

SERFF Tracking Number: MASS-126799686 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 46733
Company Tracking Number: ODYSSEY SELECT - MGIR
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Odyssey Select - MGIR
Project Name/Number: Odyssey Select - MGIR/Odyssey Select - MGIR

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: Odyssey Select - MGIR SERFF Tr Num: MASS-126799686 State: Arkansas
TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 46733
Variable Closed
Sub-TOI: A02I.002 Flexible Premium Co Tr Num: ODYSSEY SELECT - State Status: Approved-Closed
MGIR

Filing Type: Form

Reviewer(s): Linda Bird
Disposition Date: 09/13/2010
Authors: Diane Decoteau, Mary Ellen Smith, Amie Spaseff
Date Submitted: 09/08/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 12/01/2010
State Filing Description:

Implementation Date:

General Information

Project Name: Odyssey Select - MGIR
Project Number: Odyssey Select - MGIR
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 09/13/2010

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: 09/13/2010
Created By: Amie Spaseff
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Amie Spaseff

Filing Description:

RE: Massachusetts Mutual Life Insurance Company NAIC #65935; Group #435; TIN #04-1590850
Form #MUFA10-SCH-OS.1: Contract Schedule

The captioned form, which is submitted for your approval, is for use with our Individual Fixed Deferred Annuity Contract MUFA10 approved February 11, 2010 (State Tracking #44172), and will be issued to new contract owners only on a going forward basis.

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The captioned form will replace Contract Schedule MUFA10-SCH-OS which was also previously approved by your Department on February 11, 2010. Please be advised that no additional changes to the Contract Schedule have been made other than the modification described in the paragraph below and the new form number.

We have modified the Minimum Guaranteed Interest Rate on page 4A of the captioned form to reflect the initial rate, which will be determined at issue using the NAIC model index methodology, and then specifying the index methodology under which the rate will be redetermined beginning on the tenth Contract Anniversary and on every fifth Contract Anniversary thereafter. The original Contract Schedule approved provided a Minimum Guaranteed Interest Rate of 2.00% for the first ten years with redetermination beginning at the end of that period and every fifth Contract Anniversary thereafter with a 2.00% floor.

Enclosed is an actuarial memorandum which supports the Minimum Guaranteed Interest Rate change which will be administered in a non-discriminatory manner. In no event will the rate displayed cause the surrender values to be less than the non-forfeiture requirements of your state.

The material that is bracketed is intended to be illustrative and variable, and may be modified on a non-discriminatory basis. Please note that we have submitted a Description of Variable Provisions under the Supporting Documentation tab which pertains only to the submitted Contract Schedule and reflects the Minimum Guaranteed Interest Rate change noted above.

This revision has no impact on the Flesch Readability Score originally submitted as noted above.

At some point in the future, our Company may decide to change the policy print system that currently generates the above referenced contract document. In this event, it is our understanding that certain print functions pertaining to a new policy print system may slightly alter the appearance and pagination but not the text of the policy form.

If you have any questions regarding this filing, please call me at 1-800-234-5606, ext. 24866. We would appreciate approval of this form at your earliest convenience.

Amie Spaseff
Compliance Analyst

Company and Contact

Filing Contact Information

SERFF Tracking Number: MASS-126799686 State: Arkansas
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 Variable
 Product Name: Odyssey Select - MGIR
 Project Name/Number: Odyssey Select - MGIR/Odyssey Select - MGIR

Amie Spaseff, Compliance Assistant Aspaseff@MassMutual.com
 1295 State Street 800-234-5606 [Phone] 24866 [Ext]
 M258
 Springfield, MA 01111-0001

Filing Company Information

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 1295 State Street Group Code: 435 Company Type:
 MIP: M381 Group Name: State ID Number:
 Springfield, MA 01111 FEIN Number: 04-1590850
 (800) 767-1000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? Yes
 Fee Explanation: Retaliatory fee of \$75/form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$75.00	09/08/2010	39307378

SERFF Tracking Number: MASS-126799686 State: Arkansas
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 Company Tracking Number: ODYSSEY SELECT - MGIR
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: Odyssey Select - MGIR
 Project Name/Number: Odyssey Select - MGIR/Odyssey Select - MGIR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/13/2010	09/13/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Life & Annuity - Acturial Memo	Amie Spaseff	09/08/2010	09/08/2010

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Form Schedule

Lead Form Number: MUFA10-SCH-OS.1

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MUFA10-SCH-OS.1	Schedule Pages	Contract Schedule	Revised	Replaced Form #: MUFA10-SCH-OS Previous Filing #: 44172		_MUFA10-SCH-OS.1 Generic Schedule 9-Yr 12-10.pdf

