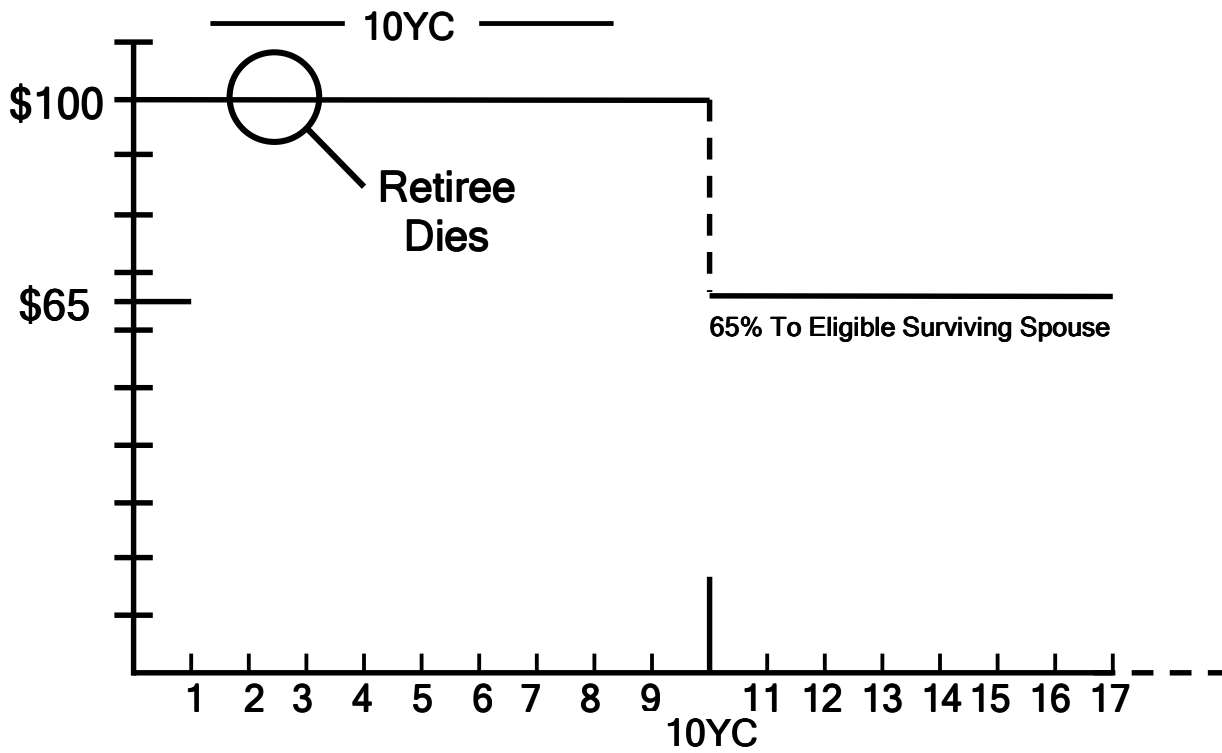
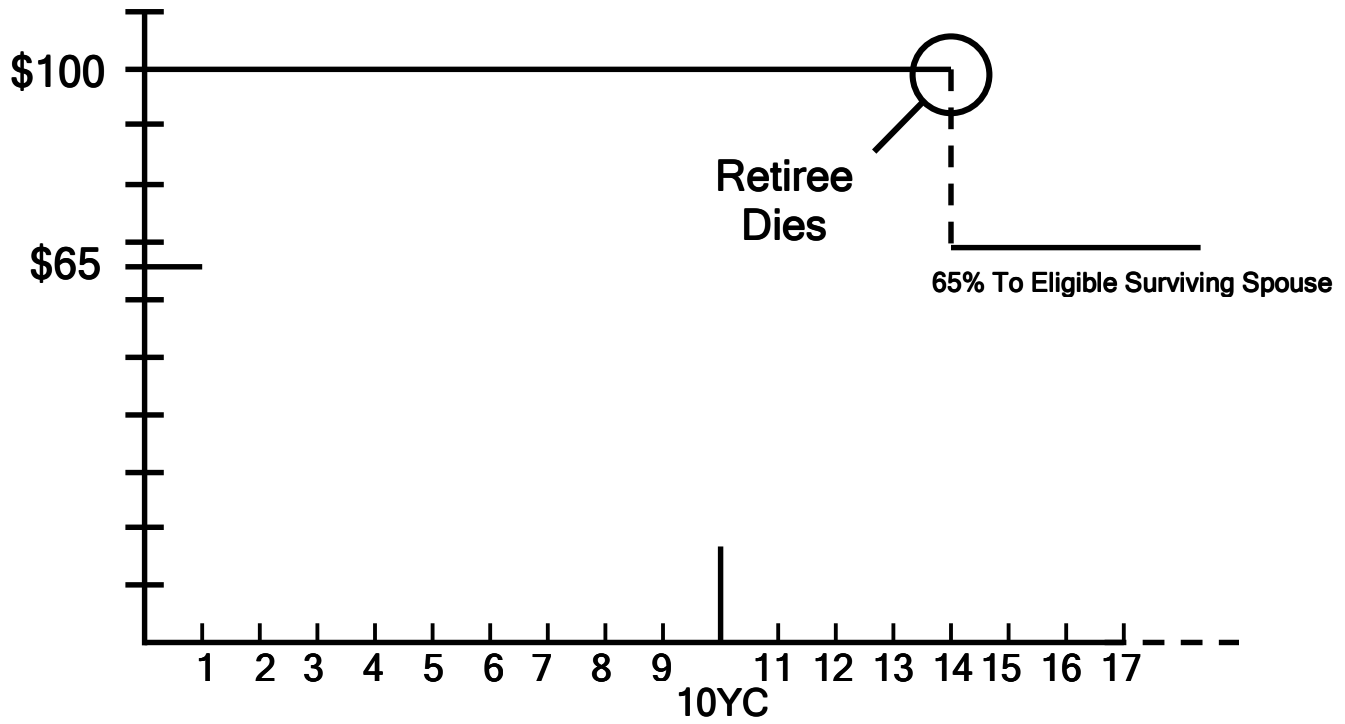


