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*Alvaro*

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%1, 2024

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**INDIVIDUAL FLEXIBLE PREMIUM DEFERRED COMBINATION FIXED/VARIABLE ANNUITIES**

**Issued by: RiverSource Life Insurance Company (RiverSource Life)**

70100 Am r r F ▼ C r

▼ , 55474

▼ : 1-800-862-7919

( r v C r)

m r r . m/v r ▼

**RiverSource Variable Account 10**

A v r r ▼ A % ( A A 4 A v ) , v r r r m A v r 4 ▼ r ▼ A % ( A A 4

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**The contracts are no longer available for new purchases.**

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r E .....	12
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A ▼ F E .....	14
Pr ▼ l v C r .....	17
r ▼ A F .....	19
G r Pr A (GPA) r ▼ A m (A).....	21
G r ▼ A .....	22
F A .....	22
▼ r F A .....	23
▼ DCA F A .....	23
B % r C r .....	23
Pr Pr %n .....	24
H w Pr Pr %n .....	26
Pr Pr %n Cr .....	26
m C r .....	27
▼ m D .....	27
B r % .....	28
C r .....	28
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rr r C r .....	28
A ▼ C r E .....	31
B C r E .....	31
C r A m r v C r .....	31
r ▼ % E F .....	32
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# C

▼ A	89
r	91
	91
l v m	92
A r v Pr v r	92
Pr ▼ rWr r	92
l r	93
▼ Pr	94
F ▼ m	94
A A: F Av ▼ ▼ r C r	95
A B: E m ▼ r ▼ A m	
( A)	107
A C: E m ▼ rr rC r	109
A D: E m ▼ ▼ D B	114
A E: E m ▼ ▼ v B	118
A F: A ▼ r m m	
D r ( D) D ▼ r	123
A G: G r r r w ▼ B r	
rD ▼ r	125
A H: r r rD ▼ r	137
A I: E m ▼ r w ▼ B r :	
▼ - r ▼ C -	149

% rm

Contract value: \$1,000,000

Accumulation unit: Accumulated value of the contract as of the date of death of the annuitant.

Annuitant: The person whose life is insured under the contract.

Annuity payouts: Amounts payable to the annuitant or beneficiary under the contract.

Assumed investment rate: The rate used to calculate the accumulated value of the contract. The assumed investment rate is 5% for the first 10 years and 3.5% thereafter.

Band 3 annuities: A type of annuity that allows for a higher withdrawal rate. The maximum withdrawal rate is 10% of the accumulated value of the contract.

Beneficiary: The person who receives the proceeds of the contract upon the death of the annuitant.

Close of business: The end of the day on which the contract is terminated.

Code: A numerical code assigned to the contract.

Contract value: The total value of the contract, including the accumulated value and any unearned premium.

Contract year: The year in which the contract was issued.

Fixed Account: A type of investment account that provides a fixed rate of return. The account is subject to a 10% penalty for early withdrawal.

Funds: A type of investment account that provides a variable rate of return. The account is subject to a 10% penalty for early withdrawal.

Good order: A type of annuity that allows for a higher withdrawal rate. The maximum withdrawal rate is 10% of the accumulated value of the contract.

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Annuitant: The person whose life is insured under the contract.

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Good order: A type of annuity that allows for a higher withdrawal rate. The maximum withdrawal rate is 10% of the accumulated value of the contract.



**Purchase payment credits:** A w m % r

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r % . r %n / r r  
v r A A 4 A r .

**Qualified annuity:** A r % r

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**Rider:** r v r r % r r w % r m

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% r C r .

**Rider effective date:** r r m y

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**Separate Account:** A r

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**Service Center:** r r m r

r r v r r C r .  
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**Settlement date:** w % % r

**Special Dollar-Cost Averaging (Special DCA) Fixed Account:** A w % m % w

r %n \$10,000. Am %  
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**Subaccount:** A v r A ,

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**Surrender value:** m % r r y

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C r v m % r r .

**Valuation date:** A % r m % %

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FEES AND EXPENSES			Location in Statutory Prospectus
Ongoing Fees and Expenses (annual charges)	<p>Annual Fee</p>		<p>Fee Table and Examples</p> <p>Expenses – Product Charges</p> <p>Appendix A: Funds Available Under the Contract</p>
	<p>Minimum</p>		
	<p>Maximum</p>		
	<p>0.87%</p>		
	<p>1.47%</p>		
	<p>0.38%</p>		
	<p>2.38%</p>		
	<p>0.10%</p>		
<p>2.50%</p>			
<p>(1) A r v r % r v r v r . l v r % E F r m r v r .</p> <p>(2) A r F .</p> <p>(3) A r C r r r r C r r r r r m (v r % r ) .</p> <p>B % r C r m , % m w m % w % r , % r C r , % r, rr r . m m % w r w r m C r , which could add surrender charges that substantially increase costs.</p>			
<p>Lowest Annual Cost: \$1,649</p>		<p>Highest Annual Cost: \$4,388</p>	
<p>A m : l v m \$100,000 5% r v m C r r F</p>		<p>A m : l v m \$100,000 5% r v m C r r , F</p>	
<b>RISKS</b>			
Risk of Loss	<p>m % % v C r r r</p>		Principal Risks
Not a Short-Term Investment	<p>C r r - r m v m r r r v r w r % . A A 4 A v A A 4 r r v r r r r , w m % r v % r C r % w r w m % r r r r r . r r r m % r r m r r r . r r v - r m m , v r m r v r w r m v m r .</p>		Principal Risks Charges–Surrender Charge

RISKS		Location in Statutory Prospectus
<b>Risks Associated with Investment Options</b>	<p>A v m C r r r v m r rm v r% r rm v m v v r C r . E v m ( v r %F A v m ) w r . v r v w v m r m % v m .</p>	<p><b>Principal Risks</b> The Variable Account and the Funds The Guarantee Period Accounts (GPAs) The Fixed Account</p>
<b>Insurance Company Risks</b>	<p>A v m C r r r v . A % v ( v r F A ) r r C r r A r r m - % v % l w r v r , w m % v m r v % . r rm v r r , v r v r r , v v % 1-800-862-7919.</p>	<p><b>Principal Risks</b> The General Account</p>
RESTRICTIONS		
<b>Investments</b>	<p>m r r r , % m % r r % r C r v v m , r r % r r v m C r r r GPA w A. GPA r v r F A r r r . r r v r m % r r r % r r r r v w rm % r r r v % m r m . r r v r , r m v r F v m r . v r r , % , v r r r %F .</p>	<p><b>Making the Most of Your Contract – Transferring Among Accounts</b> <b>Substitution of Investments</b></p>

RESTRICTIONS		Location in Statutory Prospectus
Optional Benefits	<p>C r ▼ m r r r v m % m %</p> <p>▼ r C r . l % ▼ r % w v</p> <p>r v v m , % m r ▼ rr r.</p> <p>C r ▼ m % m r %n .</p> <p>r w ▼ m ▼ w r r ▼</p> <p>m % ▼ %r r v rm</p>	<p><b>Buying Your Contract — Purchase Payments</b></p> <p><b>Optional Benefits – SecureSource Flex Rider - Important SecureSource Flex Rider Considerations</b></p> <p><b>Appendix A: Funds Available Under the Optional Benefits Offered Under the Contract</b></p> <p><b>Appendix G: GWB for Life Rider – Investment Allocation Restrictions</b></p> <p><b>Appendix H: SecureSource Rider – Investment Allocation Restrictions</b></p>
TAXES		
Tax Implications	<p>C ▼ w v r rm m▼</p> <p>v m %n w r w▼ r v r</p> <p>C r .</p> <p>l % r C r r - ▼ ▼ r</p> <p>v ▼ r rm , % % ▼</p> <p>E r r % r r r r r % m r</p> <p>r ▼ % w w r w . m % v % ▼ % %</p> <p>w r w▼ r 59½</p>	

V rV W C r

**Purpose:** r r r w% m m % r r r m r m r - rm r .  
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I m % r r r % % v r - rm v m r % r r r w  
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I m % r v r w r % r r r w r w r m . I % r  
m % r v m r % r r r - rm r , r r r % .

**Phases of the Contract:**

r v w : A m P I m P .

**Accumulation Phase.** D r A m P , % m r %n % v : v r r

**Death Benefits.**

1. **Death Benefit.** The death benefit is the sum of the cash value and the unearned premium. The death benefit is payable to the beneficiary named in the policy. The death benefit is payable to the estate if no beneficiary is named. The death benefit is payable to the beneficiary named in the policy if the beneficiary is living at the time of death. The death benefit is payable to the estate if the beneficiary is not living at the time of death. The death benefit is payable to the beneficiary named in the policy if the beneficiary is living at the time of death. The death benefit is payable to the estate if the beneficiary is not living at the time of death.

**Optional Living Benefits.**

1. **Optional Living Benefits.** Optional living benefits are benefits that can be elected by the policyowner. These benefits include accelerated death benefits, waiver of premium, and disability income benefits. Accelerated death benefits allow the policyowner to receive a portion of the death benefit while still living. Waiver of premium allows the policyowner to stop paying premiums if they become disabled. Disability income benefits provide a monthly payment if the policyowner becomes disabled.





RAVA 4 Select r ▼	Current/Maximum: 1.10%
RAVA 4 Access r ▼	Current/Maximum: 1.45%
RAVA 4 Access r ▼	Current/Maximum: 1.25%

### Optional Benefit Expenses

#### Optional Death Benefits

(A r r r ▼ r ▼% r v r r% ▼ ▼% % ▼  
▼ r r.)

ROPP rider fee	Maximum: 0.30%	Current: 0.20%
MAV rider fee	Maximum: 0.35%	Current: 0.25%
5-Year MAV rider fee	Maximum: 0.20%	Current: 0.10%
EEB rider fee	Maximum: 0.40%	Current: 0.30%
EED rider fee	Maximum: 0.50%	Current: 0.40%

#### Optional Living Benefits

##### Accumulation Benefit rider fee

Contract purchase date	Maximum annual rider fee	Initial annual rider fee and annual rider fee for elective step-ups before 10/20/2012
1/26/2009	2.50%	0.60%
01/26/2009 05/31/2009	2.50%	0.80%
11/09/2009 10/03/2010	2.50%	1.25%
10/04/2010 ▼ r	2.50%	1.50%

C r r ▼ r r r ▼ y - ( ▼ ▼ y ▼ - ) r / r  
10/20/2012 r w ▼ ▼ w.

Elective step up date:	If invested in Portfolio Navigator fund at the time of step-up:	If invested in Portfolio Stabilizer fund at the time of step-up:
10/20/2012 11/17/2013	1.75%	/
11/18/2013 10/17/2014	1.75%	1.30%
10/18/2014 06/30/2016	1.60%	1.00%
07/01/2016 10/15/2018	1.75%	1.30%
10/16/2018 12/29/2019	1.40%	1.00%
12/30/2019 07/20/2020	1.55%	1.15%
07/21/2020 ▼ r	2.50%	2.25%

(C r ▼% r r r ▼ r m m C r A m ▼ ▼ , w v r r r. ▼ ▼% %  
▼ ▼ r r.)

S ▲ S▲ F - Single life rider fee	Maximum: 2.00%	Current: 0.95%
S ▲ S▲ F - Joint life rider fee	Maximum: 2.50%	Current: 1.10%

(C r ▼% r r v r r% r r r ▼ r ▼ m B Am , w v r r r.  
▼ ▼% % ▼ ▼ r r.)

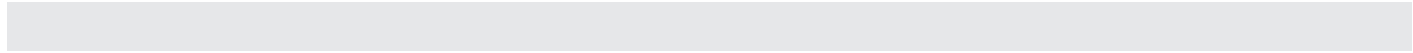
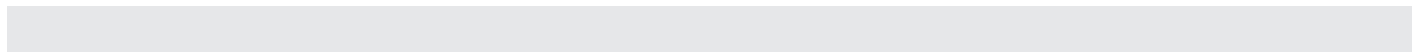
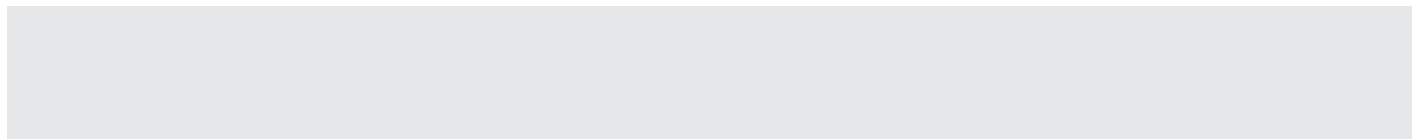
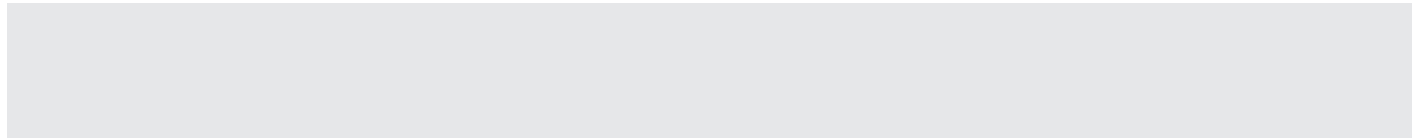
##### GWB for Life rider fee

	Maximum: 1.50%	Initial: 0.65% <sup>(1)</sup>
--	----------------	-------------------------------

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W v r r r. ▼ ▼ % % ▼ r r.)  
(1) E y D .18, 2013 % r ▼ v r ▼ v ▼ ▼  
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r v ▼ w w ▼ w. ▼ ▼ % % r r r ▼ rr r ▼ v r w %

Fund name	Maximum annual rider fee	Current rider fee as of 12/18/13
<b>Portfolio Stabilizer funds</b>	1.50%	0.65%
<b>Portfolio Navigator funds:</b>		
r ▼ P r ▼ C r v v P r ▼ (☑ 2), (☑ 4)	1.50%	0.65%
r ▼ P r ▼ r ▼ % C r v v P r ▼ (☑ 2), (☑ 4)	1.50%	0.65%
r ▼ P r ▼ r P r ▼ (☑ 2), (☑ 4)	1.50%	0.65%
r ▼ P r ▼ r ▼ % A r v P r ▼ (☑ 2), (☑ 4)	1.50%	0.95%
r ▼ P r ▼ A r v P r ▼ (☑ 2), (☑ 4)	1.50%	1.10%

SecureSource



These examples assume that you invest \$100,000 in the contract for the time periods indicated. These examples also assume that your investment has a 5% return each year. The "Maximum" example further assumes the most expensive combination of Annual Contract Expenses reflecting the maximum charges, Annual Fund Expenses \* and optional benefits available. The "Minimum" example further assumes the least expensive combination of Annual Contract Expenses reflecting the current charges, Annual Fund Expenses and that no optional benefits are selected. Although your actual costs may be higher or lower, based on these assumptions your maximum and minimum costs would be:

**Maximum Expenses.**

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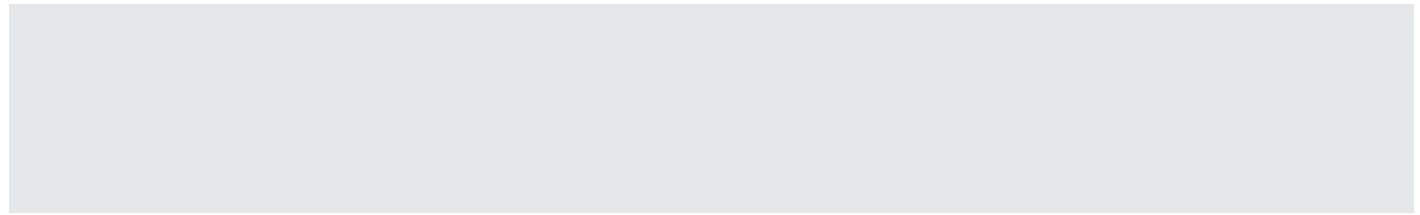
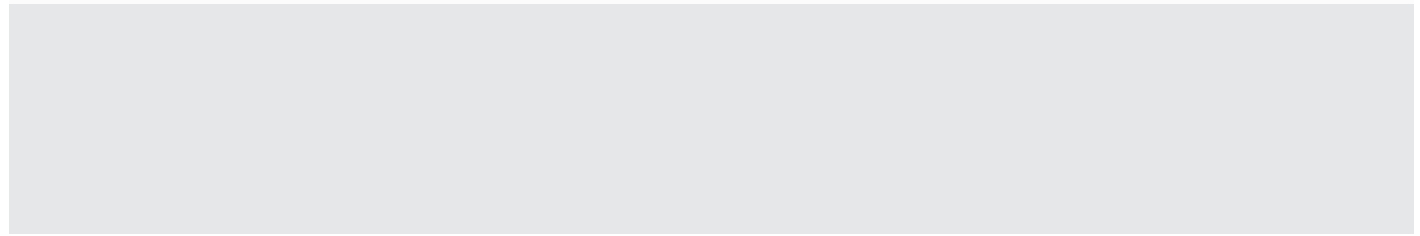
m r A A 4 A m % v r r D v v r A A 4 A EEP r

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\* : C r r v v r r w v r r m % v r r r

w r .