CONTRACT SCHEDULE

Contract Number: [] **Latest Permitted Annuity Date:** [03/01/2065]

Issue Date: [03/01/2010] **Contract Schedule Date:** [03/01/2010]

Eligibility Date for Waiver of Surrender Charge: [03/01/2011]

Contract Owner: [John Doe]

Age and Sex: [35 Male]

Joint Contract Owner: [Jane Doe] [None]

Age and Sex: [35 Female]

Annuitant: [John Doe]

Age and Sex: [35 Male]

Joint Annuitant: [Jane Doe] [None]

Age and Sex: [35 Female]

Beneficiary: As designated by the Contract Owner at the Issue Date, or as otherwise changed or provided in accordance with this Contract.

Product Version: [MassMutual Odyssey SelectSM]

Current Interest Rates:

First Year Base Rate Plus Enhanced Rate:	[]%	Guaranteed Periods:	[One (1) year]
[Second Year Base Rate:	[]%		[One (1) year]]

Minimum Guaranteed Interest Rate:

- The initial Minimum Guaranteed Interest Rate is [1.00% - 3.00%]
- Beginning on the tenth (10th) Contract Anniversary, and on every fifth (5th) Contract Anniversary thereafter, the Minimum Guaranteed Interest Rate will be redetermined based on the following Index methodology:

1. For all Contracts with a Contract Anniversary Date from January 1 through June 30, the average five-year Constant Maturity Treasury rate reported by the Federal Reserve for the month of September of the preceding year, rounded up to the nearest one-quarter of a percent;

For all Contracts with a Contract Anniversary Date from July 1 through December 31, the average five-year Constant Maturity Treasury rate reported by the Federal Reserve for the month of March of the current year, rounded up to the nearest one-quarter of a percent;

2. Reduced by 1.25%;
3. Where the resulting interest rate is not less than 1.00% nor more than 3.00%.

If the Treasury Constant Maturity Series becomes unavailable, the Company will adopt a comparable index. If a comparable index is not available, the Company will replicate calculation of the Treasury Constant Maturity Series index based on U.S. Treasury Security coupon rates.

Initial Purchase Payment Received: [\$ XXXX.00]

PURCHASE PAYMENTS: The total of all Purchase Payments received in the first Contract Year must be at least [\$4,000] for qualified Contracts and [\$10,000] for non-qualified Contracts. This may consist of a monetary payment or a combination of a monetary payment and exchange/transfer paperwork for transferred assets. If the automatic investment plan option is elected in the first Contract Year, the minimum automatic investment plan Purchase Payment is the greater of \$50 or the amount necessary to meet the minimum initial Purchase Payment requirements of [\$4,000] for qualified Contracts and [\$10,000] for non-qualified Contracts. Subsequent Purchase Payments, if any, may be no less than [\$1,000] or, if the automatic investment plan option is elected, \$50.

[If this Contract is issued as a Non-ERISA Tax Sheltered Annuity (TSA), as part of a TSA exchange, the Company will allow partial or total transfers of a participant's interest in a Non-ERISA Tax-Sheltered Annuity (TSA) to this Contract. However, this Contract cannot be used for salary reduction contributions.]

PURCHASE PAYMENTS LIMITS: The maximum total Purchase Payments allowed are [\$1,500,000]. Purchase Payments above this amount must be pre-approved by the Company. The Company reserves the right to limit any Purchase Payments made after the Initial Purchase Payment to a maximum of [\$100,000].

CREDITED INTEREST RATES: The interest rates credited to the Initial Purchase Payment Received and the period for which they are guaranteed are shown on the first page of the Contract Schedule as the Current Interest Rates and the Guaranteed Periods.

For each Purchase Payment received, interest will be credited at a fixed interest base rate determined by the Company which is guaranteed for [two (2) years] from receipt of the Purchase Payment.

After expiration of the [two-year] base rate guarantee for each Purchase Payment received, interest will be credited at a renewal rate and for a period to be determined by the Company.

The Company may also credit a one-year enhanced rate to any Purchase Payment received within the first [four (4) Contract Years]. Enhanced rates are offered at the Company's discretion and may be discontinued at any time. Enhanced rates will not be offered in Contract Years [five (5)] and thereafter.

MINIMUM PARTIAL WITHDRAWAL AMOUNT: [\$250]

MINIMUM CONTRACT VALUE AFTER PARTIAL WITHDRAWAL: [\$3,000], provided that no Annuity Option is in effect at that time. The Company reserves the right to terminate this Contract and return the Contract Value if, after a partial withdrawal, the minimum Contract Value requirements are not met.

