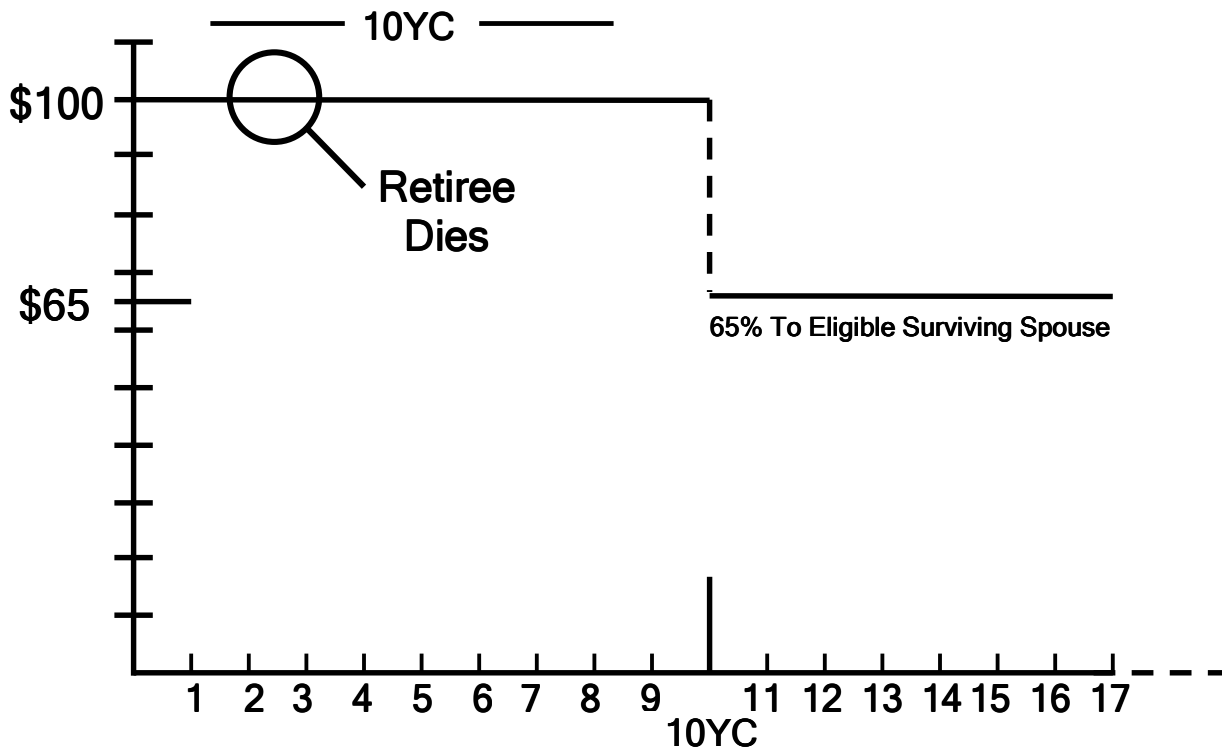
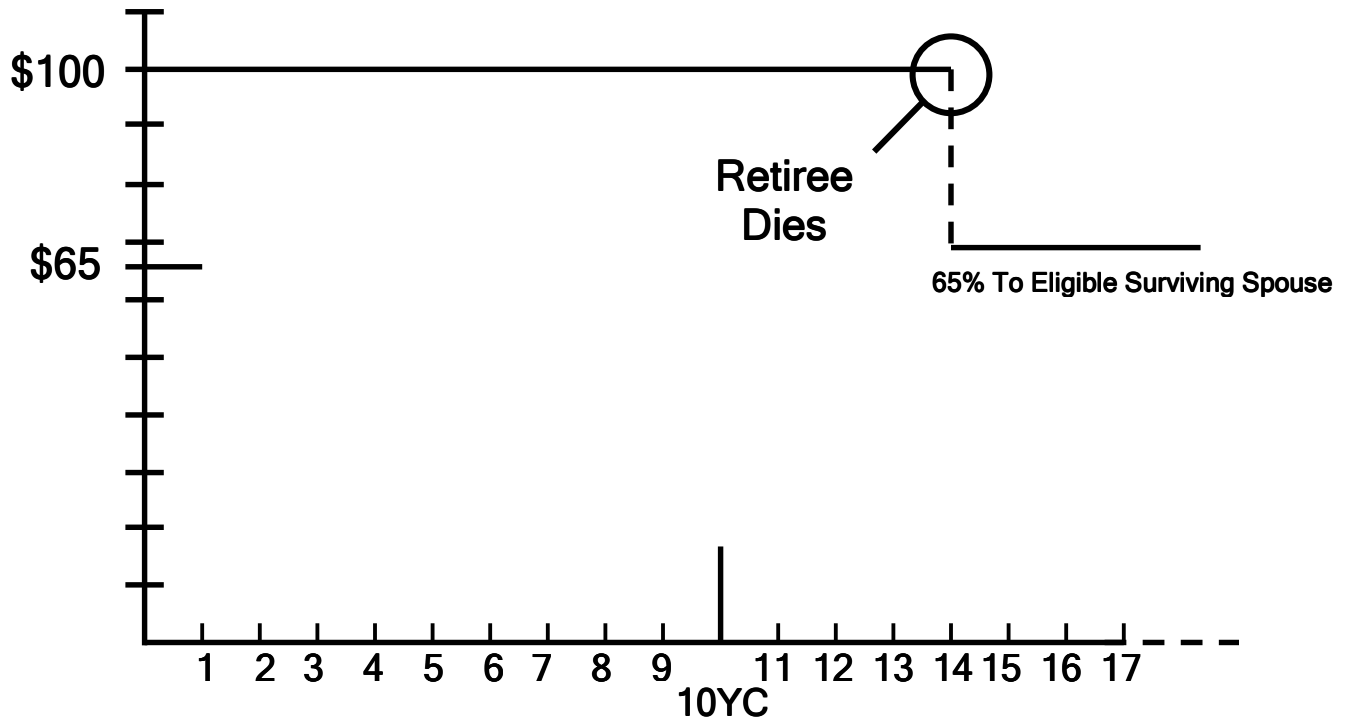


