefit must be submitted to the Company will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Terminal Illness Period:** The length of the Terminal Illness Period, will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 1 month to 36 months.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MNTH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MNTH (Monthly Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MPTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MPTPH (Model Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MSL**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MSL (Model Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## **Statement of Variability**

### **Form 09PTPH**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09PTPH (Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09RNBW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09RNBW (Rainbow Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09SL

This Statement of Variability sets forth the variable information which will appear in brackets in form **09SL (Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09TRIG

This Statement of Variability sets forth the variable information which will appear in brackets in form **09TRIG (Performance Trigger Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09EIA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIA (Contract)**. No change in variability will be made which in any way expands the scope of the wording being changed.

1. The number of days required for the right to return the contract in a replacement situation is bracketed to indicate that it may change depending on the requirements of the state where the contract is delivered.
2. The Company address, as well as the Customer Service telephone number, is bracketed to indicate that they may change in the future.
3. We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.
4. We have placed brackets around the following language in the description at the bottom of the first page of the contract to indicate that it may not appear:

“Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.”

If the market value adjustment feature is offered with this product, this language will appear. If the market value adjustment feature is not offered with this product, the language will not appear.

## Statement of Variability

### Form 09EIASP

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIASP (Contract Schedule Pages)**. No change in variability will be made which in any way expands the scope of the wording being changed.

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**Owner:** The Owner's name will appear in this field.

**Oldest Owner's Age:** The current age of the oldest Owner will appear in this field

**Oldest Owner's Sex:** The oldest Owner's sex will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Contract Issue Date:** The date the contract is issued and the date from which Contract Years are measured, will appear in this field.

**Contract Maturity Date:** The date determined by the latest of: (a) the Contract Anniversary nearest the oldest Annuitant's Maximum Annuitant Annuitization Age, or (b) the Contract Anniversary nearest the Oldest Owner's Maximum Owner Annuitization Age.

**Annuitant:** The name of the Annuitant will appear in this field.

**Annuitant Age:** The current age of the Annuitant will appear in this field.

**Annuitant Sex:** The sex of the Annuitant will appear in this field.

We have bracketed the next 3 fields referencing a Joint Annuitant since they will not appear if there is only an individual Annuitant.

**Joint Annuitant:** The name of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Age:** The age of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Sex:** The sex of the Joint Annuitant, if any, will appear in this field.

**Beneficiary:** A reference a later portion of the schedule pages will appear in this field.

**Maximum Annuitant Annuitization Age:** The maximum age of an Annuitant used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Maximum Owner Annuitization Age:** The maximum age of an Owner used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Annuitization Value Threshold:** The Contract Anniversary used to determine the Annuitization Value under the contract will appear in this field. Should we change it, it would be for new issues only and could range from the 1<sup>st</sup> Contract Anniversary to the 10<sup>th</sup> Contract Anniversary.

**Minimum Withdrawal Amount:** The minimum amount that may be withdrawn from the contract upon each withdrawal will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$5,000.

**Minimum Single Premium:** The minimum amount that may be paid as a premium will appear in this field. Should we change this amount, it would be for new issues only and could range from \$5,000 to \$50,000.

**Maximum Single Premium:** The maximum premium amount that may be paid into the contract will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$50,000,000.

**Minimum Allocation Percentage:** the minimum percentage of the total premium that can be allocated to any Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Minimum Indexed Account Value:** the minimum amount that must be allocated to any Indexed Account selected will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$15,000.

**Free Withdrawal Amount Percentage:** The free withdrawal percentage will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Free Withdrawal Base:** the value used as the base for determining the free withdrawal amount will appear in this field. Should we change this, it would be for new issues only and could be either "Accumulation Value" or "Single Premium."

**Fixed Guaranteed Value Interest Rate:** the interest rate used in determining the Fixed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Indexed Guaranteed Value Interest Rate:** the interest rate used in determining the Indexed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Guaranteed Value Premium Factor:** the percentage used in determining the Total Guaranteed Value under this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 87.5% to 100%.

**Maximum Number of Indexed Accounts:** the maximum number of Indexed Accounts that may be selected at any time will appear in this field. Should we change this number, it would be for new issues only and could range from 1 to 15.

**Premium Bonus Qualification Period:** the period of time during which death of the Annuitant will result in the recapture of any Premium Bonus paid into the contract will appear in this field. Should we change this period of time it will be for new issues only and could range from 6 months to 5 years.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Fixed Account Single Premium Allocation Percentage:** the percentage of the premium allocated to the Fixed Account at issue will appear in this field. This percentage is elected by the Owner at the time of application and could range from 0% to the Maximum Fixed Account Allocation Percentage (below.)

**Maximum Fixed Account Allocation Percentage:** the maximum percentage of the premium that can be allocated to the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Fixed Account Interest Rate:** the interest rate used in determining the growth of the Fixed Account will appear in this field. Should we change this percentage, it would be after the first Contract Year, and could range from the Guaranteed Minimum Fixed Account Interest Rate (below) to 15%.

**Guaranteed Minimum Fixed Account Interest Rate:** the guaranteed minimum interest rate for the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 3%.

**Indexed Account Premium Allocation Summary:** the names and premium allocation percentages of any Indexed Accounts selected by the Owner on the Contract Issue Date will appear in this field. There may be as few as one and as many as the Maximum Number of Indexed Accounts (described above.)

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJIA:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year FTSE:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJ Euro Stoxx:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Soft Landing Indexed Account – 5 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model C:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model D:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should

this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

### **Model Point-to-Point Indexed Account – 1 Year Model A:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Point-to-Point Indexed Account – 1 Year Balanced Allocation:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Monthly Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table and the name of the particular index may vary based on availability. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Performance Trigger Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table **and the name of the particular index may vary based on availability**. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Rainbow Point-to-Point Indexed Account – 1 Year Rainbow F:**

The name of the Indexed Account will appear at the top of this table and may be changed for marketing purposes. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the indices used could be any of the following: S&P 500, EAFE, NASDAQ 100, DJIA, Russell 2000, DJ Euro Stoxx 50, FTSE 100, Nikkei 225, Barclays Capital U.S. Aggregate Bond Index, Hang Seng, S&P 400, AMEX Hong Kong 30.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Premium Bonus Percentage:** the Premium Bonus percentage applicable to this contract, if any, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%. This percentage is only applied at the time of issue.

**Premium Bonus Amount:** the amount of the premium bonus applied to the contract will appear in this field. This amount will be the result of multiplying the Premium Bonus Percentage (above) by the Single Premium (above.)

**Premium Bonus Recapture Schedule:** The percentage of the Premium Bonus that we will recapture and the number of years from which it will be measured will appear in this table. Should we change this amount of time or percentage it would be for new issues only and could range from 0 to 10 years and 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Premium Tax rate:** the percentage based tax rate applicable to each premium payment, if any, will appear in this field. This entire field is bracketed to indicate that if there is no tax charge, the field will not appear.

**Surrender Charge Schedule:** The percentages used in determining the appropriate surrender charge will appear in this table. Different schedules may be offered with different versions of the product. We may offer these varying surrender charge schedules concurrently. Should we change these years or percentages it would be for new issues of that version only and could range from 0 to 10 years and 0% to 19%.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Beneficiary:** The name of the Beneficiary, as specified by the Owner, will appear in this field.

## Statement of Variability

### Form 09MVA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MVA (Market Value Adjustment Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09NHTIW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09NHTIW (Waiver of Surrender Charges Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

**Elimination Period:** The minimum period of time, in days, which an Owner must be confined to a Licensed Nursing Home for the Nursing Home Waiver to be exercised will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 0 to 365 days.

**Prior Confinement Period:** the period of time prior to the Issue Date which an Owner must not have been confined to a Licensed Nursing Home in order to be eligible for the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 30 days to 5 years.

**Nursing Home Period:** the length of time which must elapse from the Issue Date in order to be eligible to exercise the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Request Period:** the length of time, measured from the Owner's admission into the Licensed Nursing Home Facility, within which the request to exercise the benefit must be submitted to the Company will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Terminal Illness Period:** The length of the Terminal Illness Period, will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 1 month to 36 months.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MNTH**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MNTH (Monthly Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MPTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MPTPH (Model Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MSL**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MSL (Model Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09PTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09PTPH (Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09RNBW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09RNBW (Rainbow Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09SL

This Statement of Variability sets forth the variable information which will appear in brackets in form **09SL (Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09TRIG**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09TRIG (Performance Trigger Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09EIA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIA (Contract)**. No change in variability will be made which in any way expands the scope of the wording being changed.

1. The number of days required for the right to return the contract in a replacement situation is bracketed to indicate that it may change depending on the requirements of the state where the contract is delivered.
2. The Company address, as well as the Customer Service telephone number, is bracketed to indicate that they may change in the future.
3. We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.
4. We have placed brackets around the following language in the description at the bottom of the first page of the contract to indicate that it may not appear:

“Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.”

If the market value adjustment feature is offered with this product, this language will appear. If the market value adjustment feature is not offered with this product, the language will not appear.

## Statement of Variability

### Form 09EIASP

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIASP (Contract Schedule Pages)**. No change in variability will be made which in any way expands the scope of the wording being changed.

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**Owner:** The Owner's name will appear in this field.

**Oldest Owner's Age:** The current age of the oldest Owner will appear in this field

**Oldest Owner's Sex:** The oldest Owner's sex will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Contract Issue Date:** The date the contract is issued and the date from which Contract Years are measured, will appear in this field.

**Contract Maturity Date:** The date determined by the latest of: (a) the Contract Anniversary nearest the oldest Annuitant's Maximum Annuitant Annuitization Age, or (b) the Contract Anniversary nearest the Oldest Owner's Maximum Owner Annuitization Age.

**Annuitant:** The name of the Annuitant will appear in this field.

**Annuitant Age:** The current age of the Annuitant will appear in this field.

**Annuitant Sex:** The sex of the Annuitant will appear in this field.

We have bracketed the next 3 fields referencing a Joint Annuitant since they will not appear if there is only an individual Annuitant.

**Joint Annuitant:** The name of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Age:** The age of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Sex:** The sex of the Joint Annuitant, if any, will appear in this field.

**Beneficiary:** A reference a later portion of the schedule pages will appear in this field.

**Maximum Annuitant Annuitization Age:** The maximum age of an Annuitant used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Maximum Owner Annuitization Age:** The maximum age of an Owner used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Annuitization Value Threshold:** The Contract Anniversary used to determine the Annuitization Value under the contract will appear in this field. Should we change it, it would be for new issues only and could range from the 1<sup>st</sup> Contract Anniversary to the 10<sup>th</sup> Contract Anniversary.