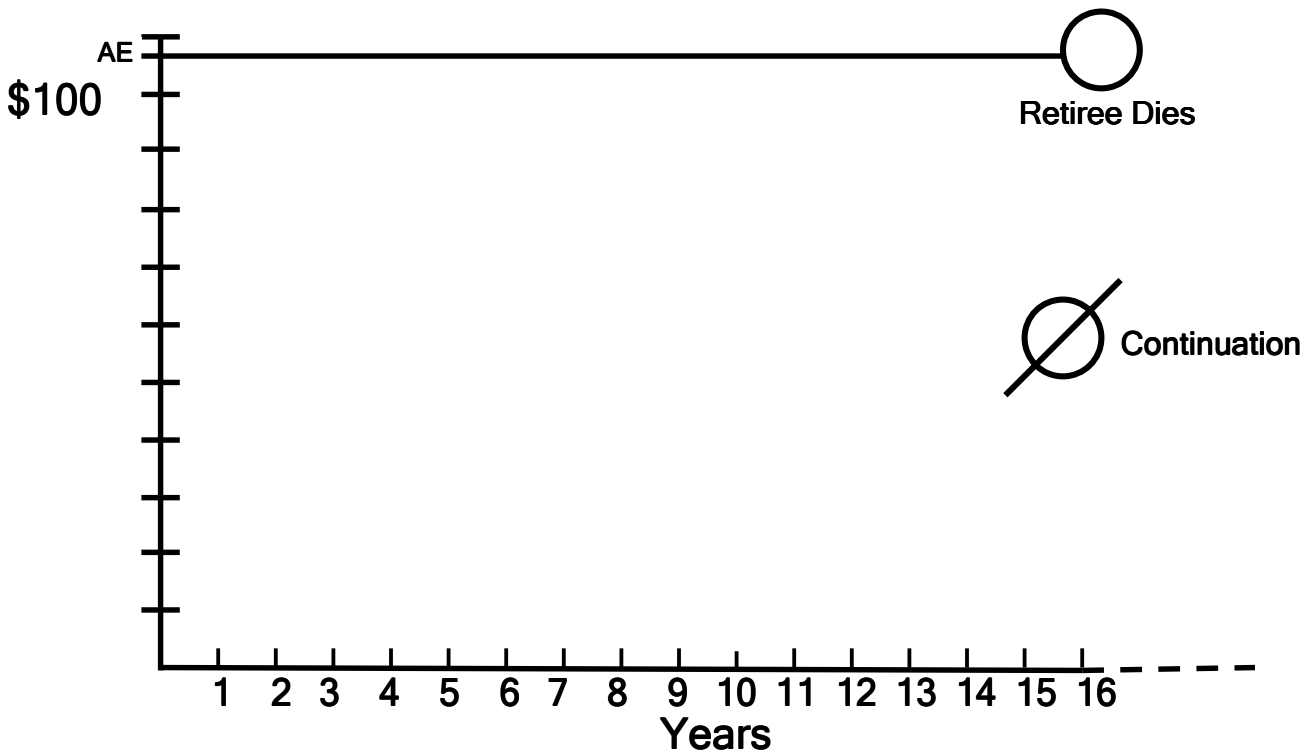
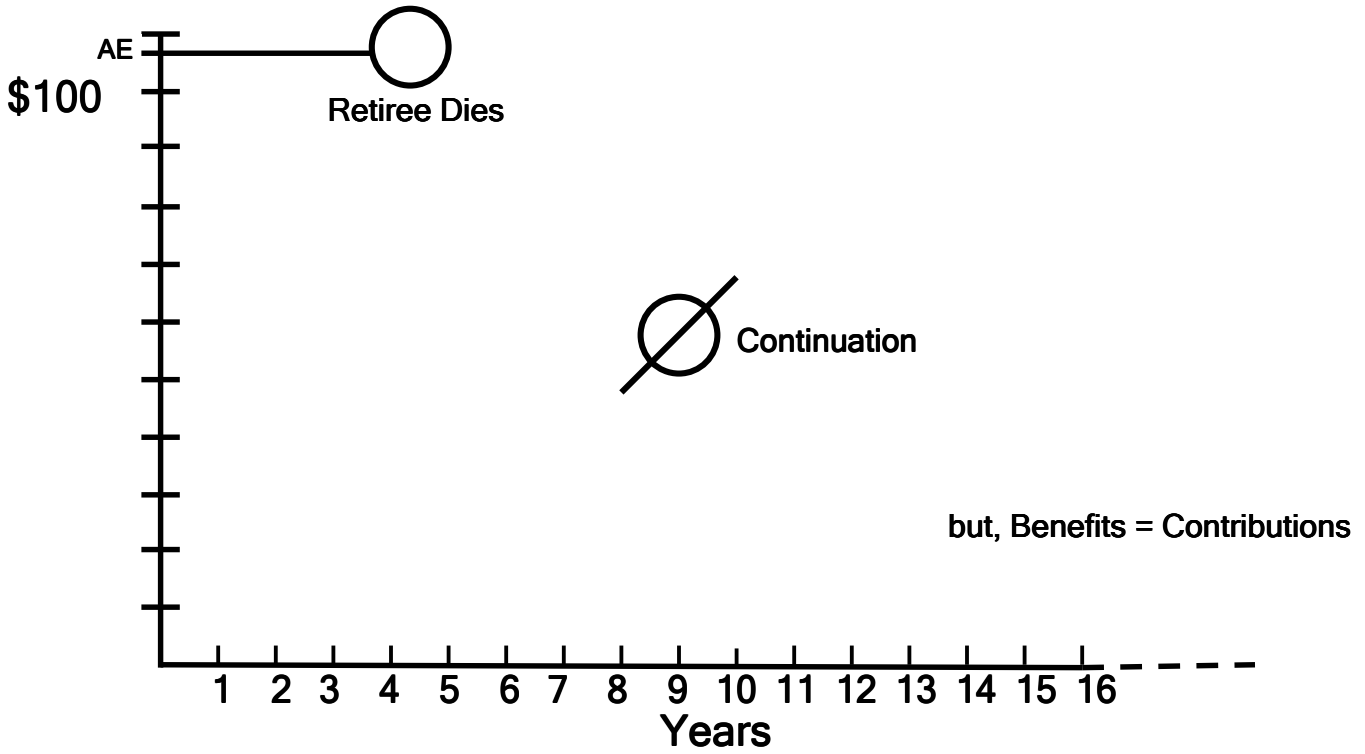
Option 1 - Normal / Default