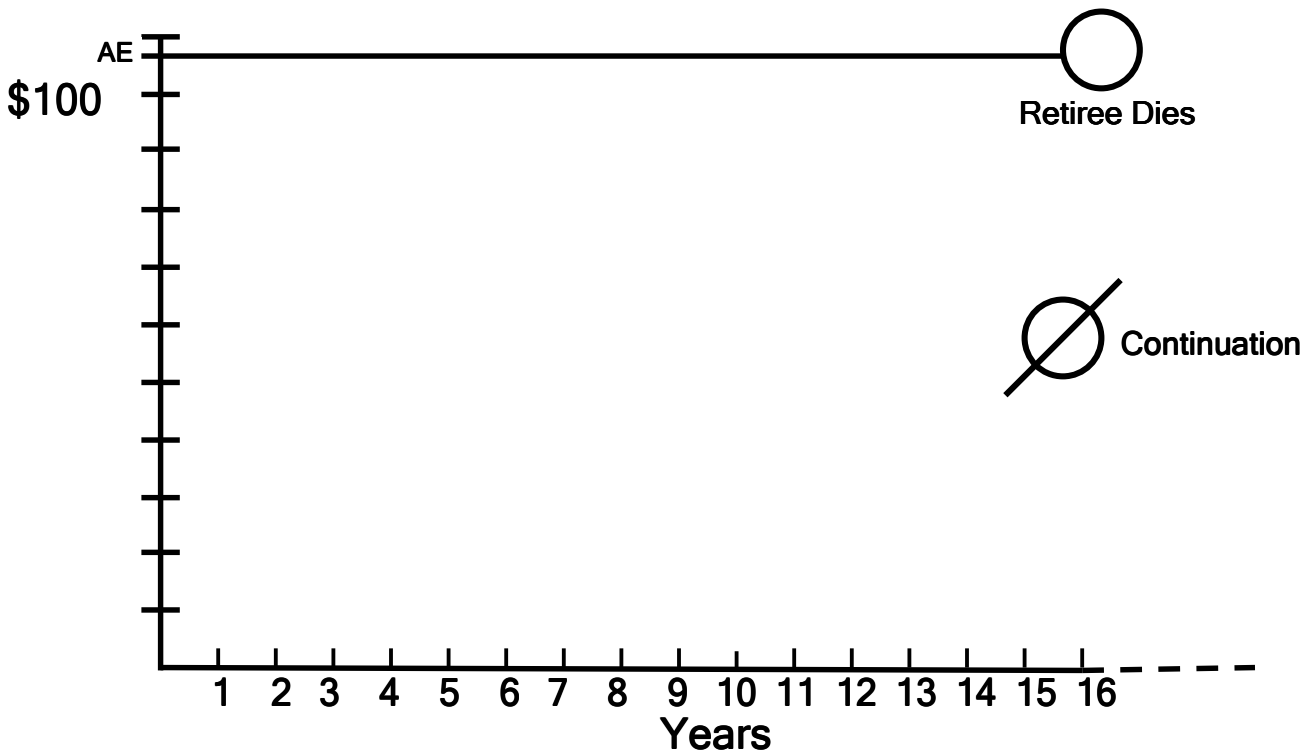
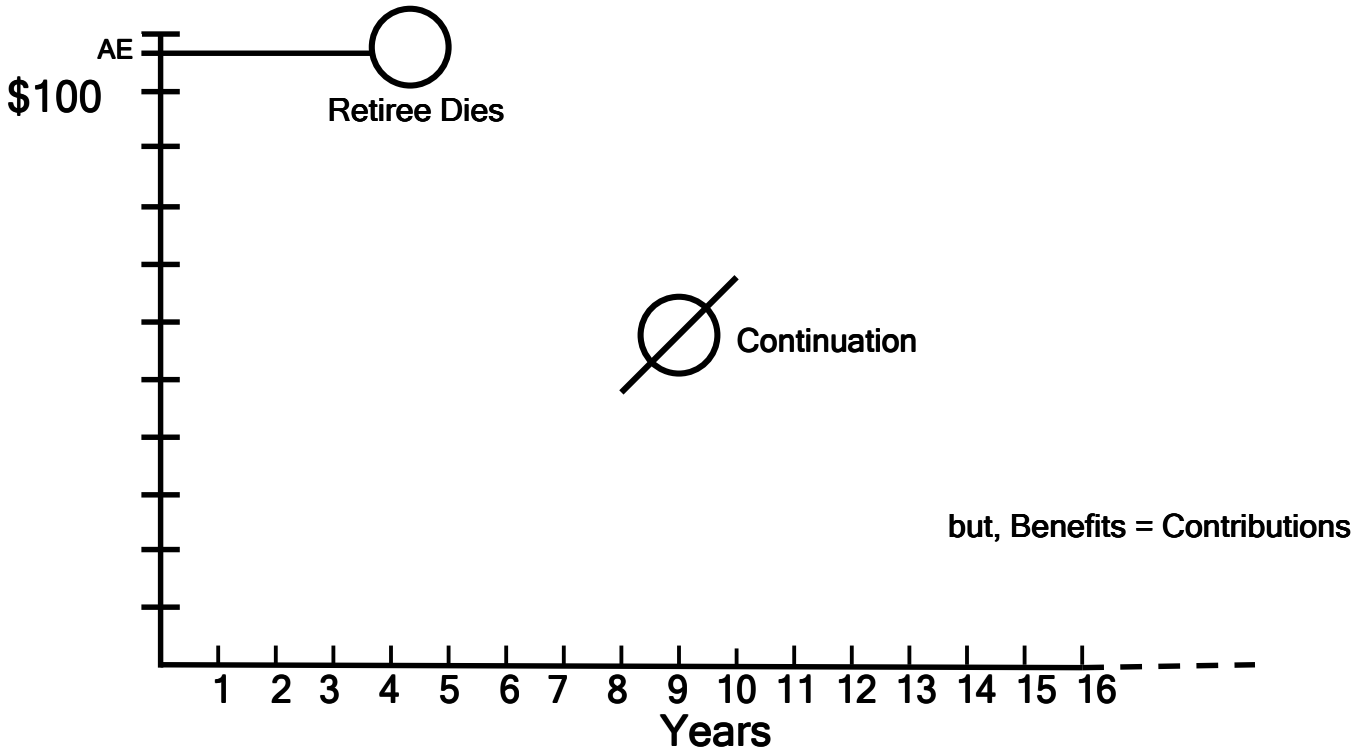
# Option 1 - Normal / Default

[Life