Nonqualified Annuity RAVA 4 Advantage	If you surrender your contract at the end of the applicable time period:				If you do not surrender your contract or if you select an annuity payout plan at the end of the applicable time period:			
	1 year	3 years	5 years	10 years	1 year	3 years	5 years	10 years



Qualified Annuity	If you surrender your contract at the end of the applicable time period:				If you do not surrender your contract or if you select an annuity payout plan at the end of the applicable time period:			
	1 year	3 years	5 years	10 years	1 year	3 years	5 years	10 years
<b>RAVA 4 Advantage</b>								
- % r rr r r ▼	\$8,806	\$10,975	\$12,843	\$15,005	\$1,261	\$3,925	\$6,793	\$14,955
v - % r rr r r ▼	7,869	9,975	10,843	15,005	1,261	3,925	6,793	14,955
<b>RAVA 4 Select</b>	8,107	4,761	8,182	17,833	1,517	4,711	8,132	17,783
<b>RAVA 4 Select – Texas</b>	8,107	4,761	8,182	17,833	1,517	4,711	8,132	17,783
<b>RAVA 4 Access</b>	1,721	5,231	8,979	19,496	1,671	5,181	8,929	19,446

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PA F E E P E E . AC A E P E E I BE HIGHE E HA H E H DE P E DI G P  
HICH P I A BE EFI E EC HE HA I DICA ED I HE E A P E IF A CA E C AC  
A E A HE A AI AB E BACC .

**Risk of Loss.** ...

**Short-Term Investment Risk.** ...

**Withdrawal Risk.** ...

**Subaccount Risk.** ...

**Selection Risk.** ...

**Investment Restrictions Risk.** ...

**Managed Volatility Fund Risk.** ...

**Purchase Payment Risk.** ...

**Purchase Payment Credit Risk.** ...

**Financial Strength and Claims-Paying Ability Risk.**

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**Cybersecurity Risk.**

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, m r m , , % r rm w ;

r rv r w r r rm r % m w r r w r w

r % r r , r % r % r , % r rv % % r %

r r r r r m . r % r m % r

**Potential Adverse Tax Consequences.**

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F

The variable account:

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r r F ) r r r r m w r r

**Funds available under the contract:**

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w r m % F w r r w m .  
m r r r w F r , w F l v m ).  
w r r r . l m , w m % r v r v y  
r . v r , r m F r r m , F , v F r  
v r , F m v m v v % F . v r r ,  
r m , v m - % r , m m r % r F r  
r r r w . r r v % r v , m  
m r r % - m F , r r , v m v r , m v r , r r  
rr w r F . F r m r r

**Money Market fund yield:** l w r r r v r m , m % m r % m % r v w r  
r r % r r v . v r m , r

**Conflicts of Interest with Certain Funds Advised by Columbia Management.**

F , l . , w r m % C m m l v m A v r , C ( C m  
% v ( ) 23.9 % v C % r % , 0 ( ) -300(9 ( ) 0(300(r300)-34-1.) v ) -300( m % - r



(C m r F m % r C m m C m r A m , C  
 % m r r r r r r r m % Am r r F , l . A %  
 m % Am r r F , l . , r m % , m % r %  
 r m r m % C r r % r v r v r m r r m r  
 r m r r r v w r v r m % m m % F .

**T A P W R E**

r r r r r v w r 0.65% v r % v F  
 r r r r w r .

**Why revenues are paid to us:**

w r v , w r r m % r v r v , m r m %  
 - m , r v r r :  
 C m , r v r w r .  
 Gr r m % w r m r r % r r m  
 r v r , r v r r r r m .  
 A v r r v w r r r v r m r r r  
 r m v r r r w r , r r m  
 v r .  
 Pr v - r r % r r r v r w r .  
 Pr m , r / r r F ' v m r r % F r .  
 A v r , r m r r r , r r r r .  
 Fr r r r v r w r , r r w r r r F ,  
 w r r r r r F , m r r v r r v r r v r r  
 r r r r F l r % r % A r % (F l A).  
 r v , r r r , r r m r .

**Sources of revenue received from affiliated funds:**

C m r r r v w r v r m r r m ' r m %  
 , r r m , w :  
 A F ' v r , - v r , r r , r r r r v r r r  
 r m r m % r r r v r % F r r r  
 r r v w r v w r F . m % r v r v r m  
 % m r m % .  
 C m 12 -1 r r m F .

**Sources of revenue received from unaffiliated funds:**

r r v w r v r m r r , r ' r , m % r , r  
 % m , w :  
 A F ' v r , - v r , r r , r r r r v r r r  
 r m r m % r r r v r % F r r r  
 r r v w r v w r F . r v r v r m  
 % m .  
 C m 12 -1 r r m F .

**A m ( A ) Pr A (GPA ) r**

GPA m % v r r m . GPA r v r G B r , r r ,  
 r A m B .  
 C r r % % v r r r , % m % r %  
 r m % GPA w r r r % . r r m m  
 v m GPA \$1,000. r r % % . E GPA %  
 r r r r % r m % r % r r r  
 r r r r % m % r %  
 v r v A , w w % C r r % GPA A  
 v m m r r % % r r r .

GPA r 30- % r  
 ( 30- % ).  
 GPA w m ' r , % m %  
 w GPA w m r ; ( ) r r C r  
 r r r r C r ( ) r r r r r y ). l w  
 r r r r , w m % r C r  
 GPA r m r % r .  
 GPA , r r r , %  
 GPA r r 30 % r r . A  
 30- % r r w , w % A %  
 C r r m GPA r % % w % v r v  
 GPA. r r r % r r . A m % r  
 30- % A w % :  
 Am r r r r r r v ; w v r r r r r H r r H m  
 C m r m D ;  
 Am r r ;  
 Am w % m .  
 % r r r , w % r r m % A r m . A v  
 A , w r , v r y , r r r w  
 GPA r m w % r r r r r w r  
 m r m . m % m r A  
 r r r r m r m  
 % r r r r r r . l r r r v r , A w r %  
 v % r r m w ; r r v r , A w r %  
 % r r m w r . m m r w :

If your GPA rate is:	The MVA is:
$w GPA r + 0.10\%$	v
$w GPA r + 0.10\%$	r
$w GPA r + 0.10\%$	v

Fr A r m m , A B. r r r m r m  
 GPA A, r r w EC ( . 333-263038).

**G r A**  
 r r w % v r r , r r r A r  
 r r r . w , w v r r r w r r  
 % w v . r r r r r r % r r  
 r v r r r r r m - % % m r  
 r m % w r r - m r r , % r r .  
 r r r r r % r r m r w ,  
 r m r m r r r . r m r r r r  
 r r w v m . r r r r r  
 w m v r r . Al r r r

**F A**  
 Am r r r r r r r r r r w  
 r m r m m DCA r r r m % r r w  
 v r r r r r r r m m m r r m  
 r r r m % v r % w v r m m m r r  
 r r r w . r r r r r r .  
 r r r w r m - % % v r r .

B m v ▼ r% r v , w v r r r r v m m r  
 l v m C m %A 1933 r v %  
 r v A 1940. A r ▼% r r % r r

r r w EC. D ▼ r r r r , w v r, r  
 m m r ▼% ▼ r v r ▼ w r ▼ r % m ▼

▼ r F A

F r A A 4 A v A A 4 ▼ , ▼ P r r m , % ▼ m %▼ r %m  
 A A 4 A r r r r r r v▼ r r ▼ r . E v %10, 2010, r  
 A r r w r m v P r r m m ▼ r ▼ . (E : A A 4  
 ▼ m ▼ r ▼ ▼ .) v▼ r r r r r v r r r  
 r w w ▼ r . r r r ▼% 365- %% r r ▼ y  
 %m r r r r r r r r r r r, w w▼ r r m  
 m m r r . ▼ m , w r r v r ▼ m r %m ▼  
 m m m r r r r r w r r r ▼ r r ▼  
 r r r r r v▼ v r ▼ r .) r C r r r ▼ r

▼ DCA F A

▼ m %▼ r %m r %m r ▼ DCA , w  
 v▼ ▼ . ▼ DCA v▼ ▼ r w r %m . ▼ ▼ DCA  
 r r w r r r r m r r ▼% ▼ DCA  
 r r w ▼% r v r w w r r r m r ▼ (F . 29). ▼ DCA  
 . ( r C r r ▼ D▼ r C A v r P r r m r m r r m  
 ▼ DCA .)

B % r C r

w r r r r r ▼% r r r r % w r ▼ r m r m % w w  
 v r %% r % l % r v r m w r r v r r % r r r  
 r w m r ▼ . A w r, % v ▼ r m %r v ▼ r r r .  
 ▼ % ▼ % % w r r v v r ▼% r 90 r % r . l % r ▼ r  
 r , % % r % r 65 r ▼ r .  
 % ▼ , % ▼ v ▼ m ▼ w ( v ▼ ▼ % r ):  
 GPA , r ▼ r (1), , r ▼ DCA w % w v ;  
 w % w m r %m ;  
 r %  
 r A A 4 A v , ▼ r r r r r ( v r % r )<sup>(2)</sup>;  
 ▼ w :  
 P P D B <sup>(3)</sup>;  
 A D B <sup>(3)</sup>;  
 5- r A D B <sup>(3)</sup>;  
 EEB D B <sup>(3)</sup>;  
 EE P D B <sup>(3)</sup>;  
 r A A 4 A v A A 4 ▼ , ▼ w ▼ v :  
 A m ▼ B r r<sup>(4)</sup>;  
 . . r r . F r r<sup>(4)</sup>;  
 G 8 : 9629 m . 00001 ((4 3539 1 8 9 ( ) 65.9(A)-300(4 A , 171.9(A)-300



**RAVA 4 Advantage and RAVA 4 Select Band 3 annuities sold to individuals other than advisors and employees:**

r m m m \$1,000,000 ▼ r %m r r v▼. C r ▼r % r v m %m  
 %m \$50,000 % r % r \$100,000 % r v 86 90.  
 \* l ▼m m ▼▼ \$600 r % r.l % m % r %m r 24 m , % r r v %m ▼  
 \$600 ▼ ,w v r v % 30 %' wr %% ▼▼ % r r ▼ m m. r  
 ▼% r ▼ , w r %

**Maximum allowable purchase payments\*\***

	RAVA 4 Advantage	RAVA 4 Select	RAVA 4 Access
Fr r % r: r 85	\$999,999	\$999,999	\$999,999
r 86 90	100,000	100,000	100,000
Fr r % r: r 85	100,000	100,000	100,000
r 86 90	50,000	50,000	50,000

\*\* ▼m ▼% ▼ ▼ v r r % w . ▼m m %v r% % . r r v r r m m m  
 ▼m .Fr ▼ , C '▼m ▼ r ▼ ▼%  
 r r %m r r % r r %m .

Fr A A 4 A v , r A , r %m r ▼m m % m r r r  
 v r r% ★ m .  
 A ▼ r %m r r r r w A m▼ B r r  
 A ▼ r %m r r w A m▼ B r r r r r r r w r r  
 r r 180 % (1) mm ▼% ▼ w v (2) ▼ w ▼ r v r r% r  
 ▼ y .  
 A ▼ r %m r r r r w G B r r r

**Effective Jan. 26, 2009, after initial purchase payments are received, limited additional purchase payments are allowed for all contracts with the GWB for Life, subject to state restrictions. l ▼ r %m r : 1)**

%m r v w ▼ ; 2) Fr E , r ▼ v r , r r ▼ %  
 ▼ , r w r w 30 % r m r r v w 180 % r m r  
 .  
 Fr r ▼ w, ▼% ▼ r %m w▼ ▼ w  
 / r . 26, 2009 r m m m rm ▼ ▼ r r % C r ▼ .  
 Fr r w G B r r r ▼ r , w r % r , ▼ r %m % r  
 v r ▼ % r w▼ ▼m \$100,000 r ▼ % r r . ▼m ▼% ▼  
 r %m .  
 A ▼ r %m r r r r w . r r r r

**Effective Feb. 27, 2012, after initial purchase payments are received, limited additional purchase payments are allowed for all contracts with the S S rider, subject to state restrictions. l ▼ r %m r : 1)**

%m r v w ▼ ; 2) Fr E , r ▼ v r , r r ▼ %  
 ▼ , r w r w 30 % r m r r v w 180 % r m r  
 .  
 Fr r ▼ w, ▼% ▼ r %m w▼ ▼ w  
 / r F . 27, 2012 r m m m rm ▼ ▼ r r % C r ▼ .  
 Fr r w . r r r r ▼ r , w r % r , ▼ r %m % r  
 v r ▼ % r w▼ ▼m \$100,000 r ▼ % r r . ▼m ▼% ▼  
 r %m .  
 A ▼ r %m r r r r w . r r r F r r

E v F . 27, 2012, ▼ r %m r ▼ w r . r r F r r r  
 ▼ ▼ w.