[Life with Ten Year Certain (10YC)]



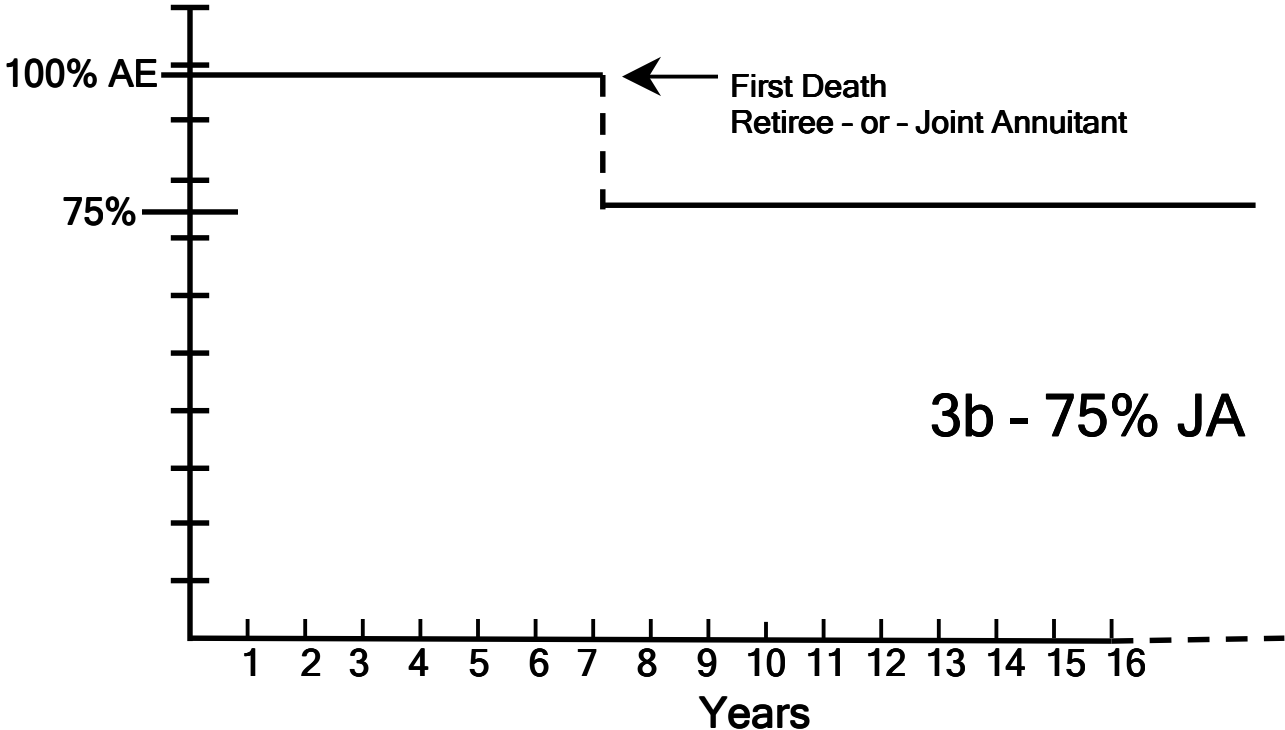
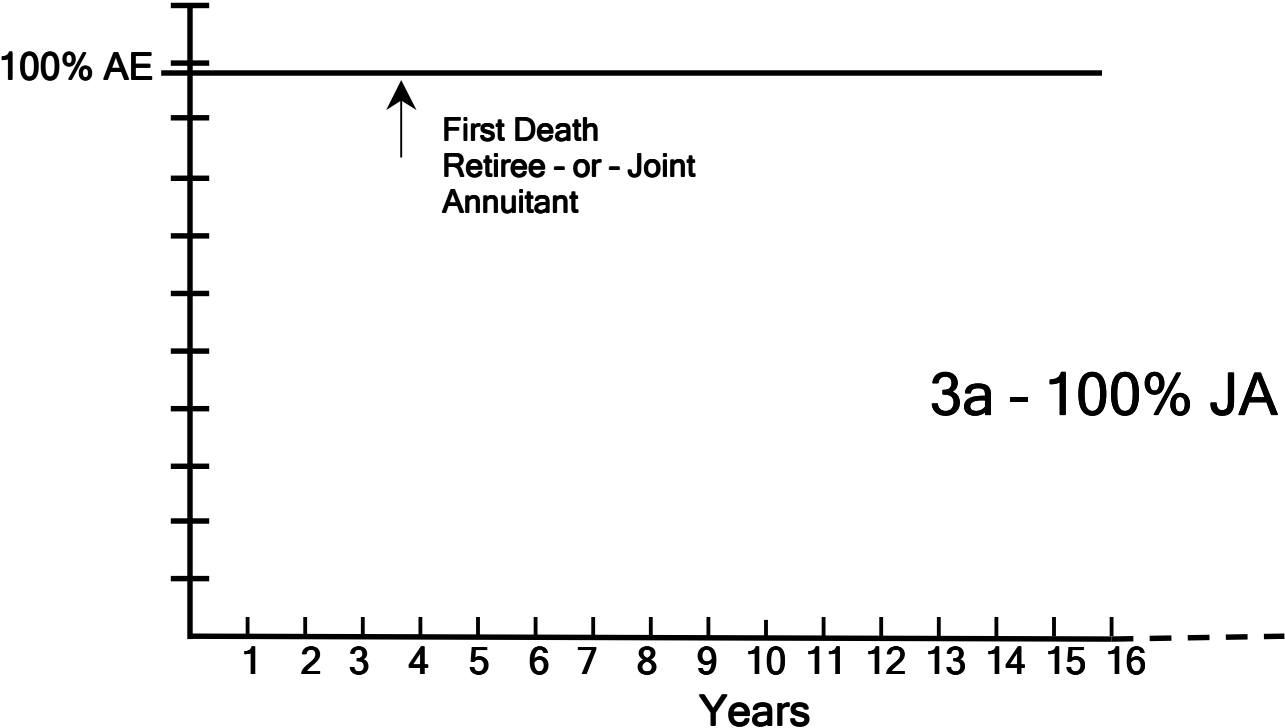