with Ten Year Certain (10YC)]



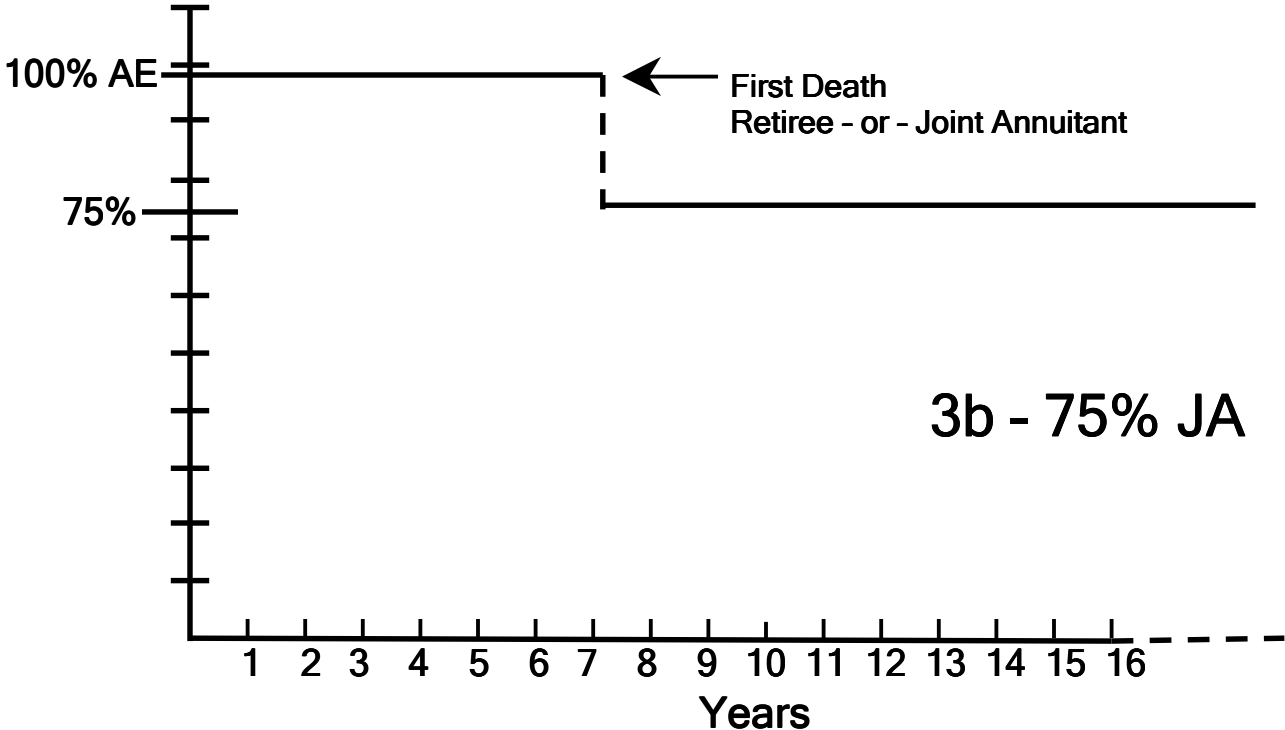
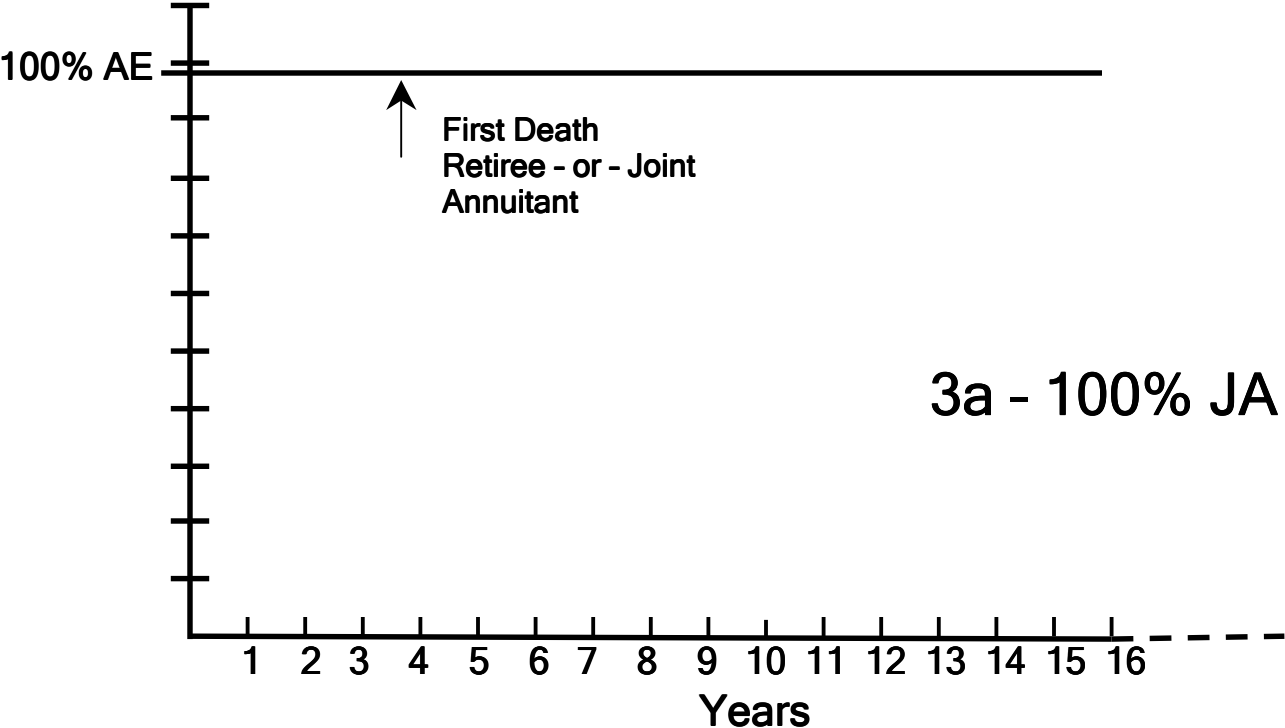