▼ m m :  
▼ r 30 % r r ' v ; ▼ r  
' 95 r % r r v r r% ▼ r,  
r r r % ▼ r ' 105 r %  
m r r % r r , w w % w % r ▼  
% r ▼ m r . ▼ % r r %  
95, ▼ w % ▼ ▼ w ▼ w .  
l % m ▼ , % % , r ' ▼ A % % ▼ B



**NOTE:** ... rm ... rr ... r ... r ... ~~yr~~ ... r ... r ... ▼ ... , ... r ... % r ▼ r ...  
 , GPA, ... r ▼ r ... r ... ▼ DCA ...  
 Am ... rr ... r ... FA m % ... rr ... r ... r ... ▼ w.

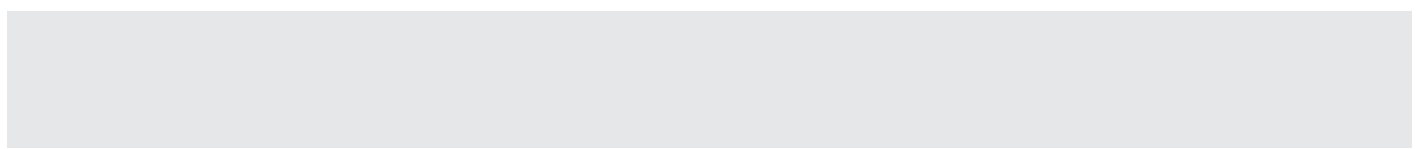
**Surrender charge under RAVA 4 Advantage:**

For ... ▼ ▼ ... % rr ... r ... r A A 4 A v ... , w ... m ... rr ... r ... m % r ...  
 r ▼ ▼ ... ▼ w ... r r:

1. Fr ... w ... rr ... r ... FA. ... rr ... r ... r ... FA.
2. ... , w ... rr ... r ... r ... %m ... r ... v ... r ... r ... rr ... r ... r ... % ▼ ... w ...  
 % r ... r ... . ... rr ... r ... r ... r ... %m ... r ... r ... r ... r ...
3. F ▼ % ... r % w ... rr ... r ... r ... %m ... r ... v ... r ... ▼ w ... rr ... r ... r ... r ... %  
 ▼ ... rr ... r ... r ... w ... % r ... r ... r ... rr ... r ... r ... %m ... r - , r - (FIF ) ...  
 rr ... r ... r ... %m ... .

rm % r rr ... r ... r ... %m ▼ ▼ % ... % r %m ... rr ... r ... % ▼ ▼ rr ... r ...  
 r ... r ... , ... ▼ rr ... r ... r ...  
 rr ... r ... r ... r ... m r % r ... % m ... %m ... r ... rr ... r ... ,  
 ▼ % ▼ \*: ...

Ten-year schedule*		Seven-year schedule	
Number of completed years from date of each purchase payment**	Surrender charge percentage	Number of completed years from date of each purchase payment**	Surrender charge percentage
0	8%	0	7%
1	8	1	7
2	8	2	7
3	7	3	6
4	7	4	5
5	6	5	4
6	5	6	2
7	4	7+	0
8	3		

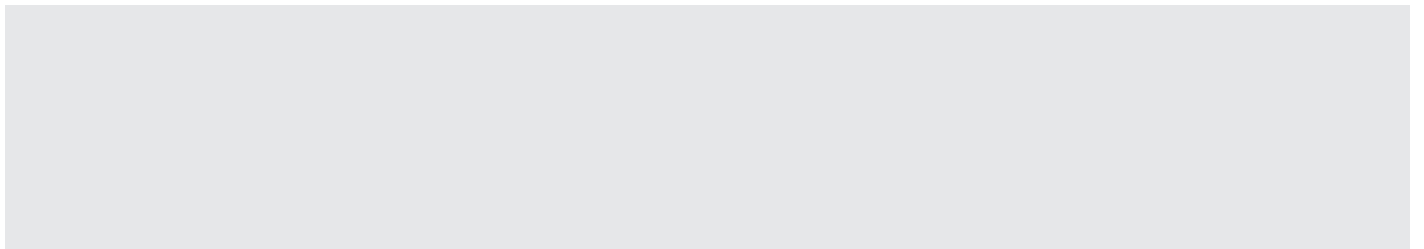


2. , r% w rr r r r %m . rr r m r m ▼ r % r ▼ w :  
r . rr r r r %m r r r r r % r

Number of completed years  
from date of each purchase payment\*\*\*

Surrender charge percentage

Number of completed years from date of each purchase payment***	Surrender charge percentage







% ▼ ... r r. F. r r, % m % ▼ ( r ▼ w), r ▼ r . l r ▼ r r

1/26/2009  
 01/26/2009 05/31/2009  
 11/09/2009 10/03/2010  
 10/04/2010

Contract purchase date	Maximum annual rider fee	Initial annual rider fee and annual rider fee for elective step-ups before 10/20/2012
1/26/2009	2.50%	0.60%
01/26/2009 05/31/2009	2.50%	0.80%
11/09/2009 10/03/2010	2.50%	1.25%
10/04/2010	2.50%	1.50%

10/20/2012

Elective step up date:	If invested in Portfolio Navigator fund at the time of step-up:	If invested in Portfolio Stabilizer fund at the time of step-up:
10/20/2012 11/17/2013	1.75%	/
11/18/2013 10/17/2014	1.75%	1.30%
10/18/2014 06/30/2016	1.60%	1.00%
07/01/2016 10/15/2018	1.75%	1.30%
10/16/2018 12/29/2019	1.40%	1.00%
12/30/2019 07/20/2020	1.55%	1.15%
07/21/2020	2.50%	2.25%

The automatic step-up option available under your rider will not impact your rider fee.

The automatic step-up option available under your rider will not impact your rider fee.

G B r r F

0.65%

-300(w-300(-)-300 )-m00(r )-m0300( r)4 A 0-1.1 r

G B r r r , % m % 1.50%.  
 m % r r r r r r m r % .  
 G B r r r r % r r r r r r v :  
 ( ) % r r r r ; r - r v - r w v r r  
 ( ) % r r r r m v m r w v r r r / r v r %  
 E v D .18, 2013, w r r r r r v r %  
 w % r r v . B D .18, 2013, % :  
 r v - r v - , r  
 m v P r v r m r r v P r v r % r r r %  
 w , w % r r r w r r w % r r r % v  
 I % m v P r v r r v P r v r % r r r %  
 , % r w r m % r r w.

Fund name	Maximum annual rider fee	Initial annual rider fee and fee for elective step-ups before 12/18/13	Current rider fee for elective step-ups on or after 12/18/13
<b>Portfolio Stabilizer funds</b>	1.50%	0.65%	0.65%
<b>Portfolio Navigator funds:</b>			
r P r C r v P r ( 2), ( 4)	1.50%	0.65%	0.65%
r P r r %C r v P r ( 2), ( 4)	1.50%	0.65%	0.65%
r P r r P r ( 2), ( 4)	1.50%	0.65%	0.65%
r P r r %A r v P r ( 2), ( 4)	1.50%	0.65%	0.95%
r P r A r v P r ( 2), ( 4)	1.50%	0.65%	1.10%

r m % r r r % m v v r . r w r r % r r % r r  
 v m r r r v P r v r w r . l % r r r v P r r  
 v r r r r r P r r , % r m % r . C r r r m %  
 w % r r v r .  
 w % % wr % r r % - ( ) r r r r  
 m % r r m r r v % r r r m . l % r r r r  
 r , % w r v r r m r m % 30 % r r % r v r r %  
 v r w r r . w v 30 % r - % r r r m w m  
 - ( - ) . F r r r m w w v r r % r r  
 v r r % - r r r r % v r 30 % w w w % r r  
 (1) r % r w w r m r % ;  
 (2) r r r r m r v r w w % r r 31 r % w r v r r  
 E;  
 (3) % r w w % E , w m r v % r r r E  
 r D .  
 E % r , w w r v % wr % r w r v - r , %  
 r % r r r . % v r r r , %  
 w m r m - r r r .

**Before you elect a step-up resulting in an increased rider fee, you should carefully consider the benefit of the contract value gains you are locking-in and the increased rider fee compared to your other options including whether it is appropriate to consider moving to a fund with a lower corresponding rider fee.**

r m % r r , w r r v r r r r r m m m m  
 r v % % r r . C r r % r r v r % m P r r r , w r r v  
 r v r % m P r r r .  
 l % v - , v v - , r % r v m r w  
 v r r r r r r v , % w %  
 v r r % w w v % r wr r - r % r v m r  
 r w r % r , r m r r % r w v r r  
 r % r % .  
 F r m w % r w v r % v - r - , A .  
 r r F

( BA )<sup>(1)</sup> r r r r v r r % v r m B Am  
 r w :

Contract purchase date	Maximum annual rider fee	Initial annual rider fee
r r 1/26/2009, v	1.50%	0.65%
r r 1/26/2009,	1.75%	0.85%
1/26/2009 v r, v	2.00%	0.90%
1/26/2009 v r,	2.50%	1.15%

r r m % r r v r r v r r % m m r , r r  
 r v r r % r % n r v r r r r % r w r r % r r .  
 % m r % r r v r w r r % n r % r r v r r %  
 r m r r r ( ) m r r % r r  
 r % r v r , % m v G P A D C A  
 r % r m G P A % D C A m r v r r  
 r r r % r m % w r v r r %  
 % v r r r r , % m % w r r  
 r r r m , r r v r r . l r r r r m r % r , w w  
 BA r r r v r , % w r .





▼ ( ▼ ▼ ). w ▼ v 30 % r % r r v r r % w r  
 ( ▼ ). F r r r r r m r r 30 % w w ▼ w % r r r  
 v r r % ▼ r r r r ▼ % v ▼ ▼ r , ▼ w w ▼ %  
 (1) r r % r w w r m ▼ r % ;  
 (2) r r r r m r v r w w ▼ % r r 31 ▼ r % w r v r r  
 ▼ E;  
 (3) % r w w % E ▼ , w m r v % r r ▼ r ▼ E  
 r ▼ D .  
 E % r, w w ▼ r v % w r % r w r ▼ v  
 r ▼ % r ▼ r r . % v r ▼ r , %



# ▼ r l v m

▼ % r ▼ w :

## GPA

▼ m % ▼ GPA r ▼% ▼ r . GPA ▼ ▼ :

m % r r %m r %m r ▼ GPA;

▼ % m r rr GPA r m r ▼ r ;

▼ r r ;

m % m r rr r m GPA r ▼ r r % ;

m % m r r r rr r ; / r

m %r m r w r ▼ r ▼ r r

v r .

## ▼ r F A

▼ m % ▼ r ▼ r r ▼% ▼ r . r ▼ r ▼

▼ :

m % r r %m r r r m ▼ r ▼ r

( ▼ % v r v A m r rr r m GPA );

▼ r r ;

m m m rr r ( ▼ % ▼ ▼ rr r r ) m r rr ;

m % r r r r m r v r ;

m % r r r P r r ( ▼ );

m % r r r A r r ( ▼ );

m % r r r 5- r A r r ( ▼ );

m % r r r EEB r r ( ▼ );

m % r r r EEP r r ( ▼ );

m % r r r A m ▼ B r r ( ▼ )\*;

m % r r r G B r r r r ( ▼ )\*;

m % r r r . . r r . r r r ( ▼ )\*;

m % r r r . . r r . F. r r r ( ▼ )\*.

\* ▼% r m .

## ▼ DCA F A

▼ m % ▼ ▼ DCA r ▼% ▼ r . ▼ DCA

▼ :

m % r r %m r %m r ▼ ▼ DCA ;

▼ r r ;

m m m rr r ( ▼ % ▼ ▼ rr r r );

m m r rr ;

m %r m r w r ▼ r ▼ r r

v r .

v r m % ▼ m ▼ . E m % m r

%m r r r m r w ▼% % r %m r

w r 0( m )-300( )0300( )-300( )-

Number of units:  $\frac{\text{Value of units at the end of the period}}{\text{Value of one unit at the end of the period}}$

Accumulation unit value:  $\frac{\text{Value of units at the end of the period}}{\text{Number of units}}$

We determine the net investment factor by:

$$\frac{\text{Value of units at the end of the period}}{\text{Value of units at the beginning of the period}} = \frac{\text{Value of units at the end of the period}}{\text{Value of units at the beginning of the period}} \times \frac{\text{Value of units at the beginning of the period}}{\text{Value of units at the beginning of the period}}$$

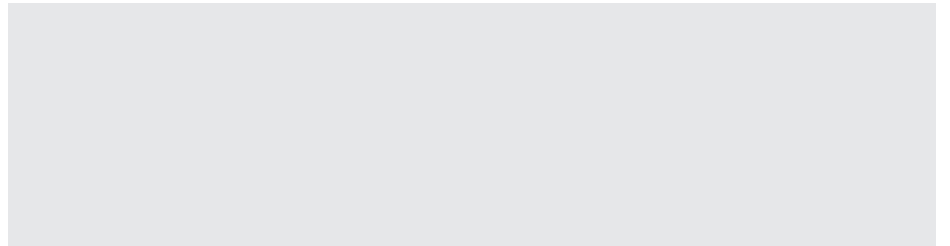
B

Factors that affect subaccount accumulation units:

$$\frac{\text{Value of units at the end of the period}}{\text{Value of units at the beginning of the period}} = \left( \frac{\text{Value of units at the end of the period}}{\text{Value of units at the beginning of the period}} \right) \times \left( \frac{\text{Value of units at the beginning of the period}}{\text{Value of units at the beginning of the period}} \right)$$



11/11/2023 11:59:00 AM



PN Program. The Portfolio Navigator funds. The Portfolio Stabilizer funds.

1. The Portfolio Navigator funds.
2. The Portfolio Stabilizer funds.
3. The Portfolio Stabilizer funds.
4. The Portfolio Stabilizer funds.
5. The Portfolio Stabilizer funds.

The Portfolio Navigator funds. The Portfolio Stabilizer funds.

**The Portfolio Stabilizer funds.**

1. The Portfolio Stabilizer funds.
2. The Portfolio Stabilizer funds.
3. The Portfolio Stabilizer funds.
4. The Portfolio Stabilizer funds.
5. The Portfolio Stabilizer funds.
6. The Portfolio Stabilizer funds.
7. The Portfolio Stabilizer funds.
8. The Portfolio Stabilizer funds.
9. The Portfolio Stabilizer funds.

(1) As of 12/31/2017.

The Portfolio Stabilizer funds. The Portfolio Stabilizer funds.

Please note that if you are currently invested in a Portfolio Navigator fund as part of the PN program and choose to reallocate your contract value to a Portfolio Stabilizer fund, you will no longer have access to any of the Portfolio Navigator funds, but you may change to any one of the other Portfolio Stabilizer funds, subject to the transfer limits applicable to your rider.

The Portfolio Stabilizer funds. The Portfolio Stabilizer funds.