10YC - Ten Year Certain

Option 2 - Life Only



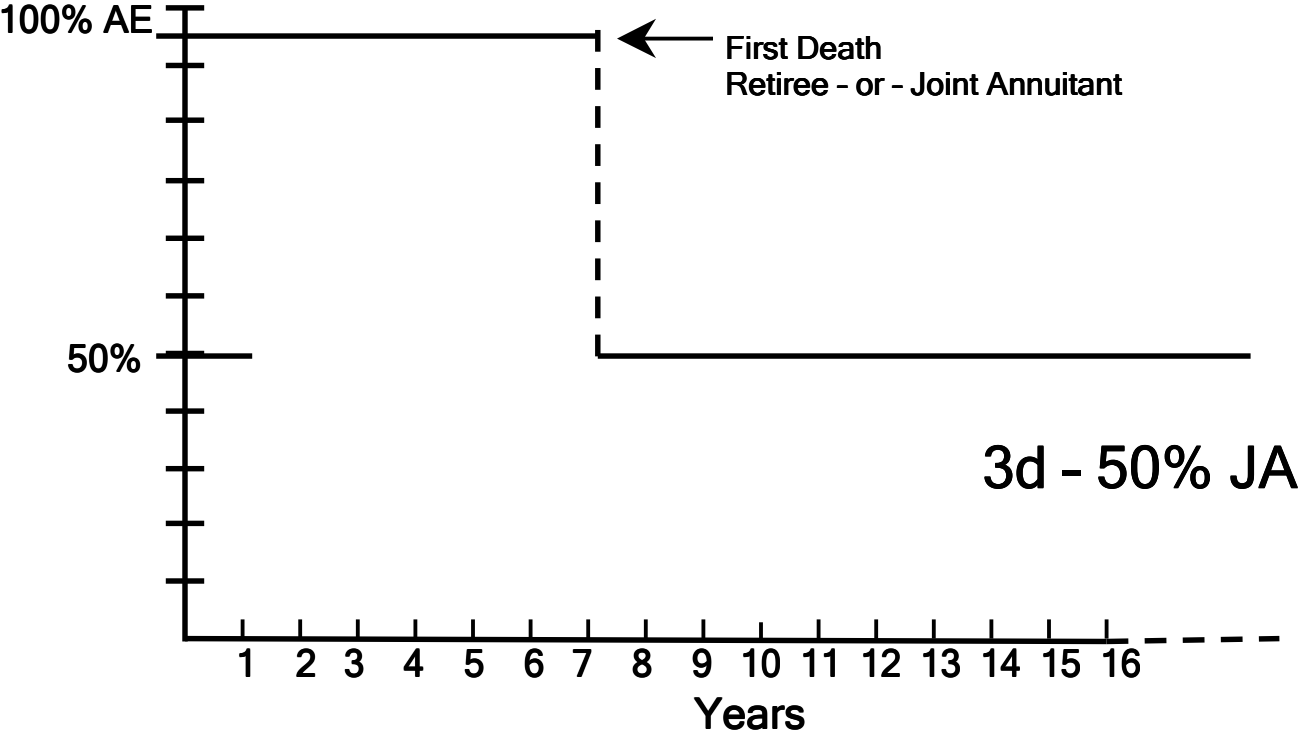