**Minimum Withdrawal Amount:** The minimum amount that may be withdrawn from the contract upon each withdrawal will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$5,000.

**Minimum Single Premium:** The minimum amount that may be paid as a premium will appear in this field. Should we change this amount, it would be for new issues only and could range from \$5,000 to \$50,000.

**Maximum Single Premium:** The maximum premium amount that may be paid into the contract will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$50,000,000.

**Minimum Allocation Percentage:** the minimum percentage of the total premium that can be allocated to any Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Minimum Indexed Account Value:** the minimum amount that must be allocated to any Indexed Account selected will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$15,000.

**Free Withdrawal Amount Percentage:** The free withdrawal percentage will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Free Withdrawal Base:** the value used as the base for determining the free withdrawal amount will appear in this field. Should we change this, it would be for new issues only and could be either "Accumulation Value" or "Single Premium."

**Fixed Guaranteed Value Interest Rate:** the interest rate used in determining the Fixed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Indexed Guaranteed Value Interest Rate:** the interest rate used in determining the Indexed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Guaranteed Value Premium Factor:** the percentage used in determining the Total Guaranteed Value under this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 87.5% to 100%.

**Maximum Number of Indexed Accounts:** the maximum number of Indexed Accounts that may be selected at any time will appear in this field. Should we change this number, it would be for new issues only and could range from 1 to 15.

**Premium Bonus Qualification Period:** the period of time during which death of the Annuitant will result in the recapture of any Premium Bonus paid into the contract will appear in this field. Should we change this period of time it will be for new issues only and could range from 6 months to 5 years.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Fixed Account Single Premium Allocation Percentage:** the percentage of the premium allocated to the Fixed Account at issue will appear in this field. This percentage is elected by the Owner at the time of application and could range from 0% to the Maximum Fixed Account Allocation Percentage (below.)

**Maximum Fixed Account Allocation Percentage:** the maximum percentage of the premium that can be allocated to the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Fixed Account Interest Rate:** the interest rate used in determining the growth of the Fixed Account will appear in this field. Should we change this percentage, it would be after the first Contract Year, and could range from the Guaranteed Minimum Fixed Account Interest Rate (below) to 15%.

**Guaranteed Minimum Fixed Account Interest Rate:** the guaranteed minimum interest rate for the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 3%.

**Indexed Account Premium Allocation Summary:** the names and premium allocation percentages of any Indexed Accounts selected by the Owner on the Contract Issue Date will appear in this field. There may be as few as one and as many as the Maximum Number of Indexed Accounts (described above.)

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJIA:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year FTSE:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJ Euro Stoxx:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Soft Landing Indexed Account – 5 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model C:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000, DJ Euro Stoxx, FTSE.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model D:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000, DJ Euro Stoxx, FTSE.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

### **Model Point-to-Point Indexed Account – 1 Year Model A:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000, DJ Euro Stoxx, FTSE.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Model Point-to-Point Indexed Account – 1 Year Model E:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000, DJ Euro Stoxx, FTSE.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Monthly Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Performance Trigger Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

### **Rainbow Point-to-Point Indexed Account – 1 Year Rainbow F:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000, DJ Euro Stoxx, FTSE.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field. If this indexed account is not selected, N/A will appear in this field

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Premium Bonus Percentage:** the Premium Bonus percentage applicable to this contract, if any, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 40%. This percentage is only applied at the time of issue.

**Premium Bonus Amount:** the amount of the premium bonus applied to the contract will appear in this field. This amount will be the result of multiplying the Premium Bonus Percentage (above) by the Single Premium (above.)

**Premium Bonus Recapture Schedule:** The percentage of the Premium Bonus that we will recapture and the number of years from which it will be measured will appear in this table. Should we change this amount of time or percentage it would be for new issues only and could range from 0 to 10 years and 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Premium Tax rate:** the percentage based tax rate applicable to each premium payment, if any, will appear in this field. This entire field is bracketed to indicate that if there is no tax charge, the field will not appear.

**Surrender Charge Schedule:** The percentages used in determining the appropriate surrender charge will appear in this table. Should we change these years or percentages it would be for new issues only and could range from 0 to 10 years and 0% to 12%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Beneficiary:** The name of the Beneficiary, as specified by the Owner, will appear in this field.

## Statement of Variability

### Form 09MVA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MVA (Market Value Adjustment Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09NHTIW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09NHTIW (Waiver of Surrender Charges Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

**Elimination Period:** The minimum period of time, in days, which an Owner must be confined to a Licensed Nursing Home for the Nursing Home Waiver to be exercised will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 0 to 365 days.

**Prior Confinement Period:** the period of time prior to the Issue Date which an Owner must not have been confined to a Licensed Nursing Home in order to be eligible for the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 30 days to 5 years.

**Nursing Home Period:** the length of time which must elapse from the Issue Date in order to be eligible to exercise the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Request Period:** the length of time, measured from the Owner's admission into the Licensed Nursing Home Facility, within which the request to exercise the benefit must be submitted to the Company will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Terminal Illness Period:** The length of the Terminal Illness Period, will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 1 month to 36 months.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MNTH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MNTH (Monthly Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MPTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MPTPH (Model Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MSL**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MSL (Model Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## **Statement of Variability**

### **Form 09PTPH**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09PTPH (Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## **Statement of Variability**

### **Form 09RNBW**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09RNBW (Rainbow Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## **Statement of Variability**

### **Form 09SL**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09SL (Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09TRIG

This Statement of Variability sets forth the variable information which will appear in brackets in form **09TRIG (Performance Trigger Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09EIA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIA (Contract)**. No change in variability will be made which in any way expands the scope of the wording being changed.

1. The number of days required for the right to return the contract in a replacement situation is bracketed to indicate that it may change depending on the requirements of the state where the contract is delivered.
2. The Company address, as well as the Customer Service telephone number, is bracketed to indicate that they may change in the future.
3. We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.
4. We have placed brackets around the following language in the description at the bottom of the first page of the contract to indicate that it may not appear:

“Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.”

If the market value adjustment feature is offered with this product, this language will appear. If the market value adjustment feature is not offered with this product, the language will not appear.

## Statement of Variability

### Form 09EIASP

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIASP (Contract Schedule Pages)**. No change in variability will be made which in any way expands the scope of the wording being changed.

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**Owner:** The Owner's name will appear in this field.

**Oldest Owner's Age:** The current age of the oldest Owner will appear in this field

**Oldest Owner's Sex:** The oldest Owner's sex will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Contract Issue Date:** The date the contract is issued and the date from which Contract Years are measured, will appear in this field.

**Contract Maturity Date:** The date determined by the latest of: (a) the Contract Anniversary nearest the oldest Annuitant's Maximum Annuitant Annuitization Age, or (b) the Contract Anniversary nearest the Oldest Owner's Maximum Owner Annuitization Age.

**Annuitant:** The name of the Annuitant will appear in this field.

**Annuitant Age:** The current age of the Annuitant will appear in this field.

**Annuitant Sex:** The sex of the Annuitant will appear in this field.

We have bracketed the next 3 fields referencing a Joint Annuitant since they will not appear if there is only an individual Annuitant.

**Joint Annuitant:** The name of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Age:** The age of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Sex:** The sex of the Joint Annuitant, if any, will appear in this field.

**Beneficiary:** A reference a later portion of the schedule pages will appear in this field.

**Maximum Annuitant Annuitization Age:** The maximum age of an Annuitant used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Maximum Owner Annuitization Age:** The maximum age of an Owner used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Annuitization Value Threshold:** The Contract Anniversary used to determine the Annuitization Value under the contract will appear in this field. Should we change it, it would be for new issues only and could range from the 1<sup>st</sup> Contract Anniversary to the 10<sup>th</sup> Contract Anniversary.

**Minimum Withdrawal Amount:** The minimum amount that may be withdrawn from the contract upon each withdrawal will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$5,000.

**Minimum Single Premium:** The minimum amount that may be paid as a premium will appear in this field. Should we change this amount, it would be for new issues only and could range from \$5,000 to \$50,000.

**Maximum Single Premium:** The maximum premium amount that may be paid into the contract will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$50,000,000.

**Minimum Allocation Percentage:** the minimum percentage of the total premium that can be allocated to any Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Minimum Indexed Account Value:** the minimum amount that must be allocated to any Indexed Account selected will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$15,000.

**Free Withdrawal Amount Percentage:** The free withdrawal percentage will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Free Withdrawal Base:** the value used as the base for determining the free withdrawal amount will appear in this field. Should we change this, it would be for new issues only and could be either "Accumulation Value" or "Single Premium."

**Fixed Guaranteed Value Interest Rate:** the interest rate used in determining the Fixed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Indexed Guaranteed Value Interest Rate:** the interest rate used in determining the Indexed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Guaranteed Value Premium Factor:** the percentage used in determining the Total Guaranteed Value under this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 87.5% to 100%.

**Maximum Number of Indexed Accounts:** the maximum number of Indexed Accounts that may be selected at any time will appear in this field. Should we change this number, it would be for new issues only and could range from 1 to 15.

**Premium Bonus Qualification Period:** the period of time during which death of the Annuitant will result in the recapture of any Premium Bonus paid into the contract will appear in this field. Should we change this period of time it will be for new issues only and could range from 6 months to 5 years.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Fixed Account Single Premium Allocation Percentage:** the percentage of the premium allocated to the Fixed Account at issue will appear in this field. This percentage is elected by the Owner at the time of application and could range from 0% to the Maximum Fixed Account Allocation Percentage (below.)

**Maximum Fixed Account Allocation Percentage:** the maximum percentage of the premium that can be allocated to the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Fixed Account Interest Rate:** the interest rate used in determining the growth of the Fixed Account will appear in this field. Should we change this percentage, it would be after the first Contract Year, and could range from the Guaranteed Minimum Fixed Account Interest Rate (below) to 15%.

**Guaranteed Minimum Fixed Account Interest Rate:** the guaranteed minimum interest rate for the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 3%.

**Indexed Account Premium Allocation Summary:** the names and premium allocation percentages of any Indexed Accounts selected by the Owner on the Contract Issue Date will appear in this field. There may be as few as one and as many as the Maximum Number of Indexed Accounts (described above.)

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJIA:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year FTSE:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Soft Landing Indexed Account – 5 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model C:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Model Point-to-Point Indexed Account – 1 Year Model A:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Monthly Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Performance Trigger Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

#### **Page 14 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Premium Bonus Percentage:** the Premium Bonus percentage applicable to this contract, if any, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 40%. This percentage is only applied at the time of issue.