PN Program static model portfolios. I % v r m v P r r m m r r ,  
 % r w r m v r r w % r r m r r , % w r v w %  
 r v 2009.) E m r r r mm . ( r r mm r w  
 % v r m r m r r . B% r P r r m r m r r ,  
 % r r m r r v r % r r m m w

r r % GPA % r m r r :  
 A w % w r r w m r r ( A m % % %  
 r r );  
 A w % w % % w % r r v v m r r .  
 ( G r P r A r A m . )

I % r m m r r , v m v m % m r r %  
 w % r r v v m % . A r % % r m r r m %  
 r r r r % r , v % r r %  
 r r r m , m m r r r r . r r v r  
 % r m w r % r v m m r r r r % .

**Investing in the Portfolio Stabilizer funds, the Portfolio Navigator funds and PN program static model portfolios (the Funds).**  
 r r r r m w v m r % . C r r % P r r m r  
 v P r r v r ( r r r v P r r m , v m r r v m ) , w  
 r r r r m r v v r v r r . r r P r r r r  
 v r 7 % r

**Substitution and modification.**

... F ...  
... A % ...  
... EC r ...  
... 30 % wr ...  
... r 30 % wr ...

**Risks associated with the Funds.**

... F ...  
... F ...  
... D ...  
... F ...  
... A ...  
... C ...  
... I ...  
... w ...  
... C ...  
... F ...  
... A ...  
... % ...  
... m ...



m %m r r r , % m % m r r r r m GPA r r r , %  
v m r r v r r % r m . D r r % % r , %  
m r r r v v %GPA m w r r w . % %m , %

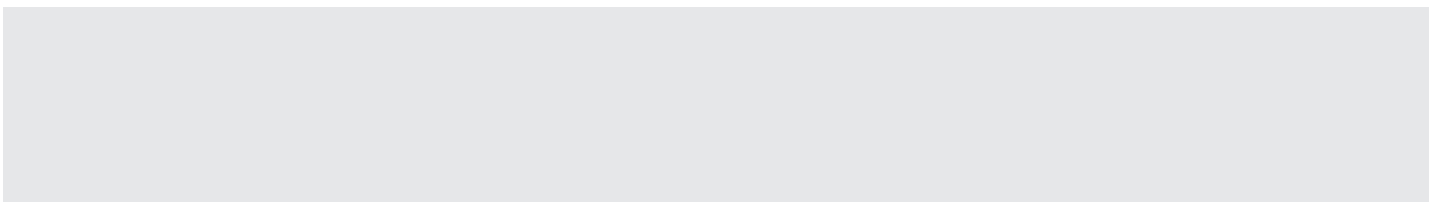
**For RAVA 4 Access**

B r % % , % m % r r r v w , r r m  
GPA % m . m r r r %GPA m \$1,000.  
m % m r r r r r r m r w % v  
r , r r .  
m % r r r v r m %GPA , r r GPA % m r 60 % r r r  
%m r GPA. r r m m r 30 % r r r w  
r v v A, w m %r r r r v , r r ( )  
G r r A (GPA ) r r A m ( A ).  
m % m r r r DCA .  
r % % , % m % m r r r r m GPA , % m %m r r r  
r % r m . D r r % % r , % v m r v  
r v % m w r r w . % %m , % m r r r

**Market Timing**

r m r v % r v m r . l m r m r r  
r % r , r v % v w r r % r v r % ) r r  
w r . r m % , % w r r r % r r

**We seek to prevent market timing. Market timing is frequent or short-term trading activity. We do not accommodate short-term trading activities. Do not buy a contract if you wish to use short-term trading strategies to manage your investment. The market timing policies (financia)WF41Tf-300(30)-0(W)31(eiemT\*[(invest0(trading)-300(activity)89.8(rdescrib**



l w rm , r ▼ m , % r r r v % m r m , w m %m % r r r  
▼ % r r r r r ▼ rm % r r % ▼ ▼ ▼ w, w m %v r% ▼ w  
▼ m : r r r r r m ▼ % r ▼ . . m ▼;  
- ▼ v r r r r r r m % v r m ▼;  
▼ r r r r r r r r ;  
r r m m m m r w r r ;  
r r r w r r %  
▼ m ▼ r m % m % r r % m ;  
r r r r ▼ ; r

H w

r r r rr r



w r r m % m % r % w m % . l %  
r r , m r r r v .  
w r % r r r r r w v r w w r r r  
r r r m % r . ) w % r r . A w w  
r r , w ( r ) w r r r m r r .  
r r r r r r m % v . m % r r r r r r  
r r m % r % w r .

rr r  
m % rr r r % r r % m r m % wr r r  
% r rr rr w r w w r v :

Fr rr rr r v wr :  
l w r v % r rr rr r r v C r r r r , w w r  
% r rr r m v w v w r v % r rr r  
l w r v % r rr rr r r v C r r r r r , w w  
r % r rr r m v w v w r v  
% r rr rr .

Fr rr rr r v % :  
l w r v % r rr rr r r v C r r r r E, w w  
r % r rr r m v w v w r v % r  
rr rr .  
l w r v % r rr rr r r v C r r r r E, w w  
r % r rr r m v w v w r v  
% r rr rr .

m % v % r m m r v r , rr r r , r % r r r  
( C r ). F r m % w r m % ( ).  
% r r r % % r E ( A % P % P r A %  
P % ) .

A % r r r % r r w r % r r v . A r , v % r  
r % v w % rr r . l % v r . F r r ,  
w m . , % w r w m r w w r w m r % r r  
r r . F r r ( w r w ) , r m r r w r . l % v  
r m G B r r r r r r % r r r r % r % r  
r r m % r ( B ) . A % r r r r m w r r  
l m A m m m r w r r r r r v r B  
% r r r % D r C m % r v % . l , rr r  
r ( A r m m D r ) .

rr r  
l % v m r % r r r r , w w w r w m % r m  
% r / r r r r , m r r % r v r r  
% r r r v , % G P A r D C A , % r r w w r w  
m % r r r r m % G P A r D C A % m % v , m r  
v r r m % r / r r r . H w v r , % m % r % r r m  
G P A r D C A . m m m r v r r r r \$ 600 . l %  
r r r r , m m m r v r r r r r % v  
r r m w r r .





% r ▼ % n r r v ;  
 % r rm ▼ C ;  
 % r r r v %  
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 % r D m A m: r  
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 l % r r ▼ r ( r v % C ), % m % ▼ r v r ▼  
 r ▼ r ▼ r r m r D . 31, 1988,  
 m.  
 Ev r m % rm r v r , m % l ▼  
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 D . 31, 1988.  
 r r r r ▼ % r r r r r v w r r , r  
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 ▼ ▼ % v ▼ G B r , r r A m B r r.

**C** W r  
 m % w r % r ▼ % % m % m w r rm w  
 r v r r r r v C r. l % r r r r % w ▼ % m %  
 r r r r m r % % w ▼  
 ▼ m . w r r % w r r r v r r r w ▼ v w %  
 w r ▼ r r r rm % l w ▼ w r r , w w % r ▼ %  
 r ▼ % .

▼ r r ▼ w r r % w w r w % r ▼ % % v ▼  
 PP, A, 5- r A, EEB, EE, A m B , G B r r r . l %  
 w r % r r , w w rm EE. ▼ EE P r l EE P  
 P r ll . ( r rm ▼ B . ) l , rm EEB, A  
 rm 5- r A w r . l w w r ▼ r 75, EEB w  
 rm . rw , EEB w ▼ % r v r . w r EEB %  
 w r m , w w r rm ▼ v .  
 ▼ w r w r r r % m rm r r  
 rm . l A r 5- r A EEB. l w w r ▼ r 75, A 5- r A w  
 w r , w w A r 5- r A ▼ . rw , A r  
 5- r A w w w r . A m B r r , G B r r r

E v % 1, 2016, r r r r . F. ▼ r r , % w r r r .  
 r r r r r r , ▼ r r , % w r r r w r % r w  
 v r r r r r r v ▼ r ( ) . l w r r r r m v r r r v ▼  
 r ( ) , m v r . F r r r r G B r r r , %  
 w r m r r r r r r ▼ w r v  
 B lm A w m rm w r w r r r r r r  
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 r r r r r C r w r r r r r r r r r r  
 w r r r r r ) r % r r r r r r r r r r r v r r r  
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l % v ▼ % % m % ▼ , r r r , r ▼ % r r r ▼ r r r  
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H w v r, w r r r , r m % r m r % w r r m %  
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Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
<b>Standard Benefits ( . . . . )</b>				
Dollar Cost				

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
<b>Automated Partial Surrenders/ Systematic Withdrawals</b>	w m r rr r r m r	/A	/A	A % m %m r w w m r rr r Fr r w .. r r r r, .. r r F. r r r G B r r r, % m % m r rr r v r w r w r r r %r m l % r r m rr r
<b>Nursing Home or Hospital Confinement</b>	w % w r W r v W rr r r	/A	/A	m r 76 r m m r r r m r r r m r r r 60 %





Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
5-year MAV Death Benefit	<p>1 r r</p> <p>5 v r r% r v ,</p> <p>rr r</p>	0.20%	0.10%	<p>Av w r 75</p> <p>% r</p> <p>r</p> <p>r r r</p> <p>v r r% / r% r</p> <p>81 r %</p> <p>r w w</p> <p>r r %r</p> <p>, w m % r</p> <p>m r r m</p> <p>% r w r w .</p> <p>r</p> <p>A C r</p> <p>rm</p> <p>w r r</p> <p>, w</p> <p>r r %m</p> <p>r r % r</p> <p>r %m</p> <p>C r r %</p> <p>% r r %m</p> <p>r r w 12</p> <p>m %</p>
E E D Benefit (EEB)	<p>Pr v</p> <p>r , r</p> <p>r , r</p> <p>r r r</p>	0.40%	0.30%	<p>Av w r 75</p> <p>% r</p> <p>r</p> <p>Av w A</p> <p>5-% r A</p> <p>Fr r w r 70</p> <p>r r r</p> <p>v ,</p> <p>r r m 40% 15%</p> <p>r</p> <p>A C r</p> <p>rm</p> <p>w r r</p> <p>, w</p> <p>r r %m</p> <p>r r % r</p> <p>r %m</p> <p>C r r %</p> <p>% r r %m</p> <p>r r w 12</p> <p>m %</p>

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
<b>E</b> <b>E</b> <b>D</b> Benefit (EEP)	Pr v r r r r r r r r	0.50% r v v r	0.40% 0( .9 D ( r)-100(	Av v v % r Or ) 0( ) ( )00(v)0( rr v 8.6



Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
<p><b>SecureSource Flex</b></p>	<p>Private wireless, mobile, and internet services, including mobile phone services, internet services, and mobile TV services.</p>			

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
<p><b>S<sub>1</sub> S<sub>2</sub> rider</b></p>	<p>Pr v w m , r r v m r r m - m m r r v r r % v r r r v v % m , r</p>	<p>C r r <u>1/26/2009:</u> <b>S</b> <b>L</b> : 2.00% <b>J</b> <b>L</b> : 2.50% r v r m B Am , w v r r r C r r r <u>1/26/2009:</u> <b>S</b> <b>L</b> : 1.50% <b>J</b> <b>L</b> : 1.75% r v r m B Am , w v r r r</p>	<p>r % , v v</p>	<p>v v r A A 4 A v r Av v w r 80 r % r r Av v r r v v r % r l v m C r w r w v v % r r m r r w r r m r r v r w r w r r v r w m m r % m r</p>
<p><b>Guaranteed Minimum Accumulation Benefit (Accumulation Benefit) rider</b></p>	<p>Pr v 100% v v m r 80% r v r r % v ( r r ) 10 % r w r , r r v m r r m</p>	<p>2.50% r v r m m C r A m v , w v r r r</p>	<p>r % , v v</p>	<p>Av v w r 80 r % r r r w w r r v % r , w m % r m r r r m % r w r w . r r r w r m r r r m r % m r l v m v v r r r</p>

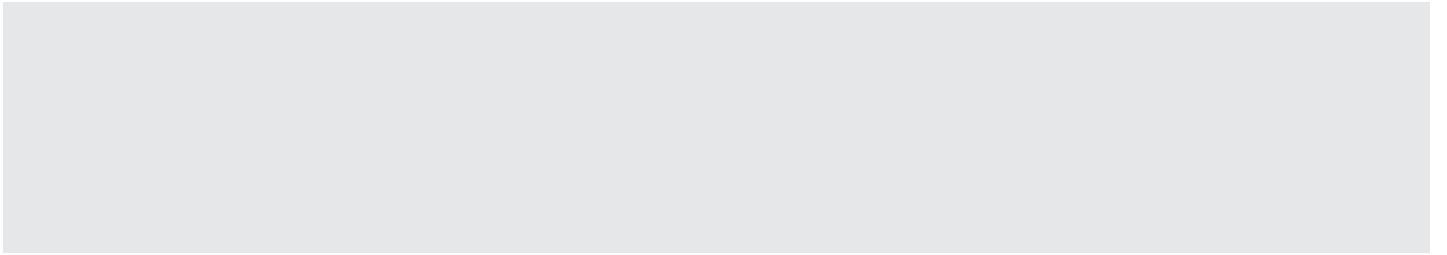
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w w r.  
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r r, w  
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r . G r% w m % r w v % r % r . H w v r,  
r% m % r v % r % % v v r r :  
r% wr , % , r % r r% r , r r  
r m % l ;  
% r % r% m %  
A % r r r r, w r m .

**Qualified annuities**

r m w r v r r r % l r v r v  
r r r m r r m m m r w r r % r r l A,  
403 ( ) r r r m r r m % . C r w r r v w r w  
r r r m m m F r , .87, .37, r %  
F r r%24, 2022.

**Spouse beneficiary:** l % v % % , % r r% % r  
m % r r / r w w r v r  
w r w v , r % % r r % . l % r  
% 73 , % m % r % r w % w v r 73. l %  
73 m , % m r D .31 % r w % r % r

l % r w 75 r% r w r , r% % r  
r r v r r r :  
r v , % r % m r r v r , % r r r ; r  
r % m m r r r .  
l % r w 76 r r w r , r% % r ' r  
r v r v , % r % m r r v r , % r r r .  
l % % r r r r, % r w ( ) w

How we handle contracts under unclaimed property laws

Spouse and Non-Spouse Beneficiaries. I

Annuity payout plan: I

Death benefit payment in a lump sum:

HOW WE HANDLE CONTRACTS UNDER UNCLAIMED PROPERTY LAWS

Every contract we own or have an interest in

Government contracts

Employee benefit plans

Financial contracts

B

Beneficiary designations

D B

Death benefit









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r      m %   ▼      r      m %   m r      250% m ▼ ▼   %
r      r :
( )    r      ▼      EEB r      r      v      (      rm      r w      ▼%   % r      %m      r
      r      %m      r      ),▼      % rr      r      r      v▼      r      r      v      ; r
( )    m      ▼      m      EEB r      r      v      (      rm      r w      ▼%
      % r      %m      r      r      %m      r      ),▼      % rr      r      m
      r      r      v
plus % r      %m      m      r      r      EEB r      r      v      r v      ▼% rr      r      r      r
m r % r ▼ .