CURRENT NUMBER OF PARTIAL WITHDRAWALS PERMITTED: [Thirteen (13)] per Contract Year.

ANNUAL CONTRACT MAINTENANCE CHARGE: Currently, an Annual Contract Maintenance Charge [is not assessed under this Contract]. We reserve the right to deduct an Annual Contract Maintenance Charge of up to \$50.00 from the Contract Value each Contract Year.

ADDITIONAL STATUS REPORT CHARGE: The maximum Additional Status Report Charge that may be assessed is \$25.00 for each additional status report requested.

SURRENDER CHARGE: A Surrender Charge may be assessed against the amount of the Contract Value withdrawn [or applied to Annuity Option G]. The charge is calculated at the time of each withdrawal or annuitization, as applicable, based on the Surrender Charge Schedule. [The Surrender Charge only applies to Annuity Option G if the Period Certain is less than ten (10) years.]

A Surrender Charge will be assessed against the amount of Contract Value withdrawn for partial and total withdrawals made in excess of any Free Withdrawal Amounts during the Contract Years that a Surrender Charge is applicable as shown in the Surrender Charge Schedule. A Surrender Charge is deducted from the remaining Contract Value, if any, or if the Contract Value is insufficient, from the withdrawal amount.

SURRENDER CHARGE SCHEDULE

[Contract Year of Withdrawal:	1	2	3	4	5	6	7	8	9	10	and thereafter
Surrender Charge % of Contract Value:	8	8	7	6	5	4	3	2	1	0]	

FREE WITHDRAWAL AMOUNTS: Free Withdrawal Amounts are permitted during each Contract Year without the application of a Surrender Charge.

During the first Contract Year, the Contract Owner may withdraw as Free Withdrawal Amounts the Required Minimum Distribution (RMD) calculated under this Contract or up to a total of ten percent (10%) of the Contract Value, whichever is greater, determined as of the date a Written Request for such withdrawal is received at our Service Center. Any additional Purchase Payments made in the first Contract Year after the initial Free Withdrawal is taken will not be included in the calculation of the Free Withdrawal until the next Contract Anniversary.

During each subsequent Contract Year, the Contract Owner may withdraw as Free Withdrawal Amounts the Required Minimum Distribution (RMD) calculated under this Contract or up to a total of ten percent (10%) of the Contract Value, whichever is greater, as determined at the end of the last business day of the previous Contract Year. Any additional Purchase Payments made in the same Contract Year any Free Withdrawal is taken will not be included in the calculation of the Free Withdrawal until the next Contract Anniversary.

To qualify as Free Withdrawal Amounts, Required Minimum Distributions (RMD) under this Contract are subject to the following conditions:

- The RMD amount must be calculated using only the assets held under this Contract;
- The RMD must be for the current calendar year; and
- In any one Contract Year, RMD withdrawals for only a single calendar year can be taken.

Any unused Free Withdrawal Amounts during any particular Contract Year may not be carried over to the succeeding Contract Year.

Free Withdrawal Amounts are subject to the Minimum Contract Value After Partial Withdrawal requirements as shown in this Contract Schedule.

A Surrender Charge will not be assessed for any withdrawal(s) taken for redemption of excess contributions from qualified plans as those terms are defined in the Internal Revenue Code of 1986, as amended and the regulations thereunder.

ANNUITY GUIDELINE PARAMETERS:

1. The Contract Owner can elect to annuitize earlier than the Latest Permitted Annuity Date shown on this Contract Schedule; however any [partial or] total annuitization cannot be earlier than [five (5)] years after the Issue Date.
2. The Latest Permitted Annuity Date shown on this Contract Schedule is the later of:
 - (a) ten (10) years after the Issue Date; or
 - (b) the ninetieth (90th) birthday of either the Annuitant, the Joint Annuitant, the Contract Owner, or the Joint Contract Owner whichever occurs first.
3. If the amount to be applied under an Annuity Option is less than [\$10,000] for a full annuitization, the Company reserves the right to pay the amount in a lump sum. If any Annuity Payment is less than \$100, the Company reserves the right to change the payment basis to equivalent quarterly, semi-annual, or annual Annuity Payments or to provide an equivalent cash lump sum. [The Company reserves the right to limit the number of partial annuitizations to a maximum of one (1) per Contract Year.]
4. The Annuity Date must be the 1st through the 28th day of the month.