**Premium Bonus Amount:** the amount of the premium bonus applied to the contract will appear in this field. This amount will be the result of multiplying the Premium Bonus Percentage (above) by the Single Premium (above.)

**Premium Bonus Recapture Schedule:** The percentage of the Premium Bonus that we will recapture and the number of years from which it will be measured will appear in this table. Should we change this amount of time or percentage it would be for new issues only and could range from 0 to 10 years and 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Premium Tax rate:** the percentage based tax rate applicable to each premium payment, if any, will appear in this field. This entire field is bracketed to indicate that if there is no tax charge, the field will not appear.

**Surrender Charge Schedule:** The percentages used in determining the appropriate surrender charge will appear in this table. Should we change these years or percentages it would be for new issues only and could range from 0 to 10 years and 0% to 12%.

#### **Page 16 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Beneficiary:** The name of the Beneficiary, as specified by the Owner, will appear in this field.

## Statement of Variability

### Form 09MVA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MVA (Market Value Adjustment Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09NHTIW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09NHTIW (Waiver of Surrender Charges Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

**Elimination Period:** The minimum period of time, in days, which an Owner must be confined to a Licensed Nursing Home for the Nursing Home Waiver to be exercised will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 0 to 365 days.

**Prior Confinement Period:** the period of time prior to the Issue Date which an Owner must not have been confined to a Licensed Nursing Home in order to be eligible for the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 30 days to 5 years.

**Nursing Home Period:** the length of time which must elapse from the Issue Date in order to be eligible to exercise the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Request Period:** the length of time, measured from the Owner's admission into the Licensed Nursing Home Facility, within which the request to exercise the benefit must be submitted to the Company will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Terminal Illness Period:** The length of the Terminal Illness Period, will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 1 month to 36 months.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MNTH**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MNTH (Monthly Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MPTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MPTPH (Model Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MSL**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MSL (Model Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## **Statement of Variability**

### **Form 09PTPH**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09PTPH (Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09RNBW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09RNBW (Rainbow Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09SL

This Statement of Variability sets forth the variable information which will appear in brackets in form **09SL (Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09TRIG**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09TRIG (Performance Trigger Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09EIA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIA (Contract)**. No change in variability will be made which in any way expands the scope of the wording being changed.

1. The number of days required for the right to return the contract in a replacement situation is bracketed to indicate that it may change depending on the requirements of the state where the contract is delivered. This number will be 30 days, unless the state where the contract is delivered requires a longer period.
2. The State Insurance Department telephone number is bracketed to indicate that it will change depending on that state where this contract is delivered.
3. The Company address, as well as the Customer Service telephone number, is bracketed to indicate that they may change in the future.
4. We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.
5. We have placed brackets around the following language in the description at the bottom of the first page of the contract to indicate that it may not appear:

"Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered."

If the market value adjustment feature is offered with this product, this language will appear. If the market value adjustment feature is not offered with this product, the language will not appear.

## Statement of Variability

### Form 09EIASP

This Statement of Variability sets forth the variable information which will appear in brackets in form **09EIASP (Contract Schedule Pages)**. No change in variability will be made which in any way expands the scope of the wording being changed.

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**Owner:** The Owner's name will appear in this field.

**Oldest Owner's Age:** The current age of the oldest Owner will appear in this field

**Oldest Owner's Sex:** The oldest Owner's sex will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Contract Issue Date:** The date the contract is issued and the date from which Contract Years are measured, will appear in this field.

**Contract Maturity Date:** The date determined by the latest of: (a) the Contract Anniversary nearest the oldest Annuitant's Maximum Annuitant Annuitization Age, or (b) the Contract Anniversary nearest the Oldest Owner's Maximum Owner Annuitization Age.

**Annuitant:** The name of the Annuitant will appear in this field.

**Annuitant Age:** The current age of the Annuitant will appear in this field.

**Annuitant Sex:** The sex of the Annuitant will appear in this field.

We have bracketed the next 3 fields referencing a Joint Annuitant since they will not appear if there is only an individual Annuitant.

**Joint Annuitant:** The name of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Age:** The age of the Joint Annuitant, if any, will appear in this field.

**Joint Annuitant Sex:** The sex of the Joint Annuitant, if any, will appear in this field.

**Beneficiary:** A reference a later portion of the schedule pages will appear in this field.

**Maximum Annuitant Annuitization Age:** The maximum age of an Annuitant used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Maximum Owner Annuitization Age:** The maximum age of an Owner used in the determination of the maximum Maturity Date will appear in this field. Should we change this age, it would be for new issues only and could range from 80 to 115.

**Annuitization Value Threshold:** The Contract Anniversary used to determine the Annuitization Value under the contract will appear in this field. Should we change it, it would be for new issues only and could range from the 1<sup>st</sup> Contract Anniversary to the 10<sup>th</sup> Contract Anniversary.

**Minimum Withdrawal Amount:** The minimum amount that may be withdrawn from the contract upon each withdrawal will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$5,000.

**Minimum Single Premium:** The minimum amount that may be paid as a premium will appear in this field. Should we change this amount, it would be for new issues only and could range from \$5,000 to \$50,000.

**Maximum Single Premium:** The maximum premium amount that may be paid into the contract will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$50,000,000.

**Minimum Allocation Percentage:** the minimum percentage of the total premium that can be allocated to any Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Minimum Indexed Account Value:** the minimum amount that must be allocated to any Indexed Account selected will appear in this field. Should we change this amount, it would be for new issues only and could range from \$0 to \$15,000.

**Free Withdrawal Amount Percentage:** The free withdrawal percentage will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Free Withdrawal Base:** the value used as the base for determining the free withdrawal amount will appear in this field. Should we change this, it would be for new issues only and could be either "Accumulation Value" or "Single Premium."

**Fixed Guaranteed Value Interest Rate:** the interest rate used in determining the Fixed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Indexed Guaranteed Value Interest Rate:** the interest rate used in determining the Indexed Guaranteed Value will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 3%.

**Guaranteed Value Premium Factor:** the percentage used in determining the Total Guaranteed Value under this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 87.5% to 100%.

**Maximum Number of Indexed Accounts:** the maximum number of Indexed Accounts that may be selected at any time will appear in this field. Should we change this number, it would be for new issues only and could range from 1 to 15.

**Premium Bonus Qualification Period:** the period of time during which death of the Annuitant will result in the recapture of any Premium Bonus paid into the contract will appear in this field. Should we change this period of time it will be for new issues only and could range from 6 months to 5 years.

#### **Page 4 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Fixed Account Single Premium Allocation Percentage:** the percentage of the premium allocated to the Fixed Account at issue will appear in this field. This percentage is elected by the Owner at the time of application and could range from 0% to the Maximum Fixed Account Allocation Percentage (below.)

**Maximum Fixed Account Allocation Percentage:** the maximum percentage of the premium that can be allocated to the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 100%.

**Fixed Account Interest Rate:** the interest rate used in determining the growth of the Fixed Account will appear in this field. Should we change this percentage, it would be after the first Contract Year, and could range from the Guaranteed Minimum Fixed Account Interest Rate (below) to 15%.

**Guaranteed Minimum Fixed Account Interest Rate:** the guaranteed minimum interest rate for the Fixed Account will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 3%.

**Indexed Account Premium Allocation Summary:** the names and premium allocation percentages of any Indexed Accounts selected by the Owner on the Contract Issue Date will appear in this field. There may be as few as one and as many as the Maximum Number of Indexed Accounts (described above.)

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 6 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year DJIA:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

#### **Page 7 – 09EIASP**

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Point-to-Point Indexed Account – 1 Year FTSE:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Soft Landing Indexed Account – 5 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Model Soft Landing Indexed Account – 5 Year Model C:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Model Point-to-Point Indexed Account – 1 Year Model A:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index is assigned a corresponding percentage at the time of issue that will not change over the course of the Segment Duration. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

### **Monthly Point-to-Point Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Performance Trigger Indexed Account – 1 Year S&P 500:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer.

Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

#### **Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B:**

The name of the Indexed Account will appear at the top of this table. As long as this Indexed Account is available, this particular schedule page will appear. Should this Indexed Account no longer be available, this particular schedule page will no longer appear.

**Index or Model:** the name of the Index or Model will appear in this field. Each index and each percentage is determined at the time of issue and will not change over the course of the Segment Duration. The index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. The particular index names and associated percentages are bracketed to indicate that they may change. Should we change them, it would be for new issues only. The percentages could range from 0% to 100% and the models names could be any of the following: S&P 500, EAFE, NASDAQ, DJIA, Lehman Bond, Russell 2000.

**Segment Duration:** the length of the segment applicable to this Indexed Account will appear in this field and could range from 1 to 5 years.

**Premium Allocation:** the percentage of the premium allocated to this particular Indexed Account will appear in this field. This allocation percentage is elected by the Owner at the time of application and could range from 0% to 100%.

**Segment Maturity Date:** the date that this Segment matures will appear in this field.

**Soft Landing Duration:** if applicable with this Indexed Account, the length of the Soft Landing period will appear in this field and could range from 6 months to 24 months. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Cap:** the current index credit cap will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Index Spread:** the current index credit spread will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Participation Rate:** the current participation rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 10% to 100%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Trigger Rate:** the current performance trigger rate will appear in this field. This percentage is guaranteed only for the duration of the Indexed Account Segment selected at issue and may change upon renewal or transfer. Should this percentage change, it could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Index Credit:** the minimum index credit that can be applied to the contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 10%.

**Guaranteed Minimum Index Cap:** the minimum index credit cap that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 99,999%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Maximum Index Spread:** the maximum index spread that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Participation Rate:** the minimum participation rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 10% to 200%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

**Guaranteed Minimum Trigger Rate:** the minimum trigger rate that can be applied to this contract will appear in this field. Should we change this percentage, it would be for new issues only and could range from 1% to 20%. If this feature is not applicable with this Indexed Account, N/A will appear in this field.

The percentages listed in the footnote are bracketed to indicate that they may change. Currently, the index that performs the best over the Segment Duration will receive the highest percentage, the index that performs the second best will receive the second highest percentage and the index that performs the third best will receive the third highest percentage. Should we change this, it would be for new issues only and the percentages could range from 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Single Premium:** The single premium payment made to the contract will appear in this field.

**Premium Bonus Percentage:** the Premium Bonus percentage applicable to this contract, if any, will appear in this field. Should we change this percentage, it would be for new issues only and could range from 0% to 40%. This percentage is only applied at the time of issue.