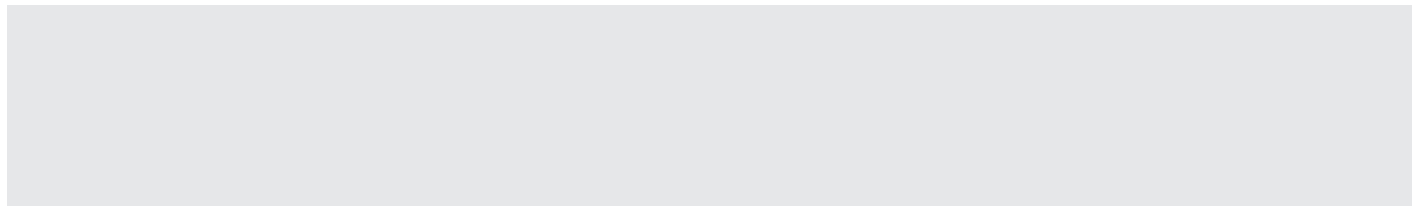
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### Terminating the EEB

PLUS

EEPP r ll , w r v r %n , r v w 6  
m r m r v % rr r w :

Rider year	Percentage if you are under age 70 on the rider effective date	Percentage if you are 70 or older on the rider effective date
w	0%	0%
r F r	10%	3.75%
Fv r m r	20%	7.5%





**Remaining Annual Lifetime Payment (RALP):** % m w r w r r r % r, r m m  
r r r w v r w r w % r r . A P r m m  
w r w r r m r r r % r.

**Remaining Benefit Amount (RBA):** w r w % m r m r r r r  
r w r w .A % m, BA r m GBA r m v r w r w r  
r m r r ' , BA m v BA w r  
%m . m m m BA \$5,000,000.

**Remaining Benefit Payment (RBP):** % m w r w r r r % r, r m m  
r r r w v r w r w % r r . B P m  
w r w r r m r r r % r.

**Waiting period:** r m r % w r w w r r r.  
w r r r r v % r r r r r r %

**Withdrawal Adjustment Base (WAB):** m rm GB P r A P  
P r . AB w r w r %

**Withdrawal:** m %w % r r v r r r w r w r . l m % r r m  
m % r r % r r r r %m r v m .

**DESCRIPTION OF THE SECURESOURCE FLEX**

w r A P A P. A P GBA, BA, GBP BP. w r w m w r m  
 w r . A P BP r m r % r r m m w r w r  
 rr r % r r .

**IMPORTANT SECURESOURCE FLEX RIDER CONSIDERATIONS**

r w r . . r . E r r r r r r % w  
 r :

% r .l % r r r r r r v , v % w r w r m %  
 r v w % r r r m , r , w r w r m %  
 % r r r .

**Lifetime Benefit Limitations:**

( ) S / L : r v r r , %n r m r v r r v  
 ( l C r r r r w). H w v r, r r r r ,  
 D m r m r % w r v v r r ( A  
 r w r v r r w r r r v

**Joint Life:**

( l C r r r r w). H w v r, r v r r r ,  
 m r m r r v v v r ( A D w).

( ) E w r w r A P r v GBA, BA, GBP / r BP v r r r  
 r .l A P r v r r , m w r m .

( ) m r r A P ' BA m  
 ( A m P %n (A P) w). A %w r w % r A P v  
 r BA r r m %r v w r m w r w % r w

( ) r w r r v BA r r r m A P .l

**Withdrawals:**

r 3-% r w r , % r w r w r m r .l % w r w  
 r - % r r v m . r w r w r w 3-% r w r  
 m m wr . , r w r % w r w m r w w r w m  
 r % r ( w r w ), r m r r r m % r .

**Investment Allocation Restrictions:**

r r r r w r v .  
 v m r m % m % r r v %m r ,  
 v m r m % r % r r v r r m % %  
 m r . A % v m % r m r m % r  
 r . ( Pr l v F : %F .) r v  
 r , r m v r r v v m % m r r r .  
 r r m m % r v m . m % w r r v r v r  
 , GPA r r r r C r v r r r w r w  
 F .) m % r C r Pr r m Pr v r  
 m % r r v m % v DCA , w v , w w m  
 r r % r ; w r r v r m v m r r m % w wr  
 r ( r m ).

w r w (2) w r m v m : (1) r r % r r  
 w r w . D r m , % m %r % r v m %  
 v v m .

Imm % w w r w % r r v w r r v m v  
 w % r r % r r r v m m r r v r v m  
 .l % r m r r , r w m v v  
 v m . m r v m r w v m  
 r r % r w % r r r . r v m rr %  
 v m v m . r r v r r v m r 30 % wr .



**Tax Considerations for Qualified Annuities:** ▼

For a qualified annuity, the distribution is taxable as ordinary income. If you have a qualified annuity, you may be able to roll over the distribution into another qualified annuity or IRA. If you roll over the distribution, you may avoid paying taxes on the distribution at the time of the distribution. However, if you do not roll over the distribution, you will have to pay taxes on the distribution. The distribution will be taxable as ordinary income. If you are in a higher tax bracket when you receive the distribution, you may want to consider rolling over the distribution into another qualified annuity or IRA. This will allow you to defer taxes on the distribution until you withdraw the funds from the new account. If you are in a lower tax bracket when you receive the distribution, you may want to consider taking the distribution as a lump sum. This will allow you to pay taxes on the distribution at a lower rate. However, you will have to pay taxes on the distribution at the time of the distribution. If you are in a higher tax bracket when you receive the distribution, you may want to consider rolling over the distribution into another qualified annuity or IRA. This will allow you to defer taxes on the distribution until you withdraw the funds from the new account. If you are in a lower tax bracket when you receive the distribution, you may want to consider taking the distribution as a lump sum. This will allow you to pay taxes on the distribution at a lower rate. However, you will have to pay taxes on the distribution at the time of the distribution.

1.  $\frac{w}{m} \times \frac{m}{w} = 1$  BA  $\frac{w}{m} \times \frac{m}{w} = 1$  BA  $\frac{w}{m} \times \frac{m}{w} = 1$  BA

2.  $\frac{w}{m} \times \frac{m}{w} = 1$  BA  $\frac{w}{m} \times \frac{m}{w} = 1$  BA  $\frac{w}{m} \times \frac{m}{w} = 1$  BA

**GBP Percentage and ALP Percentage:**

Dr  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

AB  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

AP;  $\frac{w}{m} \times \frac{m}{w} = 1$ , 5%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 5%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 5%

**1 — (a/b)**

a =  $\frac{w}{m}$   
b = AB

(1)  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

(2)  $\frac{w}{m} \times \frac{m}{w} = 1$ , 5%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 5%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 5%

(3)  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

**Withdrawal Adjustment Base (WAB):**

$\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

The WAB is determined at the following times, calculated as described:

*A - 1. r E . . . . . D*  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

$\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

$\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

(A)  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%

$$\frac{a \times b}{c}$$

a =  $\frac{w}{m}$   
b = AB  
c =  $\frac{w}{m} \times \frac{m}{w} = 1$

(B)  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%  $\frac{w}{m} \times \frac{m}{w} = 1$ , 6%



Individuals who are eligible for benefits under the Plan must be at least 21 years of age and must have completed at least 10 years of service. If an individual is eligible for benefits under the Plan, the amount of the benefit payable to the individual at the time of the individual's death will be determined by the Plan administrator. The benefit payable to the individual at the time of the individual's death will be determined by the Plan administrator.

**Guaranteed Benefit Payment (GBP):** The guaranteed benefit payment is the amount payable to the individual at the time of the individual's death. It is calculated as the greater of the following amounts: (1) The amount payable to the individual at the time of the individual's death under the Plan. (2) The amount payable to the individual at the time of the individual's death under the Plan.

**Remaining Benefit Payment (RBP):** The remaining benefit payment is the amount payable to the individual at the time of the individual's death. It is calculated as the greater of the following amounts: (1) The amount payable to the individual at the time of the individual's death under the Plan. (2) The amount payable to the individual at the time of the individual's death under the Plan.

**The RBP is determined at the following times, calculated as described:**

The RBP is determined at the following times, calculated as described: (1) At the time of the individual's death. (2) At the time of the individual's death. (3) At the time of the individual's death. (4) At the time of the individual's death. (5) At the time of the individual's death.

**If you withdraw an amount greater than the RBP, GBA excess withdrawal processing and RBA excess withdrawal processing are applied.** If you withdraw an amount greater than the RBP, GBA excess withdrawal processing and RBA excess withdrawal processing are applied.

**LIFETIME BENEFIT DESCRIPTION**

**Spouse:** The spouse of the individual who is eligible for benefits under the Plan. The spouse must be at least 21 years of age and must have completed at least 10 years of service. If a spouse is eligible for benefits under the Plan, the amount of the benefit payable to the spouse at the time of the individual's death will be determined by the Plan administrator.

**Annual Lifetime Payment Attained Age (ALPAA):**



As a result of the ( ) C C r w r' D ( w).  
... r N r r m l . m . . . ( P r ▼ y r P r r m r ,  
v ).

### ALP EXCESS WITHDRAWAL PROCESSING

A P r ▼ r A P m m ▼ % r r w r w ▼ , r A P r ( r 5% r 6%  
r r GB P P r A P P r v ) m ▼ ▼ % r r ▼ m m ▼ %  
▼ w w r w ▼ .

**Remaining Annual Lifetime Payment (RALP):** m y ▼ ▼ r w r w ▼ r r m r A P r % r  
r ▼ m . P r r ▼ m A P , ▼ m A P r .

The RALP is determined at the following times:

- AL P r r r m m . AL , :  
( ) D r w r A P w r .
  - ( ) A % r m A P ▼ ▼ A P ▼ r r w r w ▼ r  
% r ▼ r .
- A s a r e s u l t o f r e s i d e n t i a l i t y A L r e s u l t s A P  
▼ A P .

m A P % r r % r , % r , m ▼ ▼ % A P r  
( r 5% r 6% r r GB P P r A P P r v ) .  
A s a r e s u l t o f ( A ▼ ▼ w ) .  
A s a r e s u l t o f ( ▼ C C r w r' D ▼ w ) .  
m . . . . . A P ▼ A P m m ▼ % r r  
w r w ▼ m w r w ▼ ▼ r . **If you withdraw an amount greater than the**  
**RALP, ALP excess withdrawal processing is applied** m % r m y ▼ ▼ r r w r w ▼ .  
r m w r w ▼ w r ▼ w r w ▼ r , ▼ ▼ A P w ▼ % r ▼  
m r r w r w ▼ .

### OTHER PROVISIONS

**Required Minimum Distributions (RMD):** l % r D r m % r r % r D ▼ ▼ r ▼ %  
r % r r r r B P r A P m r r r y r r % r % r D  
r m :  
w r w ▼ r w r ;  
D r % r r ▼ ;  
D % r r ▼ ▼ ▼ % r m m m ▼ r C ;  
D m r w r r r m 401 ( ) ( 9 ) , r C r y  
r ▼ r r w r y r r .  
D r ▼ w ▼ r % r w m ▼ ▼ % w % r r % r r r m % m  
w % r D w r w ▼ r . A % w r w ▼ r w  
r w r ▼ m r r A P r B P m w r . A r w r ,  
w r w ▼ m r r A P r B P m y w r ▼ w r w ▼  
r ▼ ▼ m A P B P / r A P w r w ▼ r w  
r ▼ ▼ r m A P B P GB P r A P r . A F r

**Annual Step-up:** B w r r r y r r % r ▼ m % ▼ ▼ . A  
- w r w ▼ m m r r , r r m % y m , r r y  
GB P , B P , A P A P , m % % r r r w ▼ % m . l r y  
m ▼ ▼ % GBA r - , y ▼ GBA , BA , GB P , B P w  
m .  
▼ - m % ▼ ▼ r ▼ w , m m m GBA , BA A P  
▼ w r ▼ :  
y ▼ r r r .

I %      %w   r w   r   w   r   -   w   v   r   r  
v r   r%   w   w   r .  
%r   r   v r   r%w   r %   r   r   v   r   r   BA r, %   r   r   v   m   %  
A P P r   (   r 5%   r 6%   r   r   GBP P r   A P P r   v )  
r   r   A P,   ,   -   w   %   r   r   r   r   v r   r%  
A P   A P r   r -   %   r   .Pr r   ,   A P  
A P v   r .  
r   A P   -   v   BA r GBA   - ,   r  
BA   GBA   -   v   A P   - .  
-   r   GBA, BA, GBP, BP, A P   A P v   w :

2) A P r r , r w r w BA r r r r B P r w r r r r , %  
 ( ) r m GB P BA r ; r  
 ( ) S L : A P % r ( ) v r r , r ( ) BA r  
 J L : A P % r ( ) r v v v r , r ( ) BA

3) A P r r v r w r w r r r  
 A P r r B P L r , r m GB P w r r  
 BA r .

4) A P r r v r w r w r r r :  
 B P r r A P L r , A P w r %  
 S L : v r r ;  
 J L : r v v v r .

r % r :  
 m w % m % m . l m % % m \$100, w  
 v r r % r r %  
 w r r % m ;  
 w r r r r r ;

A % r r w r m ;  
 l r m r m GB P , r r GB P r r % n r m .  
 S L : m r m % n , % BA r r ;  
 J L : l w r r v A P , A P w r %  
 r : 1) r v v v r r 2) BA r r . l r  
 m r m % n , % BA r r .  
 . . r r . F r r r r w r m r r r w w r :  
 l A P BA r , r v r r r w r w  
 r r A P w r w r v .  
 l A P BA r , r v r r r r , r r  
 w r w .

**At Death:**

S L : l r r % w w r w r v r r r , m  
 v r r w v v r r v .  
 l r v r r r w m % , r % m % 1) r  
 r r m r , 2) BA % v r r r , r 3)  
 r r r v r w r m r r .  
 l r v r r m % , w w r :  
 l BA r r r w r r v GB P % r , GB P w  
 r % BA r .  
 l v r r BA r r r w r r v A P % r ,  
 A P w r % 0 ( ) -300 ( ) 0 ( ) -300 ( v r ) -13.9 ( ) 0 ( ) -300 ( r ) -300 ( ) -300 ( )

**J. L. :** I m % v r , r v v v r m  
 .l r v r r r m r , r r r m . m  
 l r v r r r r w m % , r % m % 1) v  
 r r r r , 2) BA % v r r , r 3)  
 l r v r r r v r , A P w %  
 v r : 1) r v v v r r 2) BA r .  
 l BA r r r r w r r v GB % r, GB w  
 r % BA r .  
 l BA r r r r v A P % r, A P w  
 r % BA r .  
 l BA r , r m . r r % m w m .