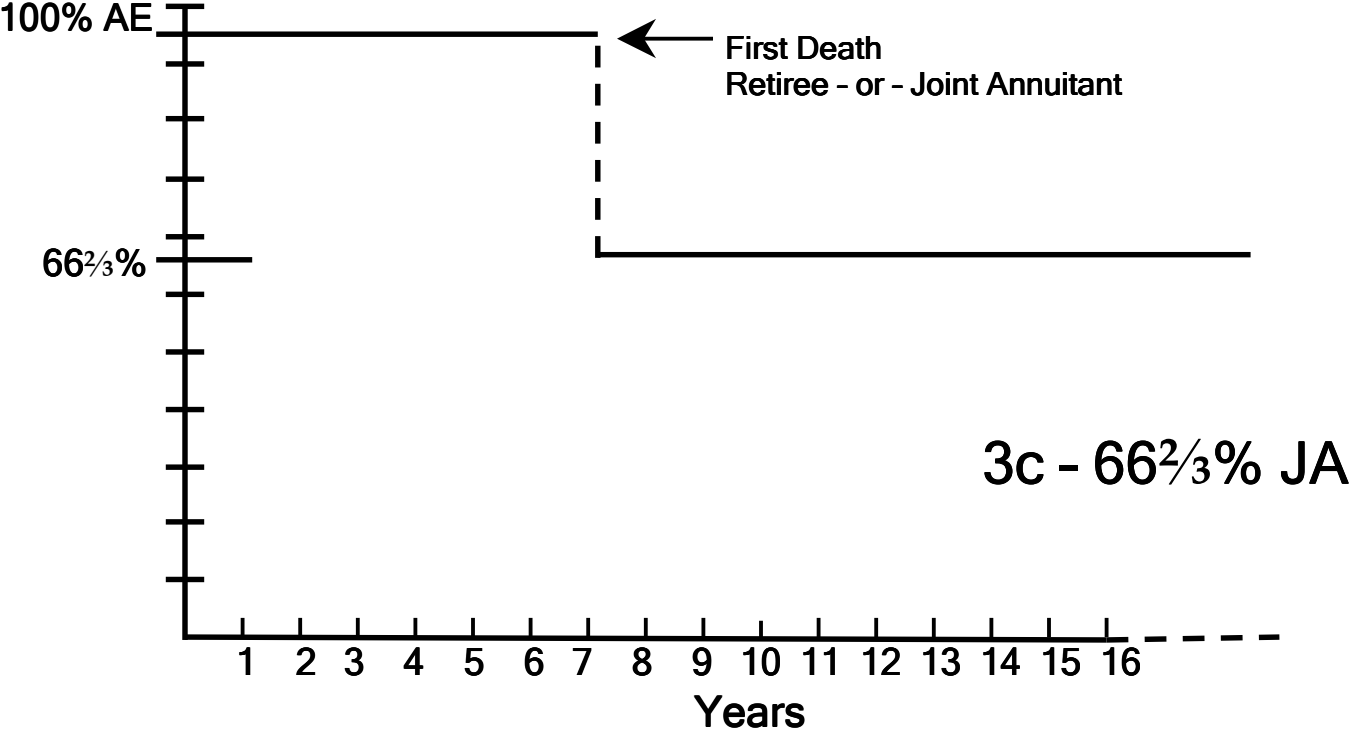
AE - Actuarial Equivalence

Option 3 - Joint Annuitant (JA)



AE - Actuarial Equivalence

Option 3 - Joint Annuitant (JA)



AE - Actuarial Equivalence