**Premium Bonus Amount:** the amount of the premium bonus applied to the contract will appear in this field. This amount will be the result of multiplying the Premium Bonus Percentage (above) by the Single Premium (above.)

**Premium Bonus Recapture Schedule:** The percentage of the Premium Bonus that we will recapture and the number of years from which it will be measured will appear in this table. Should we change this amount of time or percentage it would be for new issues only and could range from 0 to 10 years and 0% to 100%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Premium Tax rate:** the percentage based tax rate applicable to each premium payment, if any, will appear in this field. This entire field is bracketed to indicate that if there is no tax charge, the field will not appear.

**Surrender Charge Schedule:** The percentages used in determining the appropriate surrender charge will appear in this table. Should we change these years or percentages it would be for new issues only and could range from 0 to 10 years and 0% to 12%.

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**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Beneficiary:** The name of the Beneficiary, as specified by the Owner, will appear in this field.

## Statement of Variability

### Form 09MVA

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MVA (Market Value Adjustment Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09NHTIW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09NHTIW (Waiver of Surrender Charges Amendment)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

**Elimination Period:** The minimum period of time, in days, which an Owner must be confined to a Licensed Nursing Home for the Nursing Home Waiver to be exercised will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 0 to 365 days.

**Prior Confinement Period:** the period of time prior to the Issue Date which an Owner must not have been confined to a Licensed Nursing Home in order to be eligible for the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 30 days to 5 years.

**Nursing Home Period:** the length of time which must elapse from the Issue Date in order to be eligible to exercise the Nursing Home Waiver will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Request Period:** the length of time, measured from the Owner's admission into the Licensed Nursing Home Facility, within which the request to exercise the benefit must be submitted to the Company will appear in this field. Should we change this length of time, it would be for new issues only and could range from 6 months to 5 years.

**Terminal Illness Period:** The length of the Terminal Illness Period, will appear in this field. Should we change the length of this period, it would be for new issues only and could range from 1 month to 36 months.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MNTH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MNTH (Monthly Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09MPTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MPTPH (Model Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

**Statement of Variability**

**Form 09MSL**

This Statement of Variability sets forth the variable information which will appear in brackets in form **09MSL (Model Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09PTPH

This Statement of Variability sets forth the variable information which will appear in brackets in form **09PTPH (Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09RNBW

This Statement of Variability sets forth the variable information which will appear in brackets in form **09RNBW (Rainbow Point to Point Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09SL

This Statement of Variability sets forth the variable information which will appear in brackets in form **09SL (Soft Landing Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

## Statement of Variability

### Form 09TRIG

This Statement of Variability sets forth the variable information which will appear in brackets in form **09TRIG (Performance Trigger Indexed Account)**. No change in variability will be made which in any way expands the scope of the wording being changed.

**Owner:** The Owner's name will appear in this field.

**Contract Number:** The unique number for each contract will appear in this field.

**Issue Date:** the date the rider is issued will appear in this field.

We have placed brackets around the Company officer signatures to indicate that the officer names may change in the future.

---

**SECTION 1: SCHEDULE PAGES**

---

Owner:	[John Doe]
Oldest Owner's Age:	[65]
Oldest Owner's Sex:	[Male]
Contract Number:	[13000000]
Single Premium:	[\$100,000]
Contract Issue Date:	[February 1, 2010]
Contract Maturity Date:	[February 1, 2060]
Annuitant:	[John Doe]
Annuitant's Age:	[65]
Annuitant's Sex:	[Male]
[Joint Annuitant:	[Jane Doe]
Joint Annuitant's Age:	[65]
Joint Annuitant's Sex:	[Female]
Beneficiary:	[As specified later in this Section 1]
Maximum Annuitant Annuitization Age:	[115]
Maximum Owner Annuitization Age:	[115]
Annuitization Value Threshold	[5 <sup>th</sup> Contract Anniversary]
Minimum Withdrawal Amount:	[\$500]
Minimum Single Premium:	[\$25,000]
Maximum Single Premium:	[\$2,000,000]
Minimum Allocation Percentage (any account):	[10%]
Minimum Indexed Account Value**:	[\$2,000]
Free Withdrawal Amount Percentage:	[10%]
Free Withdrawal Base:	[Accumulation Value]
Fixed Guaranteed Value Interest Rate**:	[1.00%]
Indexed Guaranteed Value Interest Rate**:	[2.00%]
Guaranteed Value Premium Factor:	[87.5%]
Maximum Number of Indexed Accounts**:	[10]
Premium Bonus Qualification Period:	[First 3 Contract Years]

\*\* These rates and values are guaranteed for the life of the contract.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**FIXED ACCOUNT INFORMATION**

Fixed Account Single Premium Allocation Percentage: [0%]  
Maximum Fixed Account Allocation Percentage: [25%]  
Fixed Account Interest Rate\*: [4.00%]  
Guaranteed Minimum Fixed Account Interest Rate: [0.00%]

\* This rate is guaranteed only for the first Contract Year.

**INDEXED ACCOUNT PREMIUM ALLOCATION SUMMARY**

[[Point-to-Point Indexed Account – 1 Year S&P 500]: [20%]  
[Point-to-Point Indexed Account – 1 Year DJIA]: [10%]  
[Point-to-Point Indexed Account – 1 Year FTSE]: [10%]  
[Soft Landing Indexed Account – 5 Year S&P 500]: [10%]  
[Model Soft Landing Indexed Account – 5 Year Model C]: [10%]  
[Model Point-to-Point Indexed Account – 1 Year Model A]: [10%]  
[Monthly Point-to-Point Indexed Account – 1 Year S&P 500]: [10%]  
[Performance Trigger Indexed Account – 1 Year S&P 500]: [10%]  
[Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B]: [10%]]

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS****[Point-to-Point Indexed Account – 1 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[20%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[8.00%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)****[Point-to-Point Indexed Account – 1 Year DJIA]**

<b>Index or Model</b>	[DJIA]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[99,999%]
<b>Index Spread*</b>	[9.00%]
<b>Participation Rate*</b>	[80%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[1.00%]
<b>Guaranteed Minimum Index Cap</b>	[999%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[60%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)****[Point-to-Point Indexed Account – 1 Year FTSE]**

<b>Index or Model</b>	[FTSE]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[7.00%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)****[Soft Landing Indexed Account – 5 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[5 Years]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2015]
<b>Soft Landing Duration</b>	[6 months]
<b>Index Cap*</b>	[80%]
<b>Index Spread*</b>	[10%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[20%]
<b>Guaranteed Maximum Index Spread</b>	[50%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)****[Model Soft Landing Indexed Account – 5 Year Model C]**

<b>Index or Model</b>	<b>*Model C: [[50%] [S&amp;P 500], [25%] [DJIA], [25%] [FTSE]]</b>
<b>Segment Duration</b>	[5 Years]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2015]
<b>Soft Landing Duration</b>	[6 months]
<b>Index Cap*</b>	[99,999%]
<b>Index Spread*</b>	[20%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[99.999%]
<b>Guaranteed Maximum Index Spread</b>	[50%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)****[Model Point-to-Point Indexed Account – 1 Year Model A]**

<b>Index or Model</b>	<b>*Model A: [[50%] [S&amp;P 500], [25%] [DJIA], [25%] [FTSE]]</b>
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[7.75%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Monthly Point-to-Point Indexed Account – 1 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[3.00%]
<b>Index Spread*</b>	[1.0%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[1%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)****[Performance Trigger Indexed Account – 1 Year S&P 500]**

<b>Index or Model</b>	[S&P 500]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[N/A]
<b>Index Spread*</b>	[N/A]
<b>Participation Rate*</b>	[N/A]
<b>Trigger Rate*</b>	[5.00%]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[N/A]
<b>Guaranteed Maximum Index Spread</b>	[N/A]
<b>Guaranteed Minimum Participation Rate</b>	[N/A]
<b>Guaranteed Minimum Trigger Rate</b>	[3.00%]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon re-allocation.

**SECTION 1: SCHEDULE PAGES (Cont'd)**

Owner: [John Doe]  
 Contract Number: [13000000]

**INDEXED ACCOUNTS (Continued)**

**[Rainbow Point-to-Point Indexed Account – 1 Year Rainbow B]**

Index or Model	Rainbow Model B**: [[S&P 500], [Russell 2000], [Euro Stoxx]; 1 <sup>st</sup> = [50%], 2 <sup>nd</sup> = [30%], 3 <sup>rd</sup> = [20%]]
<b>Segment Duration</b>	[1 Year]
<b>Premium Allocation</b>	[10%]
<b>Segment Maturity Date*</b>	[2/1/2011]
<b>Soft Landing Duration</b>	[N/A]
<b>Index Cap*</b>	[5.50%]
<b>Index Spread*</b>	[1.00%]
<b>Participation Rate*</b>	[90%]
<b>Trigger Rate*</b>	[N/A]
<b>Guaranteed Minimum Index Credit</b>	[0%]
<b>Guaranteed Minimum Index Cap</b>	[3.00%]
<b>Guaranteed Maximum Index Spread</b>	[10%]
<b>Guaranteed Minimum Participation Rate</b>	[50%]
<b>Guaranteed Minimum Trigger Rate</b>	[N/A]

\* These values are guaranteed for the Indexed Account Segment selected at issue. These values may change upon reallocation.

\*\*The component index with the highest Index Growth will be weighted at [50%]. The component index with the second highest Index Growth will be weighted at [30%]. The component index with the lowest Index Growth will be weighted at [20%].

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**PREMIUM BONUS**

Single Premium: [\$100,000]  
Premium Bonus Percentage: [8.00%]  
Premium Bonus Amount: [\$8,000]

**Premium Bonus Recapture Charge Schedule\***

Complete Contract Years	Premium Bonus Recapture Percentage
[0	100%
1	90%
2	80%
3	70%
4	60%
5	50%
6	40%
7	30%
8	20%
9	10%
10+	0%]

\* See Section 7 for a description of how this charge is determined.

---

**SECTION 1: SCHEDULE PAGES (Cont'd)**

---

Owner: [John Doe]  
Contract Number: [13000000]

**CONTRACT CHARGES**

[Premium Tax rate: 0.00% of Single Premium]

Surrender Charge: deducted in accordance with the following Surrender Charge Schedule:

**Surrender Charge Schedule\***

Complete Contract Years	Surrender Charge as a Percentage of Single Premium
[0	12%
1	11%
2	10%
3	9%
4	8%
5	7%
6	6%
7	4%
8	3%
9	2%
10+	0%]

\* See Section 7 for a description of how this charge is determined.