**Contract Ownership Change:**

**S. L. :** I w % w, w r r r v .l r w r  
 v r r r m m , r r w % r r .l r  
 w r r r v r r w r , r r r m . E v % 1, 2016,  
 w r r w .  
**J. L. :** w r r % w w v r r r v r ( ) r  
 r r v , w % w. r w r r w r r .

**Remaining Benefit Amount (RBA) Payout Option:**

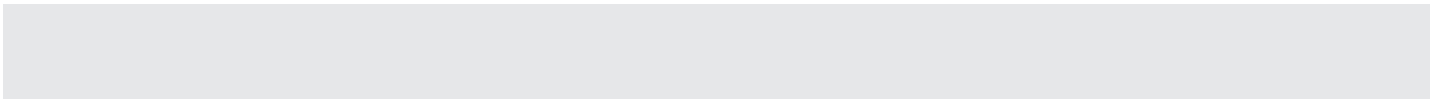
v r % % v r v v r r r . A  
 r v % % , % % v r r r r r r  
 r w r .  
 r m % r w w r m GB , m  
 w r r BA .l m % % %  
 m w m % m .l m % % \$100, w v r m  
 r % r % % l, w r, % v m r  
 BA, r m % w r % ( A % P % P r ).  
 m % v r r r % r 403 r 408 C , m .  
 Fr r r , w v v % r % m r 408 C , m %  
 w r m m v . v % w m r %  
 v % l .  
 % % m % v % r % w %  
 v r m % r r r % r % r %  
 r % v r m w r r r r , r % r  
 B r r v r r m % m GB r % m % w C .

**RIDER TERMINATION**

1. **S. L. :** w r w r v r r w r m r r .
2. **S. L. :** A r % , r w r m r r .
3. **J. L. :** A r % r r w r m :  
 ( ) % r v r r , r  
 ( ) v r v r r r .
4. A % % r % % w r m r r .
5. m % m r r % r r r % r m r 0.25% r % r  
 r r ( C r r r r . F. r r ) .
6. BA r v r r r A P v r w r w  
 A P , r r w r m .
7. r m r r r % r w r m r r .

G r m m A m▼ B (A m▼ B ) r

The Accumulation Benefit rider is not available for RAVA 4 Access. This rider is not available for contracts purchased on or after Feb. 27, 2012.







, w w r CA r y .l CA r r y -  
 w v r r A m B r r, w % r r  
 w r w r m r r v r r% - r r r % r.l ,

**Terminating the Rider**

r r w rm r w :  
 r r w rm r w % :  
 % r r ; r  
 ; r  
 r rm r .  
 r r w rm .  
 Fr m , A E.  
 y B Pr y % r  
 G r r r w B r (G B r ) r





▼ m % v % 10% l ▼ % r rr r ▼ m % m r r 59½  
▼ r ▼ %

**Withholding:** l % r v ▼ m r ▼ % % r rr r, ▼ rr r r %  
▼ w r w ▼ r r, w m % r ▼, m w ▼ %n . A %  
w ▼ r r r r %n % r m r % r. ▼ r r r m % r  
▼ m r r . A ▼ % v r v w v ▼ ▼ r % m r r % r l  
m r, % v ▼ . . r , % m % ▼ ▼ v r ▼ m w ▼ r.  
l %n r % % ▼ , w r ▼ % m m r ▼ m w ▼  
% ▼ ▼ . m % m ▼ r F rm -4 ▼ ▼ w ▼ % w w ▼ r  
▼ ( ▼ ▼ w m ). l r r w 0-1.1 D-.00002 m 1300(w)0 r.

r ▼ % r ▼ r ▼ % r r w m , % r ▼ ▼ - r m r r r  
 r , (2) w m r r w % n w ▼ r ▼ % r - r m r r r , r r  
 , (3) % r r r r ▼ ▼ - r m r r r  
 r r , (4) r ▼ ▼ - r m r r r r ▼ ▼ - r m r  
 r r . H w v r , ▼ r ▼ % r m %  
 A ▼ % r r ▼ ▼ % D % r r ▼ ▼ % r r , r m % r  
 r r v w ▼ % r r w % r r ▼ . C r w r r r  
 w ▼ % r r w % r r ▼ r .  
 F r r ▼ % r r r r % r , 1035 r ▼ % - r .  
 v m r ▼ r r r r w ▼ ▼ r r ▼ % w  
 r ▼ w r . H w v r , r l v Pr r 2011-38, r r r r r m r r r  
 w 180- % r ▼ w r ▼ 1035 , l w ▼ % r ▼ r m r r m  
 r r r m r r r . A r ▼ , r m %  
 r r r r m r r r r 180- %  
 r ▼ w r ▼ .

**Assignment:** l % r ▼ % r m r ▼ ▼ r ▼ , r r % m % m  
 r A . 13, 1982 w m r ▼ m % 10% ▼ %  
 v .

▼ A  
 A v r m % r ▼ % r r r r , r r r r r  
 r m ▼ % w ▼ w. ▼ v m m m r r ▼ v r m m  
 r . ▼ r r % r r r m ▼ ' m m r % ▼ D r , % r l A ▼ r m , r  
 ▼ v r r ▼ r m r r ▼ ▼ % r .  
 % % r r r r m ▼ r l A ▼ r % - r r r C , r w  
 r v % r % r ▼ r r l % r r m ▼ % r r ▼ , % r  
 r m % r m ▼ r r ▼ r m r r .

**Annuity payouts:** r ▼ % l A, 401( ) r 403( ), r % r ▼ %  
 ▼ r r % m ▼ : (1) r r l A w % m - ▼  
 r r m ; r (2) % r ▼ r - ▼ r r m r r m ▼ % r l A; r (3) r  
 r r m ▼ % r % r m ▼ % r v r r - ▼ r ; r (4) r  
 m % r m r ▼ % r ▼ r ▼ r r m ▼ l A.  
 % r r w ▼ ▼ m ▼ % w r r r m . l w r ▼ r m m r  
 % m . Pr r r r r ▼ r , % ▼ % r  
 % m ▼ w % r v r . B w r r ▼ % r r r - r , w w  
 r ▼ % r r % % n r ▼ r r % m ▼ r  
 r m l A.

**Annuity payouts from Roth IRAs:** l r ▼ , r % r m l A r r m m ▼ %  
 % v 59½ m v % r ▼ r .

**Surrenders:** r ▼ % l A, 401( ) r 403( ), r r r w r ▼ %  
 ▼ r r % m ▼ : (1) r r l A w % m  
 - ▼ r ; r (2) % r ▼ r - ▼ r r m r r m ▼ % r l A; r (3) r  
 r r m ▼ % r % r m ▼ % r v r r - ▼ r ; r (4) r  
 l A.

**Surrenders from Roth IRAs:** l r ▼ , r % r m l A r r m m ▼ %  
 % v 59½ m v % r ▼ r r r ▼ % v r ▼ %

**Required Minimum Distributions:** r m ▼ ( r l A ) r r r r r r ▼  
 r r m m m r ( D ) 73. D r r m r ▼ % r  
 r % r - v % ▼ % r % r . C r ▼ r r m % r  
 r m ▼ % r m r ▼ % r r r D r . m % % r D r .  
 ▼ ▼ % r v r r r m r r ▼ ▼ m ▼ % .  
 l r l A ( ▼ r r l A ) r ▼ r r m m m r ▼ .



r % r r r v m r % .l % r % r r  
v m r , % w w r , ▼ w rr r r ▼ r % r ,  
r r r r ▼ ▼ .

Assignment: m % r ▼ % r ▼ r ▼ r ▼ r ▼ .

r  
**Purchase payment credits:** r r r r r ▼ % w rr r r .

**Special considerations if you select any optional rider: A**  
r r r r r r r r , w ▼ v r  
rr r m % r r .H w v r, l m % rm r ▼ r r ▼  
rr r ▼ w 10% ▼ % r rr r r  
59½, ▼ ▼ , ▼ r .  
r rv r r r r r r r ▼ rr r w , w ▼ r r % r  
▼ v w r r r r r m.l , w w r r % r r ▼ r r % r  
% r r , r r m r .

**Important:** r r r w r r r r r r r ▼ w .  
F r ▼ w r rr r r m m % .F r r r r  
m ▼ % v ▼ w % , % ▼ ▼ v r % v %  
% r r .

**RiverSource Life's tax status:** r r m % r C .F r ▼ m  
r , r r r r m % ▼ r r r r r ▼ %  
r m r .l v m m r v w y  
m r r v . v m m , ▼ r ▼ , r %  
w ▼ r r r m . r rv r m r r r  
r m v r ▼ r r w r .  
m % ▼ m v m m rv r m v m ▼  
m %▼ m r m % r w r r ▼ m ▼ w. m %  
r r r r v r v , r % m % w r  
r r ▼ w v m m r % .

**Tax qualification:** r r ▼ % % r r ▼ m r . ,  
r v r r r rr r r m ▼ r , % r  
r v r r . r rv r r m r r ▼ %▼ r m % r  
r r r m ▼ r % rm r % ▼ ▼  
▼ r r m . w % % m m .

**Spousal status:** m % r m r ▼ m % r %  
r r % r r , w w r r % m . B r ▼ , w w  
m r % r r r w r r .l % r r % r m rr % r  
r r rr r % r m rr m ▼ r r ▼ r ▼ w r ,  
r r % r r m % r .  
l % v % % r r ▼ m rr , % ▼ ▼ r r  
▼ ▼ v r .

A r w r w v m , % m % v m r ▼ ▼ % %  
r % , r r v m v r . w v r r

B r % % , m r v % v rm % ▼ % r r r  
▼ m r v ▼ w .

A r % % , m r v % v ▼ :  
r rv ▼ r % r r ; v %  
▼ r ▼ ▼ .

A w m % % , r rv r r r ; r r , m r v ▼ w r .

m v r % r . w w r r ' m , r % m r  
r r m r v w v r r r r w r r r  
r r w r v r m r w r . w v r r w w w v r r  
r w r r w r w m m r r w v r w w r v  
r . A r r r r v , w m m r r w r v , r v  
w v r r m m % v r m .

## l y m

m % F w v :  
w r r ;  
m v ; r  
r m , r r ( r r m ) r .  
l % r , w v r F r r % r ( w F )  
r r F ( w F ) , r v w % r r EC r w r v . ( w F m % )  
v r r / r m F . , w F m % v v m v  
v r / r v m v r w r r m F .  
m % :  
w ;  
m % w r m r ;  
r r r m r r A ;  
m r % .  
w % % r r v r r .  
l r m r m r m % w , w m % m r r w v r  
r % r r w % r r r v . w % r r r r v EC r  
r r m r m % r .

## A r v Pr v r

Pr r w r r  
v r r D r r , l . ( v r r D r r ) , r r , r v r r r r w r r r  
r r D r r . l r 829 Am r r F C r , r , 55474.  
v r r D r r w % w r % Am r r F , l .

### Sales of the Contract

New contracts are not currently being offered.

% r r r r ( r m ) r r w EC m m r Fl A m %  
r .  
r r m % r r r r r r m . v r r D r r r  
v r r m w r m . r r m r r r  
v r r D r r % r m ( r r r % r r  
v r r . r m m % r r r r r mm r r r m  
v r m w r r r r r r r r .

### Payments to Selling Firms

m % m w v r % % r m . F r m , 6.00% m r %  
m . m % % r mm 1.25% r v . m % r w  
% m mm w v m % .  
m % % r m m r r % r mm 1% r % r r  
m w . F r m , w m % r % m r r % r mm r m  
m r w r r r r r r .



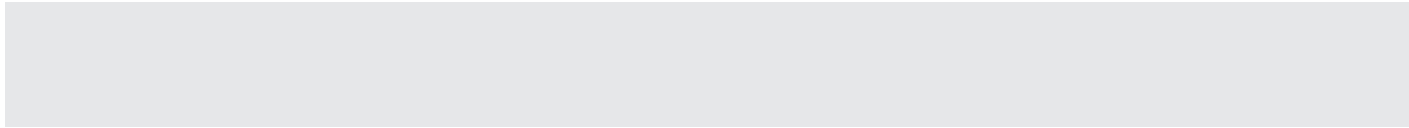
I r mm , w m % r r r m r , r m % w  
 r r ( m % ) r r m r r m r r m r r m  
 r w r m . r m r v m % r m : r r m  
 r m r , r , m m r w r r  
 r m % r ; v r , % r v , m , r m r  
 m r r r r r m , r m r m r ,  
 v r w r ;  
 r v r v r w r ;  
 r r v r % r m m % r r m' v r r  
 r .  
 r m v r r m r m m % r r r , r m' r ,  
 r w r / r r r m % r , / r m % r m . A  
 m m % r m v r v r r .

**Sources of Payments to Selling Firms**

% mm r m r v r m r . r m % :  
 r v w r v r m % w % w % , w r r r  
 ( E mm r% );  
 ( m w r r v r m % r m r r v  
 r A F - );  
 ( m w r r v r m ' v m ) v r , v r , r r r %  
 ( r A F - );  
 r v w r v r m r r w r r r w  
 .  
 r % % mm r m r v r r r r  
 r r . H w v r , % m % % r r mm r m r  
 v r % r :  
 w r m r w r , r r r ;  
 r % % w r % v , w r



A r w A: F r , w Av m % m r . r rm C r r v r r . m.