RIDERS:

[Nursing Home and Hospital Withdrawal Benefit Rider]
[Terminal Illness Withdrawal Benefit Rider]
[Individual Retirement Annuity Rider]
[Roth Individual Retirement Annuity Rider]
[SIMPLE Individual Retirement Annuity Rider]
[Qualified Plan Rider]
[Non-ERISA Tax Sheltered Annuity Rider]
[Governmental 457(b) Deferred Compensation Plan Rider]
[Unisex Rates Rider]

SERVICE CENTER:

Massachusetts Mutual Life Insurance Company
[Service Center
P.O. Box 9067
Springfield, MA 01102-9067]

Telephone: [1-800-272-2216]

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Variable
Product Name: Odyssey Select - MGIR
Project Name/Number: Odyssey Select - MGIR/Odyssey Select - MGIR

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

This revision has no impact on the Flesch Readability Score originally submitted as noted in our Filing Description.

Item Status: **Status**
Date:

Satisfied - Item: Description of Variable Provisions

Comments:

Please see the attached Description of Variable Provisions.

Attachment:

Odyssey Select Generic Description of Variables 12-10.pdf

Massachusetts Mutual Life Insurance Company

**Description of Variable Provisions in the MUFA10-SCH-OS.1 Contract
Schedule for use with MUFA10 Individual Fixed Deferred Annuity Contract**

The material that is bracketed in the captioned Contract document is intended to be illustrative and variable, and may be modified on a non-discriminatory basis. Below is a brief explanation of the key variable sections contained within the Contract Schedule.

Provision with Brackets	Description
MUFA10-SCH-OS.1 Contract Schedule	<i>The bracketed sections of the Contract Schedule are detailed below. Please note that the majority of this bracketing on the Contract Schedule was previously approved. The only change is to the Minimum Guaranteed Interest Rate section noted below as “Revised”.</i>
Page 4A - Contract Owner Specific Information	<i>There are thirteen items which will detail contract specific information (i.e. Contract Number; Latest Permitted Annuity Date which is a date equal to the later of age 90 or 10 years post issue; Issue Date; Contract Schedule Date; Eligibility Date for Waiver of Surrender Charge; Contract Owner Name; Age and Sex; Joint Contract Owner Name; Age and Sex; Annuitant Name; Age and Sex; Joint Annuitant Name; Age and Sex,). We have completed these fields with "John Doe" information.</i>
Page 4A – Product Version	<i>The product name is displayed within brackets to allow for future revision.</i>
Page 4A - Current Interest Rates	<p><i>In this section we will display the current interest rates for the First Year Base Rate Plus Enhanced Rate and the Second Year Base Rate for the initial Purchase Payment. The Guaranteed Periods for each “One (1)” rate is bracketed to allow variability within the following range:</i></p> <p align="center">Range Information: Minimum is 1 year Maximum is 2 years</p> <p><i>Please note that the “Second Year Base Rate: and its corresponding Guaranteed Period are bracketed in its entirety since this item would not appear if the Company is not offering a guaranteed rate beyond the first year.</i></p>
Page 4A – Minimum Guaranteed Interest Rate	<i>In this section the initial Minimum Guaranteed Interest Rate is displayed in brackets as “1.00% -3.00%” and will equal the rate determined in accordance with the NAIC model index methodology.</i>
REVISED	<i>In no event will the rate displayed cause the surrender values to be less than the nonforfeiture requirements of the state in which the contract is issued. This rate is subject to redetermination as explained in the Contract Schedule.</i>

<p>Page 4B – Initial Purchase Payment Received</p>	<p><i>The actual Purchase Payment received will be displayed.</i></p>
<p>Page 4B - PURCHASE PAYMENTS</p>	<p><i>In the first paragraph, regarding the total of all Purchase Payments that must be received in the first Contract Year, we bracketed “\$4,000” for qualified contracts and “\$10,000” for non-qualified contracts where these items appear twice within the paragraph. The range of variability for both these items is as follows:</i></p> <p>Range Information: Minimum is \$2,000 Maximum is \$25,000</p> <p><i>In the last sentence of the first paragraph regarding subsequent Purchase Payments, we bracketed the “\$1,000” minimum and the “\$50” minimum under the automatic investment plan, with the variability subject to the following ranges:</i></p> <p>Range Information for \$1,000: Minimum is \$500 Maximum is \$5,000</p> <p>Range Information for \$50: Minimum is \$50 Maximum is \$200</p> <p><i>The entire second paragraph regarding TSA exchanges is bracketed since such a transfer will not be allowed upon initial implementation of this product; however, we may prospectively add back this paragraph when TSA exchanges are allowed.</i></p>
<p>Page 4B – Purchase Payments Limits</p>	<p><i>In the first sentence, we bracketed the “\$1,500,000” maximum total Purchase Payments allowed, with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is \$500,000 Maximum is \$3,000,000</p> <p><i>In the second sentence, regarding the Company’s reserved right to limit subsequent Purchase Payments, we bracketed the “\$100,000” maximum limit, with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is \$50,000 Maximum is \$250,000</p>
<p>Page 4B – Credited Interest Rates</p>	<p><i>In the second paragraph of this section, we bracketed the “two (2) years” guaranteed period for which interest will be credited, for each Purchase Payment received, with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is one (1) year Maximum is two (2) years</p> <p><i>In the third paragraph, we bracketed the “two-year” base guarantee for each Purchase Payment received, with the variability subject to the following ranges:</i></p>