---

**SECTION 1: SCHEDULE PAGES** (continued)

---

Owner: [John Doe]  
Contract Number: [13000000]

**BENEFICIARY**

[Jack Doe]



PHOENIX

**PHL VARIABLE INSURANCE COMPANY**  
A Stock Company

The PHL Variable Insurance Company (“the Company”) agrees, subject to the conditions and provisions of this contract, to provide the benefits specified in this contract.

If the contract is in force on the Contract Maturity Date, we shall begin to pay a series of annuity payments automatically to the Owner beginning on the Contract Maturity Date for a period certain of 10 years and as long thereafter as the Annuitant lives, unless another Annuity Payment Option is elected. The amount of each annuity payment, as described in the Annuity Benefits section, will be based on the Annuitization Value on the Contract Maturity Date and the annuity payment factors.

We are issuing the contract in consideration of the application, if any, and our receipt of the Single Premium at our Annuity Operations Division. The provisions of this and the following pages and any attachments make up your contract.

**RIGHT TO RETURN THIS CONTRACT.** This contract may be returned within 10 days ([30] days for replacements) after you receive it for a refund of the Single Premium, excluding any Premium Bonus applied to the contract, less any withdrawals made under this contract as of the date of cancellation. This contract will be void from its beginning. You may return the contract by delivering or mailing it to us at the address below or by returning it to the agent or agency office through which it was delivered.

**PHL Variable Insurance Company**

[Annuity Operations Division  
PO Box 8027  
Boston, MA 02266-8027  
Telephone (800) 541-0171]

Signed for PHL Variable Insurance Company at [One American Row, Hartford, Connecticut 06115].

[ *Philip K Polk* ]

[ President ]

[ *John H. Beers* ]

[ Secretary ]

**READ YOUR CONTRACT CAREFULLY**

**It is a legal contract between the Owner and PHL Variable Insurance Company.**

The Accumulation Value will depend on amounts credited to the Fixed Account and the Indexed Accounts. The Accumulation Value may increase based on the interest credited to the Fixed Account and Index Credits applied to the Indexed Account(s) you selected. While Account Values for each Indexed Account are affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity index. [Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.] Withdrawals or surrenders may be subject to Surrender Charges and Premium Bonus Recapture Charges and taxes.

Single Premium Deferred Equity Indexed Annuity  
Nonparticipating – not eligible for dividends

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## SECTION 2: DEFINITIONS

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The term “**Account**” means an Indexed Account or a Fixed Account.

The term “**Account Value**” means the value available in each Account, before the application of any Premium Bonus Recapture Charge, Surrender Charge or Market Value Adjustment, if applicable.

The term “**Accumulation Value**” is equal to the sum of the Account Value of each of the Accounts.

The term “**Age**” means the age of the individual on his or her last birthday.

The term “**Annuitant**” or “**Joint Annuitant**” means the person or persons on whose continuation of life or lives the annuity benefit is based upon for this contract. The Annuitants are shown in the Schedule Pages when the contract is issued. There may be one or two Annuitants. Unless otherwise prohibited by the terms of this contract and any attachments, the Annuitant or Joint Annuitant may be changed prior to the Contract Maturity Date. There may, however, be income tax consequences.

The term “**Annuitization Value**” is the value available upon annuitization. If you elect to annuitize your contract prior to the Annuitization Value Threshold or you elect to annuitize your contract after the Annuitization Value Threshold and before the end of the Surrender Charge Period and your payment option is less than ten years, your annuity payments will be based on the Cash Surrender Value at the time of annuitization. If you elect to annuitize your contract after the Annuitization Value Threshold and before the end of the Surrender Charge Period and your annuity payment option is greater than or equal to ten years, or if you annuitize your contract after the end of the Surrender Charge Period, your annuity payments will be based on the greater of the Accumulation Value and the Total Guaranteed Value.

The term “**Beneficiary**” is as defined in Section 4.

The term “**Business Day**” means any day that we are open for business and the New York Stock Exchange is open for trading. We will deem each Business Day to end at the close of regularly scheduled trading of the New York Stock Exchange (currently 4:00 p.m. Eastern Time) on that day.

The term “**Cash Surrender Value**” is defined as the amount the Owner will receive upon surrender. The amount is equal to the Accumulation Value, less any applicable Premium Bonus Recapture Charges, less any applicable Surrender Charge, adjusted by any applicable Market Value Adjustment and taxes. This amount will never be less than the Total Guaranteed Value.

The term “**Contract Anniversary**” means the same day and month of each year as the Contract Issue Date following the Contract Issue Date. If the day does not exist in a month, the last day of the month will be used.

The term “**Contract Issue Date**” means the date this contract is issued and the date from which Contract Years are measured. The Contract Issue Date is shown on the Schedule Pages. The contract will begin in effect on the Contract Issue Date provided the Single Premium is received and the Owner is alive. The Contract Issue Date is also the start of the first Segment Duration.

The term “**Contract Maturity Date**” is the date annuity payments commence in the form of an Annuity Payment Option. The Contract Maturity Date is as shown on the Schedule Pages or as later changed. For further details see Section 16.

The term “**Contract Year**” means the 12-month period beginning on the Contract Issue Date and each 12-month period thereafter.

The term “**Gross Withdrawal**” means the amount deducted from the Accumulation Value as a consequence of your request for a withdrawal, including the requested amount, any applicable Premium Bonus Recapture Charges, any applicable Surrender Charges, any applicable Market Value Adjustment, and any applicable taxes.

The term “**Index**” means the measure used to determine the Index Credit for a particular Indexed Account. The Index used for a particular Indexed Account that is selected is shown on the Schedule Pages.

The term “**Indexed Account Segment**” (“Segment”) refers to any particular Indexed Account selected and its associated Segment Duration. Each time an allocation is made into an Indexed Account, a new Indexed Account Segment is created. For further details see Section 6.

The term “**Index Value**” means the published value of the Index, excluding any dividends that may be paid by the firms that comprise the Index. The Index Value on the Contract Issue Date, Contract Anniversaries, Segment Maturity Dates or Monthly Processing Dates will be the Index Value published as of the close of business on those dates. If an Index Value is not published on any particular day, the Index Value on the next business day will be used.

The term “**Maximum Annuitant Annuitization Age**” means the Annuitant’s age that determines the Maximum Maturity Date. For further details see Section 16.

The term “**Maximum Maturity Date**” means the Contract Anniversary nearest the oldest Annuitant’s Maximum Annuitant Annuitization Age or the oldest Owner’s Maximum Owner Annuitization Age, whichever is earlier.

The term “**Maximum Owner Annuitization Age**” means the Owner’s age that determines the Maximum Maturity Date. For further details see Section 16.

The term “**Monthly Processing Date**” means the same day of each month as the Contract Issue Date. If the day does not exist in a month, the first day of the next month will be used. If the first day of the next month falls on a non-business day, we will use the next business day.

The term “**Net Withdrawal**” means the payment you will receive as a consequence of your request for a withdrawal, provided sufficient Accumulation Value is available. The Net Withdrawal is equal to the Gross Withdrawal, adjusted by any applicable Market Value Adjustment, less any applicable Surrender Charges, Premium Bonus Recapture Charges and taxes.

The term “**Total Guaranteed Value**” means the minimum value your contract will provide as the Cash Surrender Value, death benefit or amount paid upon annuitization. For further details see Section 9.

The term “**Owner**” or “**Owners**” means the person, persons, or entity with ownership rights in the contract. The Owner is as shown on the Schedule Pages or as later changed. For further details see Section 4.

The term “**Premium Bonus**” means the amount that will be credited to the Account Value on the Contract Issue Date. For further details see Section 5.

The term “**Premium Bonus Percentage**” refers to the percentage used in calculating the Premium Bonus.

The term “**Premium Bonus Qualification Period**” means the period of time during which the Premium Bonus Recapture Charge will apply upon death, unless the Spousal Continuation option is in effect.

The term “**Segment Maturity Date**” refers to the business day on which each of the Indexed Account Segments matures. It is measured by the length of the applicable Segment, known as the Segment Duration (defined below.) The Segment Maturity Date is as shown on the Schedule Pages. For further details see Section 6.

The term “**Segment Duration**” means the length of time the funds must be invested in the Indexed Account Segment in order to calculate an Index Credit. For further details see Section 6.

The term “**spouse**” is as defined under Federal law and specifically does not currently include a Civil Union, Domestic Partner or a same-sex spouse under State law.

The terms “**we**” “**us**” and “**our**” refer to the Company.

The terms “**written request**” and “**written notice**” mean a request or notice we receive in writing at our Annuity Operations Division in a form satisfactory to us.

The terms “**you**” and “**your**” refer to the Owner(s) of this contract, as defined in Section 4, or the Joint Owners of this contract if a Joint Owner is named.

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### SECTION 3: ENTIRE CONTRACT

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This contract is an agreement between the Owner(s) and the Company. This contract and any attachments comprise the entire contract. The contract will be in effect on the Contract Issue Date provided the Single Premium is received and the Owner is alive. Any change in terms of this contract, as required to conform with law, must be signed by one of our executive officers and countersigned by another one of our executive officers. Any benefits payable under this contract are payable at our Annuity Operations Division. All paid-up annuity, surrender, and death benefits under this contract are not less than the minimum benefits required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, Model #805. Any additional amounts we credit to the contract will be treated as any other gain in the contract and may increase the paid-up annuity, cash surrender, and death benefits. Paid-up annuity, cash surrender benefits and death benefits will be reduced by any withdrawals.

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### SECTION 4: OWNER(S) AND BENEFICIARY(IES)

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#### **Owner(s)**

The Owner is the person, persons, or entity, with sole and absolute power to exercise all rights and privileges without the consent of any other party, except as otherwise provided by this contract or unless you provide otherwise by written notice. If there is more than one Owner, all Owners must consent to any changes. If no Owner is named, the Annuitant will be the Owner. Under contracts used with certain qualified plans or IRAs, the Owner must be the Annuitant. If the Owner is a non-natural person, any change to or the death of the Annuitant will be treated as the death of an Owner. Under certain circumstances, more than one Owner may be named. If an Owner dies, all rights vest equally in the surviving Owners. If any Owner dies prior to the Contract Maturity Date, the death benefit will be paid as provided in Section 10.

#### **Beneficiary(ies)**

The Beneficiary is the person who receives death benefits under this contract. If there is no surviving Beneficiary when the death benefit becomes payable in accordance with Section 10, the Owner will be the Beneficiary. If the Owner is not living, then the estate of the Owner will be the Beneficiary.