10YC - Ten Year Certain

# Option 2 - Life Only



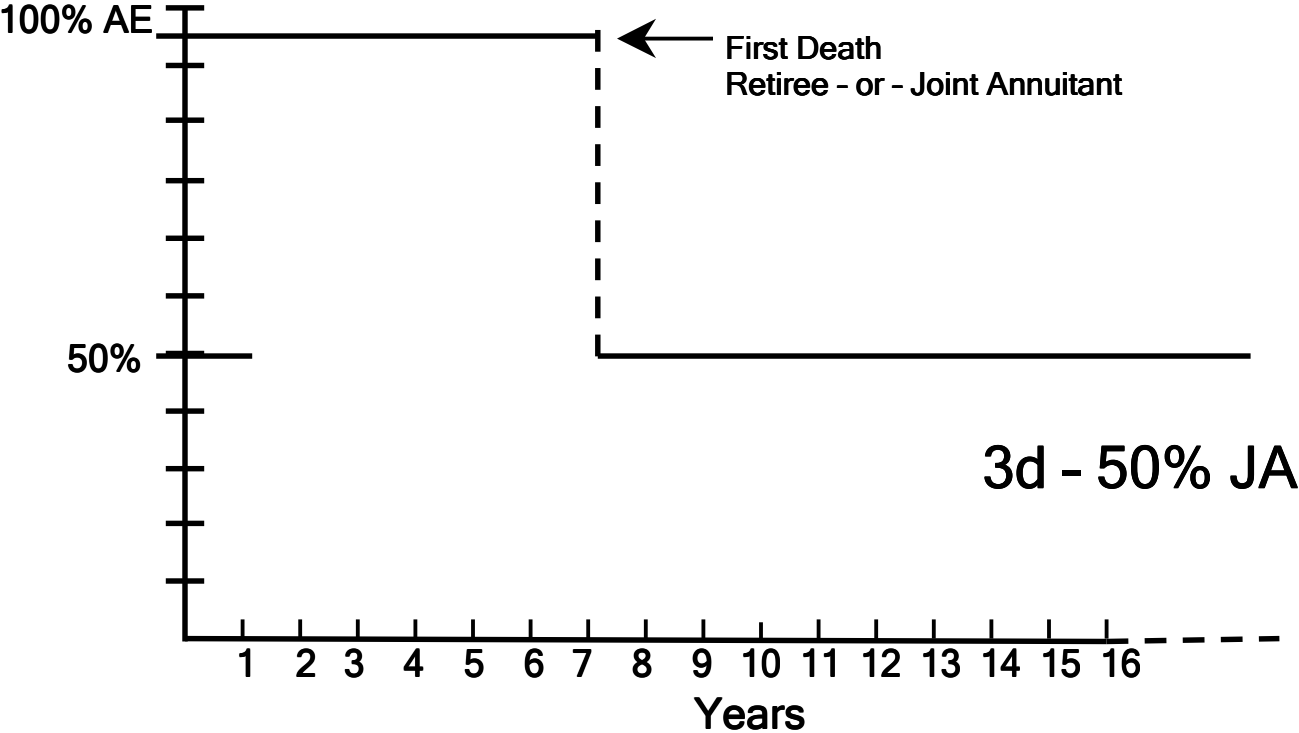