	<p>Range Information: Minimum is one -year Maximum is two-year</p> <p><i>In the fourth paragraph, the Company may also credit a one-year enhanced rate to any Purchase Payment received during a certain time period. We bracketed the current time period of “four (4) Contract Years”, with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is one (1) Contract Year Maximum is nine (9) Contract Years</p> <p><i>Also, in the last sentence of the fourth paragraph, enhanced rates will not be offered after a stated number of Contract Years and thereafter. The current bracketed number is “five (5)”, with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is one (1) and thereafter Maximum is nine (9) and thereafter</p>
<p>Page 4B – Minimum Partial Withdrawal Amount</p>	<p><i>The current bracketed amount is “\$250” with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is \$250 Maximum is \$1,000</p>
<p>Page 4B – Minimum Contract Value After Partial Withdrawal</p>	<p><i>The current bracketed amount is “\$3,000” with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is \$2,000 Maximum is \$25,000</p>
<p>Page 4B – Current Number of Partial Withdrawals Permitted</p>	<p><i>The current bracketed number is “13” with the variability subject to the following ranges:</i></p> <p>Range Information: Minimum is 1 Maximum is 20</p>
<p>Page 4B – Annual Contract Maintenance Charge</p>	<p><i>Regarding this charge, we bracketed “is not assessed under this Contract” since we will not be implementing this product with a charge; however, if a charge is instituted, the alternate language will be “of \$XX.XX is assessed under this Contract”. Such charge would not exceed the \$50.00 maximum stated in the Contract Schedule.</i></p>
<p>Page 4C – Surrender Charge Schedule</p>	<p><i>The Surrender Charge Schedule is bracketed in its entirety to allow for one of three different schedules to print based upon the Contract Owner’s selection. The submitted Contract Schedule displays the nine-year Surrender Charge Schedule; the following two schedules are the alternative selections:</i></p>

A. 7-Year Surrender Charge Schedule

<u>Contract Year of Withdrawal</u>	<u>Surrender Charge % of Contract Value</u>
1	8%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8 and thereafter	0%

B. 5-Year Surrender Charge Schedule

<u>Contract Year of Withdrawal</u>	<u>Surrender Charge % of Contract Value</u>
1	8%
2	7%
3	6%
4	5%
5	4%
6 and thereafter	0%

Page 4D – Annuity Guideline Parameters

In Item 1 of the Annuity Guideline Parameters provisions, the words “partial or” are bracketed within the following sentence: “The Contract Owner can elect to annuitize earlier than the Latest Permitted Annuity Date shown on this Contract Schedule; however, any partial or total annuitization cannot be earlier than five (5) years after the Issue Date. Since partial annuitizations will not be allowed upon initial implementation of this product, the bracketed words will not appear in this item; however, we may prospectively add back “partial or ” when partial annuitization is allowed.

Also, within the above sentence, we bracketed “five (5)” years, with the variability subject to the following ranges:

**Range Information: Minimum is 5
Maximum is 10**

In Item 3, we bracketed “\$10,000” as the amount under which the Company reserves the right to pay the amount in a lump sum, with the variability subject to the following ranges:

**Range Information: Minimum is \$2,000
Maximum is \$25,000**

The last sentence of Item 3, “The Company reserves the right to limit the number of partial annuitizations to a maximum of one (1) per Contract Year”, is bracketed in its entirety. Since partial annuitizations will not be allowed upon initial implementation of this product, the bracketed sentence will not appear in this item; however, we may prospectively add it back when partial annuitization is allowed.

Page 4D – Riders	<i>This field will display the rider name as applicable.</i>
Page 4D – Service Center	<i>This will allow for address changes and telephone number changes of our Service Center.</i>