The Owner(s) and the Beneficiary will be as shown in the contract unless you change them or they are changed by the terms of this section.

#### **Changes**

While this contract is in effect, you may change the Beneficiary. You may also change the Owner or Annuitant with our consent. We reserve the right to request information regarding the relationship between any new Owner and the Annuitant. You may change Annuitant(s) or name a new Annuitant upon the death of the Annuitant prior to the Contract Maturity Date, except in cases in which the death of the Annuitant is treated as the death of the Owner. In a contract owned by a non-natural person, the death of the Annuitant is treated as the death of the Owner. If you do not name a new Annuitant, and the Owner is a natural person, the Owner will become the Annuitant.

A request to make any changes must be made by written request to our Annuity Operations Division. If there is more than one Owner, all Owners must sign the request. When we receive it, the change will be effective as of the date it was signed by the last Owner to sign, whether or not an Owner or Annuitant is then alive. The change, however, will be subject to any payments made (including claims paid) or other action taken by us before we received the notice at our Annuity Operations Division.

Your exercise of any rights will, to the extent thereof, assign, release, or surrender the interest of the Annuitant and all beneficiaries and Owners under this contract.

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## SECTION 5: PREMIUM AND ALLOCATION

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### **Premium**

The amount applied to this contract will be the Single Premium received, plus any applicable Premium Bonus, minus a deduction for any applicable tax including premium tax where applicable. The Single Premium as shown on the Schedule Pages, is payable at our Annuity Operations Division but may be given to an authorized agent for forwarding to our Annuity Operations Division. The Single Premium is due on the Contract Issue Date and may not be less than the Minimum Single Premium shown on the Schedule Pages. No benefit associated with any such Single Premium will be provided until it is actually received by us at our Annuity Operations Division, and only if received prior to the Contract Issue Date. The Single Premium may not exceed the Maximum Single Premium shown on the Schedule Pages without our prior home office approval.

### **Premium Bonus**

The Premium Bonus is the amount credited to the Account Value on the Contract Issue Date and is determined by multiplying the Single Premium by the applicable Premium Bonus Percentage shown on the Schedule Pages. The Premium Bonus is not considered premium. There will be a Premium Bonus Recapture Charge applied on surrender, withdrawals in excess of the Free Withdrawal Amount and death benefits paid during the Premium Bonus Qualification Period, unless the Spousal Continuation option is in effect. See Section 8 and Schedule Pages for additional information.

### **Tax**

A premium tax (or similar tax) may be required based on the laws of the state of delivery or the state where the Owner resides on the Contract Issue Date. The premium tax rate, if any, as of the Contract Issue Date, is shown on the Schedule Pages. This charge, if any, will be deducted either from the Single Premium or from the Accumulation Value if and when such tax is incurred by us. We will pay any premium tax due and will reimburse ourselves upon the earlier of withdrawal, surrender, payment of death proceeds or the Contract Maturity Date. On withdrawal, we will deduct a pro rata amount of the tax based upon the ratio of the amount withdrawn to the Accumulation Value.

### **Single Premium Allocation**

On the Contract Issue Date, the Single Premium will be allocated to the Fixed Account and Indexed Account(s) you elected, as shown on the Schedule Pages. All Single Premium allocations are subject to the Minimum Allocation Percentage and the Maximum Fixed Account Allocation Percentage shown on the Schedule Pages.

### **Separate Account**

Assets supporting our liabilities under this contract are held in a non-unitized separate account established under Connecticut law. The terms and values of the contract do not depend on the performance of the assets in the Separate Account. There are no discrete units in the Separate Account. All income, gains and losses, realized and unrealized, of the Separate Account are credited to or charged against the amounts placed in the Separate Account without reference to other income, gains and losses of our General Account. The assets of the Separate Account are owned solely by us and we are not a trustee with respect to such assets. These assets are not chargeable with liabilities arising out of any other business that we may conduct. The assets of the Separate Account will be valued at least as often as any contract benefits vary, but at least monthly.

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## SECTION 6: FIXED ACCOUNT, INDEXED ACCOUNTS

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### **Fixed Account**

The Fixed Account earns interest daily at the Fixed Account Interest Rate. The Fixed Account Interest Rate is set on the Contract Issue Date and on each Contract Anniversary. The rate is guaranteed for one year. The Fixed Account Interest Rate will never be less than the Guaranteed Minimum Fixed Account Interest Rate shown on the Schedule Pages. The Fixed Account Interest Rate for the first Contract Year is shown on the Schedule Pages. We have the right to impose a Maximum Fixed Account Allocation Percentage, limiting the total amount that can be allocated to the Fixed Account at any time. This rate is shown on the Schedule Pages. Fixed Account information is shown on the Schedule Pages.

On the Contract Issue Date, the Account Value of the Fixed Account is equal to the Fixed Account Single Premium Allocation Percentage multiplied by the Single Premium, plus any applicable Premium Bonus.

Thereafter, the Account Value for the Fixed Account equals:

1. the Account Value on the Contract Issue Date, plus
2. any interest credited, less
3. any reallocations from the Fixed Account, plus
4. any reallocations to the Fixed Account, less
5. any Gross Withdrawals from the Fixed Account.

### **Indexed Accounts**

This contract also provides for one or more Indexed Accounts. The Maximum Number of Indexed Accounts that may be selected is shown on the Schedule Pages. Funds can be reallocated from an Indexed Account to another Account on the Segment Maturity Date. Indexed Account information is shown on the Schedule Pages. We reserve the right to add additional Indexed Accounts, or cease offering one or more of the Indexed Accounts at any time. If the Index associated with an Indexed Account is no longer available or if the Index calculation is substantially changed, a suitable replacement Index will be used, subject to any required regulatory approval. We will notify you of the change.

On the Contract Issue Date, the Account Value of an Indexed Account is equal to the Premium Allocation multiplied by the Single Premium, plus any applicable Premium Bonus allocated to such Indexed Account.

On each Contract Anniversary, the Account Value for an Indexed Account equals:

1. the Account Value immediately preceding the Contract Anniversary, multiplied by the resulting value of  $(1 + \text{the applicable Index Credit})$ , less
2. any reallocations from the Indexed Account on that Contract Anniversary, plus
3. any reallocations to the Indexed Account on that Contract Anniversary, less
4. any Gross Withdrawals from the Indexed Account on that Contract Anniversary.

On any other date, the Account Value for an Indexed Account equals:

1. the Account Value for such Indexed Account on the preceding Contract Anniversary, less
2. any Gross Withdrawals from the applicable Indexed Account since the preceding Contract Anniversary.

For the first Contract Year, the Contract Issue Date is deemed to be the preceding Contract Anniversary for purposes of this calculation.

An Index Credit is calculated on each Segment Maturity Date according to the Indexed Accounts you elect and vests immediately. The Index Credit will never be less than the Guaranteed Minimum Index Credit shown on the Schedule Pages. Amounts surrendered or withdrawn prior to the Segment Maturity Date will not receive the Index Credit for that Segment.

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## SECTION 7: REALLOCATION

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### **Reallocation among Accounts**

Within 30 days prior to each Contract Anniversary or Segment Maturity Date, you may request a reallocation of your Account Value among the Accounts then available. Reallocation will be effective on the Contract Anniversary or Segment Maturity Date. Requests for reallocation must be received within 5 Business Days of the Contract Anniversary in a format satisfactory to us at our Annuity Operations Division prior to the Contract Anniversary for such requests to be effective. Funds can only be reallocated from the Fixed Account to an Indexed Account on Contract Anniversary. Funds can only be reallocated to the Fixed Account from an Indexed Account on the Segment Maturity Date. All reallocations are subject to the Minimum Allocation Percentage shown on the Schedule Pages.

Upon an allocation to an Account, a new Segment is created. Each Segment will have a Segment Maturity Date, which is the date on which the Index Credit is calculated and credited, if any. If the Segment Maturity Date occurs on a non-business day, the Index Credit will be calculated and credited on the next business day. Prior to the Segment Maturity Date you will be notified of your opportunity to create a new Segment. You may choose the same Account, provided that it is still available, or you may choose any other available Account.

If you do not notify us of any changes within 30 days prior to the Segment Maturity Date, we will automatically renew your Account Value of the matured Segment to the same Account, creating a new Segment, provided the Account is still available at that time. If your existing Account is no longer available or if automatically renewing your Account Value to the same Account would cause the Segment to mature beyond the Maximum Maturity Date, your Account Value will instead be allocated to the Fixed Account.

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## SECTION 8: WITHDRAWALS, SURRENDER, TERMINATION

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### **Withdrawals**

You may request a withdrawal from the Accumulation Value at any time prior to the Contract Maturity Date. Such withdrawals must be by written request and must include any tax withholding and information reporting data we may reasonably require. Premium Bonus Recapture Charges, Surrender Charges, Market Value Adjustments and taxes will be applied, if applicable, as described in this Section or any riders, endorsements or other forms issued in conjunction with this contract. The Account Value of each Account will be reduced proportionately by the Gross Withdrawal. The payment you will receive is the Net Withdrawal.

### **Free Withdrawal Amount**

In each Contract Year, you may withdraw a portion of your Accumulation Value free of any Surrender Charge, Premium Bonus Recapture Charge or Market Value Adjustment, if applicable. This portion is called the Free Withdrawal Amount. During the first Contract Year, the Free Withdrawal Amount is equal to the Free Withdrawal Base at the time of the first withdrawal multiplied by the Free Withdrawal Amount Percentage shown on the Schedule Pages. After the first Contract Year, the Free Withdrawal Amount is equal to the Free Withdrawal Base on the preceding Contract Anniversary multiplied by the Free Withdrawal Amount Percentage shown on the Schedule Pages.

### **Surrender**

You may request a withdrawal of the entire Accumulation Value at any time prior to the Contract Maturity Date; this is a surrender. Surrenders must be made by written request and include any tax withholding or information reporting data we may reasonably require. Surrender Charges, Market Value Adjustments, Premium Bonus Recapture Charges and taxes will be applied, if applicable, as described in this Section or any riders, endorsements or other forms issued in conjunction with this contract. The payment you will receive is the Cash Surrender Value. The Cash Surrender Value is an amount equal to the Accumulation Value, adjusted by any applicable Market Value Adjustment, less any applicable Surrender Charges, Premium Bonus Recapture Charges and taxes.