Investment Objective	Fund and A / S - A	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
	Commodity - Global F (3) Commodity - Global LLC	0.49% <sup>2</sup>	4.61%	1.56%	0.95%
	Commodity - High Beta F (3) Commodity - High Beta LLC	0.77% <sup>2</sup>	12.08%	5.47%	4.32%
	Commodity - Industrial F (3) Commodity - Industrial LLC	0.77% <sup>2</sup>	11.51%	5.15%	4.12%
	Commodity - Industrial B F (3) Commodity - Industrial LLC	0.64%	6.19%	1.47%	2.12%
	Commodity - Energy Gr w F (3) Commodity - Energy LLC	0.85%	42.95%	18.14%	13.51%
	Commodity - Energy F (3) Commodity - Energy LLC	0.38%	25.82%	15.23%	11.56%
	Commodity - Energy Dr Cr F (2) Commodity - Energy LLC	0.66% <sup>2</sup>	6.66%	2.36%	1.65%
	Commodity - Energy Gr w /Cr B F (2) Commodity - Energy LLC	0.74% <sup>2</sup>	6.68%	0.81%	1.67%
	Commodity - Energy F (3) Commodity - Energy LLC	0.92%	15.47%	8.09%	3.51%
	Commodity - Energy C F (3) Commodity - Energy LLC	0.83%	5.23%	11.99%	8.99%

Investment Objective	Fund and	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
...	... C Gr w F (3) ... LLC	0.95% <sup>2</sup>	25.08%	12.93%	9.51%
...	... C Gr w F (3) ... LLC	0.95% <sup>2</sup>	10.18%	13.20%	8.29%
...	... C Gr w F (3) ... LLC	0.98% <sup>2</sup>	12.97%	10.05%	6.32%
...	... C Gr w F (3) ... LLC	0.59%	5.55%	0.04%	1.45%
...	Cr ... C mm % r ... LLC	1.05%	(9.11%)	7.23%	(1.21%)
...	C I P - ... F (3) ... LLC, ...; B ...; M ...; L ...; B ...; L ...; L/m ...; ...	0.75% <sup>2</sup>	3.95%	1.04%	2.23%
...	C I P - Pr ... C Gr w F (1) ... LLC, ...; r ... G ... r, LLC, ...	0.70%	39.54%	15.67%	13.48%
...	C I P - ... r% % m r E ... F (3) ... LLC, ...; r ... C ... M ...; L ...; ...	0.95%	9.81%	14.18%	10.58%
...	D ... r v A ... IP, ... B <sup>3</sup> ... D ... M ... Am r ...; ...; EEF Am r ... L.L.C., ...	1.21%	5.67%	5.70%	2.63%
...	E ... - I m F - ... I ... M ...	1.17%	11.21%	4.13%	3.22%

Investment Objective	Fund and S/A	Current Expenses Ratio (NET)	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
▼ - rm ▼ r	J F11 5- L/m) ..( . ) r5 ( .1 0.1-15C . r)-13.2% )6.6(- J% )65.71(m1 7% -225.71(7%.235 F11 25- L/m) ..( . ) J-11( . . m . )-3(&)-3( . . r)-1..( )-3(C m1 5- J . )(H-31 . l. (-F75)E MA 22m75-&C . )-4((-075m r 'C )-m(M)( r)7A).( r)-1.( . ) J-11.235- & . . r ( . F(-75)A . 02-75 (C. r)-(-075 . r 'C )-m(M)( r)7A).( r)-1.( . ) J-11.235- & . . r KF01 5- L/m) ..( . ) 2-11( . . m . )-3(&)-3( . . r)-1..( )-3(C m1 5- J . )(H-31 . l. J F11 5- L/m) ..( . ) 5 ( .1 2.1-15C . r)-13.1% )6.6(33.12% )65.71(m36% )65.71(m1				





Investment Objective	Fund and A / S - A	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
	I v .l.D v r D v F , r ll r L . . A l . r , l . .	0.93%	8.77%	9.53%	7.53%
	I v .l.E l r E %F , r ll r L . . A l . r , l . .	1.15%	17.86%	8.15%	4.07%
	I v .l. G v F , r ll r L . . A l . r , l . .	1.07%	34.45%	12.02%	8.21%
	I v .l. G v r l m F , r ll r L . . A l . r , l . .	1.17% <sup>2</sup>	8.60%	1.04%	1.25%
	I v .l.H v C r F , r ll r L . . A l . r , l . .	1.23%	2.77%	8.49%	6.60%
	I v .l. r F , r ll r L . . A l . r , l . .	1.05% <sup>2</sup>	22.83%	13.28%	9.74%
	I v .l. r m v C F , r ll r L . . A l . r , l . .	1.13%	17.82%	12.79%	8.66%
	H r B v P r v : r v r J . H . r . l . . r LLC	0.87%	15.13%	9.37%	7.73%
	H r v B v P r v : r v r J . H . r . l . . r LLC	0.82% <sup>2</sup>	5.29%	1.55%	1.66%
	H r r P r v : r v r J . H . r . l . . r LLC	0.82%	42.81%	16.54%	12.21%
	r r m v D % m v - A P r v - r v r 1 L r A . M . m . LLC	1.05% <sup>2</sup>	10.81%	4.00%	3.77%

(1) 87-380 (r) 81.1% (758.1) (288.6%) 2 D (0.82%) 1850.1 (42.81%) 1600.2 (1600.2) 9.97 8009. ) 30 0.1 (2.7) ( /F0 (1) 93 r) 11%

Investment Objective	Fund and A / S - A	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
▼ - rm ▼ r w .l m r% v .	IP Am r C r% ▼ F , r v L. . Fl. .l .l .m .e C r r .l . l .m .e .l .r; Am r . C .e r l .m .e M .m .e .l .l .m .e - l .r .	0.86% <sup>2</sup>	9.02%	11.71%	8.36%
r r . r v ▼	r r IP A r % r - r v ( r v ▼%D w r l v% IP A r % (II) l .l .m .e M .m .e C m .	0.85% <sup>2</sup>	13.90%	8.27%	3.48%
r ▼	F r l v r Gr w M r - r v M .m .e Fl. .l .r l . C m .	0.98% <sup>2</sup>	23.70%	16.39%	12.44%
▼ r r .	F r - r v M .m .e Fl. .l .r l . C m .	1.04% <sup>2</sup>	(2.33%)	8.05%	6.13%
F - rm % v mm	26.33703 m ▼ %300(F 00( )0(				

9.9.5-7.0)

Investment Objective	Fund and A / S - A	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	0.75% <sup>2</sup>	2.88%	(2.13%)	(0.66%)
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	1.45% <sup>2</sup>	10.41%	9.61%	4.61%
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	1.05%	17.22%	9.19%	6.47%
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	1.05%	17.19%	9.20%	6.47%
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	0.88% <sup>2</sup>	8.46%	2.66%	2.50%
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	0.88% <sup>2</sup>	8.39%	2.64%	2.50%
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	1.02% <sup>2</sup>	12.26%	5.14%	-
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	1.00%	14.54%	6.90%	-
<p>Investment Objective: ...</p>	<p>Fund Name: ...</p>	0.95%	7.87%	2.39%	2.33%

Investment Objective	Fund and A / S - A	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
Pr w m m r	Pr C C m / M . . m . . l . . m . . A l . r , LLC	0.98%	9.98%	3.66%	3.05%
Pr w m m r	Pr F C m / M . . m . . l . . m . . A l . r , LLC	1.02%	14.59%	6.34%	4.44%
Pr w m m r	Pr Gr w F C m / M . . m . . l . . m . . A l . r , LLC	0.99%	12.27%	5.07%	3.84%
v v m r	Pr (2) <sup>3</sup> C m / M . . m . . l . . m . . A l . r , LLC	0.97%	12.96%	6.12%	4.63%
v v m r	Pr (4) <sup>3</sup> C m / M . . m . . l . . m . . A l . r , LLC	0.97%	12.94%	6.12%	4.63%
v v m r	Pr (2) <sup>3</sup> C m / M . . m . . l . . m . . A l . r , LLC	1.01%	14.93%	7.56%	5.50%
v v m r	Pr (4) <sup>3</sup> C m / M . . m . . l . . m . . A l . r , LLC	1.01%	14.91%	7.57%	5.50%
v v m r	Pr (2) <sup>3</sup> C m / M . . m . . l . . m . . A l . r , LLC	0.94%	10.50%	4.32%	3.54%
v v m r	Pr (4) <sup>3</sup> C m / M . . m . . l . . m . . A l . r , LLC	0.94%	10.48%	4.31%	3.53%
v v m r	Pr (3) C m / M . . m . . l . . m . . A l . r , LLC, J. M r . l . . m . . M . . m . . l . . m . . A l . r , l . . l . . l . .				

Investment Objective	Fund and A.../S...A...	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2023)		
			1 Year	5 Year	10 Year
... r v r w - rm r	... Pr - Pr r m C F (3) C m / M... m... A J. r, LLC, ... Br... & H m), LLC ... m B jr l... M... m... LLC, ... J. r.	0.94% <sup>2</sup>	11.26%	8.34%	4.83%
Pr w m r	... Pr - ... C r v v Gr w F (2) <sup>1,3</sup> C m / M... m... A J. r, LLC	0.96%	11.22%	3.90%	-
Pr w m r	... Pr - ... Gr w F (2) <sup>1,3</sup> C m / M... m... A J. r, LLC	0.94%	16.80%	6.67%	-
Pr w m r	... Pr - ... r Gr w F (2) <sup>1,3</sup> C m / M... m... A J. r, LLC	0.94%	13.87%	5.37%	-
- rm r	r A r C m / ... r A ... M... m... LLC	0.95% <sup>2</sup>	21.74%	7.51%	7.20%
- rm r	r l r C m / ... r A ... M... m... LLC	1.14% <sup>2</sup>	16.95%	6.45%	3.50%
m m r r.	r A r H B Pr - II L M ... r r F. A J. r, LLC; ... r A ... M... m... C m ... , LLC, ... r A ... M... m... C m ... Ljm) & ... r A ... M... m... L... - J. r.	1.08%	9.96%	3.17%	2.63%

1 F m w% m m v% r r. Pr v l v C r .  
2 F v m v r / r v r m r r% r m r m r r m / r  
w v r. F v r v r m r r% r r F r r m r .  
3 F v r v r v% r v% m B F v r ,  
w r r r r v r v% r , v m m .

F Av B r C r



A

B: E m▼

% r ▼% rr r r w ▼ A. ▼ r rr r r , w w ▼ rr r r r m  
m r m % r GPA w ▼ v % m % r r w ▼% A r, w rr r  
rr r r , ▼ % r r w .  
rr r r w r GPA w ▼ r ▼% r r . l r w r %  
r r m , r w ▼ r r r ▼ r r r r r  
▼ r m r r GPA w rm ▼ ▼ .



A C: E m▼ rr r C r

The purpose of this appendix is to illustrate the various surrender charge calculations. The examples may show hypothetical contract values. These contract values do not represent past or future performance. Actual contract

	Contract with Gain	Contract with Loss
Step 5.	100,000.00	91,500.00
	7%	7%
	7,000.00	6,405.00
Step 6.	120,000.00	80,000.00
	(7,000.00)	(6,405.00)
	(50.00)	(50.00)
<b>Net Full Surrender Proceeds:</b>	<b>112,950.00</b>	<b>73,545.00</b>

**Partial surrender charge calculation — ten-year surrender charge schedule:**

For a contract with a gain, the surrender charge is calculated as a percentage of the contract value. For a contract with a loss, the surrender charge is calculated as a percentage of the contract value plus the unearned premium.

Example: A contract with a gain of \$100,000 and a surrender charge rate of 7.0% would have a surrender charge of \$7,000. A contract with a loss of \$50,000 and a surrender charge rate of 7.0% would have a surrender charge of \$3,500.

**We will look at two situations, one where the contract has a gain and another where there is a loss:**

	Contract with Gain	Contract with Loss
Step 1.	\$120,000.00	\$ 80,000.00
	115,000.00	85,000.00
	20,000.00	0.00
	11,500.00	8,500.00
Step 2.	20,000.00	8,500.00
	20,000.00	8,500.00
	20,000.00	0.00
Step 3.	0.00	8,500.00
	$PR = [WD - TFA] / [CV - TFA]$	
	D = 50,000.00	50,000.00 =
	FA = 20,000.00	8,500.00 =
	C = 120,000.00	80,000.00 =
	P = 30%	58% =

	Contract with Gain	Contract with Loss
Step 4.		
CPP = PR × (PP - PPF)		
PR = 30%		58%
PP = 100,000.00	100,000.00	
PPF = 0.00		8,500.00
CPP = 30,000.00		53,108.39

Step 5.	Contract with Gain	Contract with Loss
	30,000.00	53,108.39
	7%	7%
	2,100	3,718

Step 6.	Contract with Gain	Contract with Loss
	50,000.00	50,000.00
	(2,100.00)	(3,717.59)
<b>Net Partial Surrender Proceeds:</b>	<b>47,900.00</b>	<b>46,282.41</b>

**Full surrender charge calculation — three-year surrender charge schedule:**

For a \$100,000 contract with a 7.0% surrender charge rate, the surrender charge on a partial surrender of 30% of the contract value is \$21,000.00. The net partial surrender proceeds are \$29,000.00.

**We will look at two situations, one where the contract has a gain and another where there is a loss:**

	Contract with Gain	Contract with Loss
Step 1.	\$120,000.00	\$ 80,000.00
	115,000.00	85,000.00
	20,000.00	0.00
	11,500.00	8,500.00
	20,000.00	8,500.00
Step 2.		
	67,000.00	22.7
	807,798.61	2.7

		Contract with Gain	Contract with Loss
<b>Step 3.</b>	$PR = [WD - TFA] / [CV - TFA]$	D = 120,000.00	80,000.00 =
		FA = 20,000.00	8,500.00 =
		C = 120,000.00	80,000.00 =
		P = 100%	100%
<b>Step 4.</b>	$CPP = PR \times (PP - PPF)$	P = 100%	100% =
		PP = 100,000.00	100,000.00 =
		PPF = 0.00	8,500.00 =
		CPP = 100,000.00	91,500.00
<b>Step 5.</b>	$C_r = C \times P$	100,000.00	91,500.00
	$C_r = C \times P$	7%	7%
	$C_r = C \times P$	7,000.00	6,405.00
<b>Step 6.</b>	$C_r = C \times P$	120,000.00	80,000.00
	$C_r = C \times P$	(7,000.00)	(6,405.00)
	$C_r = C \times P$	(50.00)	(50.00)
	<b>Net Full Surrender Proceeds:</b>	<b>112,950.00</b>	<b>73,545.00</b>

**Partial surrender charge calculation — three-year surrender charge schedule:**

$w = \frac{100,000 - 50,000}{3} = 16,666.67$	AA4
$r = 7.0\%$	
$v = \frac{1}{1 + r}$	

We will look at two situations, one where the contract has a gain and another where there is a loss:

		Contract with Gain	Contract with Loss
<b>Step 1.</b>	$E_r = C_r - w$	\$120,000.00	\$ 80,000.00
	$E_r = C_r - w$	115,000.00	85,000.00
	$E_r = C_r - w$	20,000.00	0.00
	$E_r = C_r - w$	11,500.00	8,500.00
	$E_r = C_r - w$	20,000.00	8,500.00

		Contract with Gain	Contract with Loss
Step 2.	<p>Am Fr</p> <p>Pr</p> <p>Er</p> <p>Pr</p>	<p>20,000.00</p> <p>20,000.00</p> <p>0.00</p>	<p>8,500.00</p> <p>0.00</p> <p>8,500.00</p>
Step 3.	<p>(PPF):</p> <p>Pr m m (P):</p> <p><math>PR = [WD - TFA] / [CV - TFA]</math></p> <p>D = 50,000.00</p> <p>FA = 20,000.00</p> <p>C = 120,000.00</p> <p>P = 30%</p>	<p>50,000.00 =</p> <p>8,500.00 =</p> <p>80,000.00 =</p> <p>58% =</p>	<p>m</p> <p>rr r</p> <p>m , 1</p> <p>r</p> <p>rr r</p> <p>r m m</p>
Step 4.	<p>(CPP):</p> <p><math>CPP = PR \times (PP - PPF)</math></p> <p>P = 30%</p> <p>PP = 100,000.00</p> <p>PPF = 0.00</p> <p>CPP = 30,000.00</p>	<p>58% =</p> <p>100,000.00 =</p> <p>8,500.00 =</p> <p>53,108.39 =</p>	<p>r m m r , 3</p> <p>r %</p> <p>r v %</p> <p>rr r</p> <p>r %</p> <p>rr r 2</p> <p>r ,</p> <p>r</p> <p>r %</p> <p>rr r</p>
Step 5.	<p>rr rC r :</p> <p>C r P r P % :</p> <p>rr rC r P r :</p> <p>rr rC r :</p>	<p>30,000.00</p> <p>7%</p> <p>2,100</p>	<p>53,108.39</p> <p>7%</p> <p>3,718</p>
Step 6.	<p>rr r :</p> <p>C r rr r :</p> <p>rr rC r :</p> <p>Net Partial Surrender Proceeds:</p>	<p>50,000.00</p> <p>(2,100.00)</p> <p>47,900.00</p>	<p>50,000.00</p> <p>(3,717.59)</p> <p>46,282.41</p>

# A D: E m ▼ ▼ D B

The purpose of this appendix is to illustrate the operation of various optional death benefit riders.