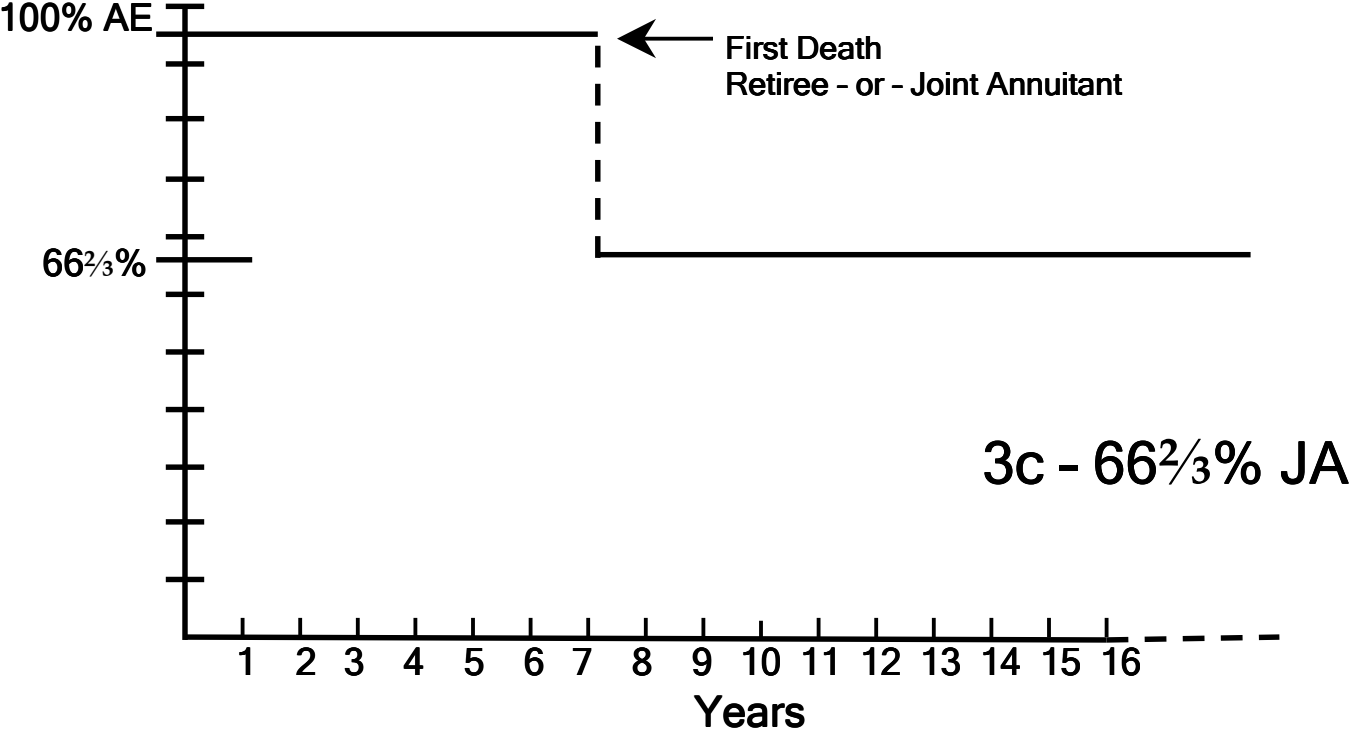
AE - Actuarial Equivalence

# Option 3 - Joint Annuitant (JA)



AE - Actuarial Equivalence

# Option 3 - Joint Annuitant (JA)



AE - Actuarial Equivalence