**Surrender Charge**

A Surrender Charge may apply to a withdrawal or surrender in excess of the Free Withdrawal Amount, depending on the date and amount of such withdrawal or surrender. The Surrender Charge schedule is specified on the Schedule Pages. The charge is calculated by multiplying the amount of the Single Premium being withdrawn or surrendered by the appropriate Surrender Charge Percentage shown on the Schedule Pages. After the application of any applicable Market Value Adjustment, Surrender Charges will be applied to the Accumulation Value withdrawn or surrendered in excess of the Free Withdrawal Amount. Surrender Charges will only be applied up to the Single Premium less any prior withdrawals on which a Surrender Charge was paid. Surrender Charges will be waived upon death.

**Premium Bonus Recapture Charge**

This charge is equal to the applicable Premium Bonus Recapture Charge Percentage shown on the Schedule Pages, multiplied by the Premium Bonus Amount associated with any withdrawal, surrender or death benefit. This charge will be applied on withdrawals and surrenders in excess of the Free Withdrawal Amount and any death benefits paid during the Premium Bonus Qualification Period, unless the Spousal Continuation option is in effect.

Surrender Charges and Premium Bonus Recapture Charges will not be applied if withdrawals in excess of the Free Withdrawal Amount are needed to meet Required Minimum Distribution (RMD) requirements for certain qualified contracts.

**Termination**

If the Accumulation Value becomes zero, the contract will immediately terminate, unless otherwise determined by an attached rider, amendment, or endorsement. We will mail a written notice to you at your most recent post office address on file at our Annuity Operations Division.

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**SECTION 9: TOTAL GUARANTEED VALUE**

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The Total Guaranteed Value is the minimum value your contract will provide as the Cash Surrender Value, death benefit or amount applied to an Annuity Payment Option on the Contract Maturity Date. It is composed of two parts: the Fixed Guaranteed Value, which corresponds to the values in the Fixed Account; and the Indexed Guaranteed Value, which corresponds to the values in the Indexed Accounts. The initial Total Guaranteed Value is equal to the Single Premium multiplied by the Guaranteed Value Premium Factor shown on the Schedule Pages.

Both the Fixed and Indexed Guaranteed Values accumulate at specific interest rates shown on the Schedule Pages. These interest rates are guaranteed for the life of the contract. The Fixed and Indexed Guaranteed Value Interest Rates, as well as the Guaranteed Value Premium Factor are shown on the Schedule Pages.

**Calculating the Fixed Guaranteed Value**

On the Contract Issue Date, the Fixed Guaranteed Value equals the Fixed Account Single Premium Allocation Percentage multiplied by the Single Premium, multiplied by the Guaranteed Value Premium Factor.

On any given day after the Contract Issue Date, the Fixed Guaranteed Value equals:

- (a) the Fixed Guaranteed Value on the previous day, plus
- (b) the amount of Indexed Guaranteed Value reallocated to the Fixed Guaranteed Value since the previous day, less
- (c) the amount of the Fixed Guaranteed Value reallocated to the Indexed Guaranteed Value since the previous day, less
- (d) net withdrawals corresponding to the Fixed Guaranteed Value since the previous day, plus
- (e) the daily interest credited at the Fixed Guaranteed Value Interest Rate.

**Calculating the Indexed Guaranteed Value**

On the Contract Issue Date, the Indexed Guaranteed Value equals the portion of the Single Premium allocated to the Indexed Account(s), excluding any Premium Bonus, multiplied by the Guaranteed Value Premium Factor.

On any given day after the Contract Issue Date, the Indexed Guaranteed Value equals:

- (a) the Indexed Guaranteed Value on the previous day, plus
- (b) the amount of Fixed Guaranteed Value reallocated to the Indexed Guaranteed Value since the previous day, less
- (c) the amount of the Indexed Guaranteed Value reallocated to the Fixed Guaranteed Value since the previous day, less
- (d) net withdrawals corresponding to the Indexed Guaranteed Value since the previous day, plus
- (e) the daily interest credited at the Indexed Guaranteed Value Interest Rate

**How Withdrawals Impact the Fixed and Indexed Guaranteed Values**

Any withdrawal you take will reduce your Total Guaranteed Value dollar for dollar by the amount of the net withdrawal. The reduction in the Fixed and Indexed Guaranteed Values will result in their proportions to the Total Guaranteed Value after the withdrawal being the same as their proportions to the Total Guaranteed Value before the withdrawal. The amount of the reduction for both the Fixed and Indexed Guaranteed Value will be determined by multiplying the net withdrawal amount by both the Fixed and Indexed Guaranteed Values prior to the withdrawal and then dividing each result by the Total Guaranteed Value prior to the withdrawal. This will produce the amount by which the Fixed and Indexed Guaranteed Values will each be reduced. The Total Guaranteed Value will never be less than zero.

**How Reallocations Impact the Fixed and Indexed Guaranteed Values**

Any reallocation of Account Value between the Fixed and Indexed Accounts will result in an adjustment of the Fixed and Indexed Guaranteed Values. The amount of the Fixed or Indexed Guaranteed Value reduction will be proportional to the amount of Account Value reallocated from either the Fixed or Indexed Account(s). The amount of the Fixed or Indexed Guaranteed Value reallocated to the receiving Account is equal to the reallocating Account's Guaranteed Value before the reallocation multiplied by the Account Value being reallocated, divided by the reallocating Account's Account Value before the reallocation.

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**SECTION 10: DEATH BENEFIT**

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The death benefit will be determined upon the death of any Owner. The death benefit is equal to the greater of the Accumulation Value or the Total Guaranteed Value as of the date of death. No Surrender Charge or Market Value Adjustment will be included in the death benefit calculation. However, there may be a Premium Bonus Recapture Charge if the death occurs within the Premium Bonus Qualification Period. No Index Credit will be applied if the death occurs prior to a Segment Maturity Date. The death benefits provided under this contract are not less than the minimum benefits required under the laws of the state where this contract is delivered or issued for delivery.

**Death Before Contract Maturity Date**

If the contract is held by a single Owner who dies before the Contract Maturity Date, we will pay the death benefit to the designated Beneficiary upon receipt of a certified death certificate, or any other proof acceptable to us. If there is more than one Owner and one of the Owners dies before the Contract Maturity Date, we will pay the death benefit to the surviving Owner(s), if any, who will be deemed to be the designated Beneficiary(s).

If the contract is owned by a non-natural person, such as a trust, and an Annuitant dies before the Contract Maturity Date, it is treated as the death of the Owner and the death benefit is paid to the Owner.

**Spousal Continuation Option**

If the spouse of a deceased Owner is the designated Beneficiary, the surviving spouse may elect to continue the contract as the new Owner. The spouse will become the Owner of the contract, with all the rights of the deceased Owner.

**Distribution at Death Requirements**

If the Owner dies before the Contract Maturity Date, the entire interest in the contract must be distributed within five (5) years after the date of death, and the Beneficiary may be required to elect new Accounts. In the alternative to payment within five (5) years, if any portion of the Owner's interest is payable to a designated Beneficiary, such Beneficiary may choose to take distributions over the life of such designated Beneficiary (or over a period not extending beyond the life expectancy of such Beneficiary) as long as these lifetime or life expectancy payments begin not later than one year after the date of death of the Owner and that Beneficiary may be required to elect new Accounts. If a lifetime or life expectancy payment option is not timely elected or the Beneficiary is a non-natural person, the entire death benefit will be distributed in a lump sum no later than five years after the date of death.

**Death On or After the Contract Maturity Date**

If an Owner dies on or after the Contract Maturity Date, any remaining annuity payments must be distributed at least as rapidly as under the method of distributions being used as of the date of death. These payments will be paid to the Beneficiary under the Annuity Payment Option in effect on the date of death. Payments to the Beneficiary or surviving Owner may not be deferred or otherwise extended.

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**SECTION 11: ASSIGNMENT**

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You may by written notice assign your interest in this contract, except as otherwise provided, without the consent of any person other than an irrevocable Beneficiary. Your interest, any interest of the Annuitant, and of any revocable Beneficiary shall be subject to the terms of the assignment. The notice of assignment must be filed with us at our Annuity Operations Division. When filed, it will bind us as of the date you sign it, subject to any payments made (including claims paid) or action taken by us before we received the written assignment at our Annuity Operations Division. In no event will we be responsible for the validity or sufficiency of any assignment. An assignee cannot change the Beneficiary, Owner or Annuitant. If an Owner assigns or pledges any portion of the value of a contract, that amount is treated as received under the contract at the time of the assignment or pledge. As an amount received, this portion is subject to current income taxation.

If this contract is issued in a qualified plan or an IRA, this contract is subject to assignment restrictions for federal income tax purposes. In such event, this contract shall not be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose.

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**SECTION 12: DEFERRAL OF DETERMINATIONS**

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We may postpone the processing of any withdrawals or surrender for up to six months from the date of request contingent upon approval by the insurance supervisory official in the jurisdiction in which this contract is issued.

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**SECTION 13: PROOF REQUIRED FOR PAYMENT**

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We may require proof of the correct Age of the Annuitant and Joint Annuitant, if any, before any annuity payments begin. We also have the right to require proof of the identity, Age, sex, and survival of any person entitled to any payment under this contract or upon whose life any payments depend.

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**SECTION 14: MISSTATEMENTS**

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If the Age or sex of the Annuitant or Joint Annuitant has been misstated in this contract, any benefits payable will be adjusted to the amount that the Accumulation Value would have purchased based on the Annuitant's or Joint Annuitant's correct Age and sex. Any overpayment(s) and underpayment(s) made by us will be charged or credited against future payments to be made under the contract. We will charge interest on any overpayments and credit interest on any underpayments at the effective annual rate of 6%.

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**SECTION 15: STATEMENT OF ACCOUNT**

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We will provide you a statement of account at least annually, or more frequently, without charge. The statement of account will include: the beginning and end dates of the current report period, the Accumulation Value at the beginning and end of the current report period, the Cash Surrender Value, the death benefit, transaction information, and withdrawals. The statement of account will show any other information required by the state or federal laws or regulations. The statement of account will be mailed to your most recent post office address on file at our Annuity Operations Division and will provide current information as of a date no more than four months prior to the date of the mailing.

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**SECTION 16: CONTRACT MATURITY DATE**

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Unless you specify otherwise, the Maturity Date for this contract will be set to the Maximum Maturity Date. You may, by written request, change your Contract Maturity Date at any time within 30 days prior to the Contract Maturity Date. The new Contract Maturity Date must be on or before the Maximum Maturity Date as defined in Section 2. If no change request is received by us, the Contract Maturity Date will be as shown in the Schedule Pages.

If this contract is issued in a qualified plan, it will continue to be considered tax qualified following a change in Contract Maturity Date, in accordance with the Internal Revenue Code.

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**SECTION 17: ANNUITY BENEFITS**

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On or before the Contract Maturity Date, you may elect any one of the Annuity Payment Options as described in Section 18. If no election is made, we may begin to pay a series of annuity payments automatically to the Owner beginning on the Contract Maturity Date of a period certain of 10 years and as long thereafter as the Annuitant lives. The amount of each annuity payment will be equal to the Annuitization Value as described in Section 2, less any applicable tax, divided by \$1,000 and then multiplied by the applicable annuity payment factors.

If the amount to be applied on the Contract Maturity Date would result in monthly payments of less than \$20, we shall have the right to pay such amount to you in one lump sum in lieu of providing such annuity. We also have the right to change the annuity payment frequency to annual if the monthly annuity payment would otherwise be less than \$20.

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**SECTION 18: ANNUITY PAYMENT OPTIONS**

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Election of an Annuity Payment Option must be made by written request. We reserve the right to require that the election of an Annuity Payment Option be in the form of a supplementary contract distributed by us reflecting the terms of the Annuity Payment Option elected. We have the right to require proof of Age and sex of any person on whose life payments depend, as well as proof of the continued survival of any such person. You may not change the Annuity Payment Option you elected after the first annuity payment is made. Where the election of an Annuity Payment Option is made by the Beneficiary of any death benefit payable under this contract, limited as described in Section 10, the term "Annuitant" as used below shall refer to such Beneficiary.

## **Calculation of Fixed Annuity Payments**

Under Annuity Payment Options A, B, D, E, F and G, a stream of fixed annuity payments is purchased on the Contract Maturity Date. The amount of the fixed annuity payment is equal to the Accumulation Value on the Contract Maturity Date, divided by \$1,000 and then multiplied by the appropriate factor for the payment option selected.

### **Option A – Life Annuity with Specified Period Certain**

A fixed payout annuity payable monthly while the Annuitant is living or, if later, the end of the specified period certain. The period certain may be specified as 10, 15, or 20 years. The period certain must be elected at the time this option is elected.

### **Option B – Non-Refund Life Annuity**

A fixed payout annuity payable monthly while the Annuitant is living and ending with the last Life payment due preceding the date of the Annuitant's death.

### **Option D – Joint and Survivorship Life Annuity**

A fixed payout annuity payable monthly while the Annuitant and the designated Joint Annuitant are living, and continuing thereafter during the lifetime of the survivor. The amount to be continued to the survivor is 100% of the joint annuity payment. The designated Joint Annuitant must be designated at the time this option is elected and must have an adjusted age of at least 40. The adjusted age is the person's age on his or her birthday nearest the Contract Maturity Date.

### **Option E – Installment Refund Life Annuity**

A fixed payout annuity payable monthly while the Annuitant is living or, if later, the date the annuity payments made under this option total an amount which refunds the entire amount applied under this option. If the Annuitant is not living when the final payment falls due, that payment will be limited to the amount which needs to be added to the payments already made to equal the entire amount applied under this option.

### **Option F – Joint and Survivorship Life Annuity with 10-Year Period Certain**

A fixed payout annuity payable monthly while either the Annuitant or designated Joint Annuitant is living, or if later, the end of 10 years. The designated Joint Annuitant must be designated at the time this option is elected and must have an adjusted age of at least 40 years. The adjusted age is the person's age on his or her birthday nearest the Contract Maturity Date.

### **Option G – Payments for a Specified Period**

Equal income installments for a specified period of years are paid and are not dependent on the continuation of a life whether the payee lives or dies. The period certain specified must be in whole numbers of years from 5 to 30.

### **Option H– Payments of a Specified Amount**

Equal income installments of a specified amount are paid until the principal sum remaining under this option from the amount applied is less than the amount of the installment. When that happens, the principal sum remaining will be paid as a final payment. The amount specified must provide for payments for a period of at least 5 years.

### **Other Options**

We may offer other payment options or alternative versions of the options listed above.

### TABLES OF FIXED ANNUITY PAYMENT OPTION FACTORS

The tables in this section show the guaranteed minimum monthly payments for Fixed Annuity Payment Options under Options A, B, D, E, and F, guaranteed fixed annuity payment rates are based on the 2000 Individual Annuity Mortality Table with a 10-year age setback and an interest rate of 2.5%. Under Option G and H, the interest rate is 1.5%.

If Our rates in effect on the Contract Maturity Date are more favorable, We will use those rates. Amounts for payment frequencies, periods or ages not shown will be furnished upon request. The term “age” as used in the tables refers to the actual age of the Annuitant on the Contract Maturity Date.

#### Fixed Annuity Payments under Option A – Life Annuity with Specified Period Certain Fixed Annuity Payments under Option B – Non-Refund Life Annuity Fixed Annuity Payments under Option E – Installment Refund Life Annuity

Age of Payee	Male					Female				
	Non-Refund Life	Life Annuity with Specified Period Certain			Installment Refund Life	Non-Refund Life	Life Annuity with Specified Period Certain			Installment Refund Life
		5-Year	10-Year	20-Year			5-Year	10-Year	20-Year	
40	\$2.90	\$2.90	\$2.89	\$2.89	\$2.85	\$2.79	\$2.79	\$2.79	\$2.78	\$2.76
45	3.05	3.05	3.05	3.03	2.99	2.92	2.92	2.92	2.91	2.88
50	3.24	3.24	3.24	3.21	3.15	3.08	3.08	3.08	3.06	3.02
55	3.49	3.48	3.47	3.42	3.35	3.28	3.28	3.28	3.25	3.20
60	3.79	3.79	3.76	3.67	3.58	3.54	3.54	3.53	3.48	3.41
65	4.18	4.17	4.13	3.97	3.87	3.87	3.87	3.85	3.76	3.68
70	4.69	4.67	4.61	4.30	4.24	4.31	4.30	4.26	4.09	4.01
75	5.40	5.36	5.21	4.63	4.68	4.90	4.88	4.81	4.45	4.44
80	6.38	6.28	5.97	4.92	5.24	5.73	5.68	5.51	4.80	4.98
85	7.73	7.49	6.82	5.12	5.93	6.94	6.81	6.41	5.07	5.67
90	9.61	9.04	7.70	5.22	6.78	8.73	8.38	7.42	5.21	6.55

#### Fixed Annuity Payments under Option D – Joint and Survivorship Life Annuity – 100% to Survivor

Female Age	Male Age										
	40	45	50	55	60	65	70	75	80	85	90
40	\$2.65	\$2.69	\$2.72	\$2.74	\$2.75	\$2.76	\$2.77	\$2.78	\$2.78	\$2.78	\$2.79
45	2.71	2.76	2.80	2.84	2.86	2.88	2.89	2.90	2.91	2.91	2.92
50	2.75	2.82	2.89	2.94	2.98	3.01	3.04	3.05	3.06	3.07	3.07
55	2.79	2.88	2.97	3.05	3.11	3.16	3.20	3.23	3.25	3.26	3.27
60	2.82	2.93	3.04	3.15	3.24	3.33	3.40	3.45	3.48	3.51	3.52
65	2.84	2.96	3.09	3.23	3.37	3.50	3.61	3.70	3.76	3.80	3.83
70	2.86	2.99	3.14	3.31	3.49	3.66	3.83	3.98	4.09	4.18	4.23
75	2.87	3.01	3.18	3.37	3.58	3.81	4.05	4.28	4.48	4.63	4.74
80	2.88	3.03	3.20	3.41	3.65	3.93	4.25	4.58	4.89	5.17	5.38
85	2.89	3.04	3.22	3.44	3.70	4.03	4.41	4.84	5.31	5.76	6.15
90	2.89	3.04	3.23	3.46	3.74	4.09	4.52	5.05	5.67	6.34	6.99

**Fixed Annuity Payments under Option F – Joint Survivor Life Annuity with 10 Year Period Certain – 100% to Survivor**

Female Age	Male Age										
	40	45	50	55	60	65	70	75	80	85	90
40	\$2.65	\$2.69	\$2.72	\$2.74	\$2.75	\$2.76	\$2.77	\$2.78	\$2.78	\$2.78	\$2.79
45	2.71	2.76	2.80	2.84	2.86	2.88	2.89	2.90	2.91	2.91	2.91
50	2.75	2.82	2.89	2.94	2.98	3.01	3.04	3.05	3.06	3.07	3.07
55	2.79	2.88	2.97	3.04	3.11	3.16	3.20	3.23	3.25	3.26	3.27
60	2.82	2.93	3.04	3.15	3.24	3.33	3.40	3.45	3.48	3.50	3.52
65	2.84	2.96	3.09	3.23	3.37	3.50	3.61	3.70	3.76	3.80	3.82
70	2.86	2.99	3.14	3.31	3.48	3.66	3.83	3.98	4.09	4.17	4.21
75	2.87	3.01	3.17	3.36	3.58	3.81	4.05	4.27	4.47	4.61	4.71
80	2.88	3.03	3.20	3.41	3.65	3.93	4.24	4.56	4.87	5.12	5.31
85	2.89	3.04	3.22	3.44	3.70	4.02	4.39	4.82	5.26	5.67	5.99
90	2.89	3.04	3.23	3.45	3.73	4.08	4.50	5.01	5.58	6.15	6.66

**Fixed Annuity Payments under Option G - Annuity for Specified Period**

Number of Years	Annual Installment	Monthly Installment
5	\$206.00	\$17.28
6	172.93	14.51
7	149.32	12.53
8	131.61	11.04
9	117.84	9.89
10	106.83	8.96
11	97.83	8.21
12	90.33	7.58
13	83.98	7.05
14	78.55	6.59
15	73.84	6.20
16	69.72	5.85
17	66.09	5.55
18	62.86	5.27
19	59.98	5.03
20	57.38	4.81
25	47.55	3.99
30	41.02	3.44

**The Accumulation Value will depend on amounts credited to the Fixed Account and the Indexed Accounts. The Accumulation Value may increase based on the interest credited to the Fixed Account and Index Credits applied to the Indexed Account(s) you selected. While Account Values for each Indexed Account are affected by the value of an outside index, the contract does not directly participate in any stock, bond or equity index. [Withdrawals or surrenders may be subject to a Market Value Adjustment, which may increase or decrease the amount withdrawn or surrendered.] Withdrawals or surrenders may be subject to Surrender Charges and Premium Bonus Recapture Charges and taxes.**

Single Premium Deferred Equity Indexed Annuity  
Nonparticipating – not eligible for dividends