In order to demonstrate these contract riders, an example may show hypothetical contract values. These contract values do not represent past or future performance. Actual contract values may be more or less than those shown and will depend on a number of factors, including but not limited to the investment experience of the subaccounts, GPAs, Special DCA fixed account, regular fixed account and the fees and charges that apply to your contract.

The examples of the optional death benefits in appendix include partial surrenders to illustrate the effect of partial surrenders on the particular benefit. These examples are intended to show how the optional death benefits operate, and do not take into account whether a particular optional death benefit is part of a qualified annuity. Qualified annuities are subject to RMDs at certain ages (see "Taxes — Qualified Annuities — Required Minimum Distributions") which may require you to take partial surrenders from the contract. If you are considering the addition of certain death benefits to a qualified annuity, you should consult your tax advisor prior to making a purchase for an explanation of the potential tax implication to you.

## Example — ROPP Death Benefit

r (w) r (w) \$20,000.  
 r ▼ ▼ \$18,000, w % \$1,500 r ▼ rr r, ▼ v 0 r ▼ ( w  
 \$16,500.v ▼ ▼ r 4 5 . 3 0

\$28,200

**Example — EEB Death Benefit**

... \$100,000 ... 70. ...  
... EEB. ...  
... \$105,000. ...  
... EEB ... \$104,000. ...  
... \$110,000. ...

\_\_\_\_\_

▼ EEB w ▼ 40% r ( r m m %m  
 r v % rr r ):  
 0.40 (\$250,500 \$105,000) = +58,200  
 ▼ : \$308,700

**Example — EEP Death Benefit**

r r w r %m \$100,000 % r r 70. ▼  
 v % r rr r r ▼, A EEP.  
 D r r r % r r v r w \$105,000. r  
 m , w r v r r %m r r v r , r \$104,000. v  
 r r r v r r% r EEP r I r P r II r v % ▼ m .  
 r r r EEP r II r v % ▼ r w \$110,000. v r r  
 v r r% EEP r II r v % ▼ m . ▼ :  
 A m ( r v ▼ ): \$110,000  
 ▼ EEP r I w ▼ 40% r ( A m m  
 r %m r v % rr r ):  
 0.40 (\$110,000 \$100,000) = +4,000  
 ▼ : \$114,000  
 r v r r% r v ▼ ▼ \$105,000. ▼ :  
 A m (m m m v r r%v ▼ ): \$110,000  
 ▼ EEP r I (40% r ):  
 0.40 (\$110,000 \$100,000) = +4,000  
 ▼ EEP r II w r r % r ▼ 10% r %m  
 r v % rr r :  
 0.10 \$100,000 = +10,000  
 ▼ : \$124,000  
 D r r r % r r v r m \$105,000 % r r ▼ rr r, ▼  
 ▼ ▼ 7% rr r r , \$50,000. ▼ rr r \$10,500 r m % r r v r r  
 (10% % r r r v r r% r v ▼ ). r m r rr r 7% rr r r



▼ EE P r ll w r r r % r ▼ 20% r %m  
 r v % rr r :

0.20 \$55,000 = +11,000  
 ▼ : \$266,000

D r r % r % m ▼ r %m \$50,000 % r r ▼ r w  
 \$250,500. w r %m ▼ % r ▼ EE P r ll r  
 EE P r ll. ▼ :

A m )-19.9( )-300( %m )6r ▼ ▼ ll.▼ r \$55,000 ll w r r 2-300 00(-88.9  
 0.20 \$55,000 =4 47.70 D( r v ( w)-31011,00) ,000 ll w r 300( r)-8 r % r ▼ 20%  
 r v % rr r :

0.20 \$55,000 = +11,000  
 6▼ : \$266,000  
 \_\_\_\_\_  
 \_\_\_\_\_

# A E: E m ▼ ▼ v B

The purpose of this appendix is to illustrate the operation of various optional living benefit riders.

In order to demonstrate these contract riders, an example may show hypothetical contract values. These contract values do not represent past or future performance. Actual contract values may be more or less than those shown and will depend on a number of factors, including but not limited to the investment experience of the subaccounts, Special DCA fixed account, regular fixed account and the fees and charges that apply to your contract.

These examples are intended to show how the optional riders operate, and do not take into account whether a particular optional rider is part of a qualified annuity. Qualified annuities are subject to RMDs at certain ages (see "Taxes — Qualified Annuities — Required Minimum Distributions") which may require you to take partial surrenders from the contract. If you are considering the addition of certain optional riders to a qualified annuity, you should consult your tax advisor prior to making a purchase for an explanation of the potential tax implication to you.

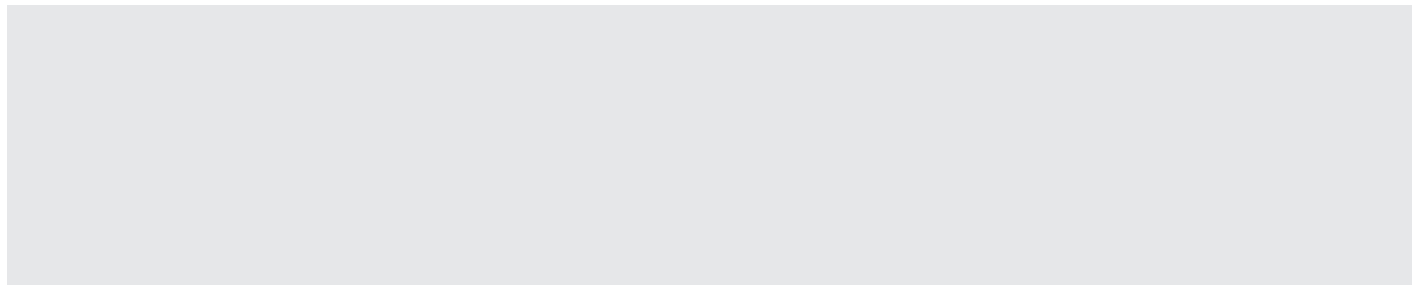
## Example — Accumulation Benefit

▼ w m ▼ w w A m ▼ B r r w r % ▼ ▼ . l  
v m r rm r .

The example assumes:

r r ▼ r (w A m ▼ B r r) w %n \$100,000. r %n  
r ▼ .  
m r ▼ r %n .  
r ▼ v -

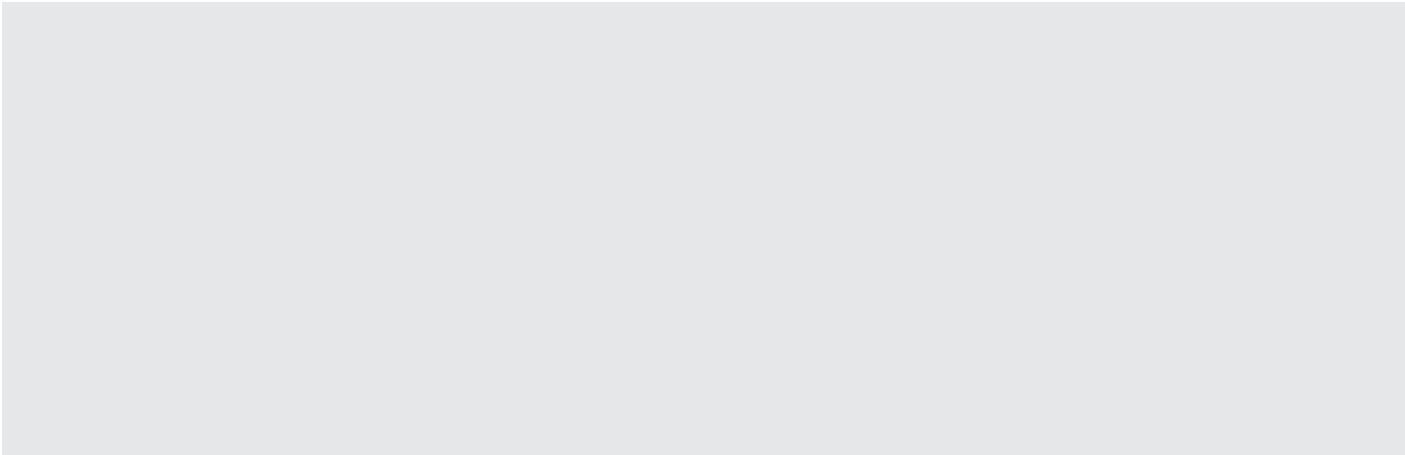
End of Contract Year	Partial Surrender (beginning of year)	MCAV Adjustment for Partial Surrender	MCAV	Accumulation







\_\_\_\_\_



A v m , m ) , % r v % ( , w r w , r % n , r P r r m  
 BA r r , r A P \$3,300 % r w r w r % r GBP \$3,850 % r r  
 r .

(1) A P A P r r v r r % w % r v r r 65 6%  
 BA.

(2) r r GBA r r v A r v v m r w r w w r . GBA r r r A P r r r A P  
 r 6% r v . A % r w r w w r % r r v m % r v m r  
 r v % r v m .

(3) \$6,300 w r w r r \$5,400 A P w r m w r w r r r w r w  
 r r A P r r A P r 6% r v w r w .  
 A P r r r A P r 6%

(4) \$10,000 w r w r r \$6,300 B P w r w r w \$3,840 A P w r  
 v m w r w r r w r w r GBA, BA, A P. GBA r r r  
 r r GBA r r v w r w . BA r r r BA w r w r r  
 v w r w . A P r r r A P r 6% r v w r w .

**EXAMPLE #4: Joint Life Benefit: Younger Covered Spouse has reached 65 at the time the contract and rider are purchased.**

**Assumptions:**

r r w % n \$100,000 m % n r .  
 r 71 % r 70.  
 A m r r v r r % w v w , w r r r  
 BA / r 6% r v r r A P. A r r .  
 r r 6½ r % r % r r r ; m  
 r .

Contract Duration in Years	Purchase Payments	Partial Withdrawals	Hypothetical Assumed Contract Value	Basic Withdrawal Benefit				Lifetime Withdrawal Benefit	
				GBA	RBA	GBP	RBP	ALP	RALP
A l	\$100,000	\$ /A	\$100,000	\$100,000	\$100,000	\$7,000	\$7,000	\$6,000	\$6,000
1	0	0	105,000	105,000	105,000	7,350	7,000 <sup>(1)</sup>	6,300	6,000 <sup>(1)</sup>
2	0	0	110,000	110,000	110,000	7,700	7,000 <sup>(1)</sup>	6,600	6,000 <sup>(1)</sup>
3	0	0	110,000	110,000	110,000	7,700	7,700 <sup>(2)</sup>	6,600	6,600 <sup>(2)</sup>
3.5	0	6,600	110,000	110,000	103,400	7,700	1,100	6,600	0
4	0	0	115,000	115,000	115,000	8,050	8,050	6,900	6,900
4.5	0	8,050	116,000	115,000	106,950	8,050	0	6,900 <sup>(3)</sup>	0
5	0	0	120,000	120,000	120,000	8,400	8,400	7,200	7,200
5.5	0	10,000	122,000	120,000 <sup>(4)</sup>	110,000 <sup>(4)</sup>	8,400	0	7,200 <sup>(4)</sup>	0
6	0	0	125,000	125,000	125,000	8,750	8,750	7,500	7,500
6.5	0	0	110,000	125,000	125,000	8,750	8,750	7,500	7,500
7	0	0	105,000	125,000	125,000	8,750	8,750	7,500	7,500

A v m , m ) , % r v % ( , w r w , r % n , r P r r m  
 BA r r , r A P \$7,500 % r w r w r % r GBP \$8,750 % r r  
 r .

(1) r r r r r GBA BA w r w r r , r r , r w m r , B P m % w r w w r r A P  
 w r w r r .

(2) r r v r r % ( r w r r ) , B P A P r r GBP A P, r v %  
 r r r r r .

(3) \$8,050 w r w r r \$6,900 A P w r m w r w r r r w r w  
 r r A P, r A P r r r A P r 6% r v w r w .  
 A P r r r A P r 6%

(4) \$10,000 w r w r r \$8,400 B P w r w r w \$7,200 A P w r  
 v m w r w r r w r w r GBA, BA, A P. GBA r r r  
 r r GBA r r v w r w . BA r r r BA w r w r r  
 v w r w . A P r r r A P r 6% r v w r w .

A D ▼ F: A ▼ r m m D r ( D)

- (5) m % r r r r r r m ▼ % r r  
▼ r m ▼ r r r m m m r r ▼ r ▼ r C 401( )(9) , : r r %
1. I A r 408( ) C ;
  2. I A r 408A C ;
  3. I P E I A r 408( ) C ;
  4. m ▼ Em ▼ % P I A ( E P) ▼ r 408( ) C ;
  5. C ▼ v m ▼ % ▼ r 401( ) C ;
  6. A r 403( ) C .

I r , r r m r ▼ w r r r m % ▼ % m  
▼ ▼ r v r % r . . r . r r r r G B r r r m %  
r r m r r ▼ w r % r . I , m w r w % r  
r r r r m w ▼ % r v ▼ ▼ B P r A P m m % r ▼ r % r GBA,  
BA, / r A P r r r w r w ▼ r v r r .

I w r C ▼ w ▼ % r ▼ r ▼ ▼ ▼ r r  
m m m r m ( . . , m w r % r r ) , w w ▼ ▼ ▼ ▼ r % D  
m r ▼ % r .

▼ ▼ % r v r m r ▼ r r r r . . r . r r .





D r w r m A P, r r r r % r %  
v r % r, m v % w r w m A P r B P B P r  
% r.

I % w r w w r w r w m r % r, r rr  
v r r % r. A % r r w r w r % r r r  
w r w m w r r r, r r w r r r r r  
r, r m v r r w r w r r ( . , w r ).

I % w r w m r w r w r w m r % r, w w r w  
r r r. E w r w r r m , r m , w m %  
r ( GBA E r w Pr , BA E r w Pr , A P E r w  
Pr w).

w w w r w m . r r,  
r w r w m % r w r w r r m w r w %  
% r .

I % r w r w B P r A P, rr r r r m r m %  
% ( C r rr r C r ). m w % r m % r r v w

v m r m % r % r r v r r m v r r m % r %  
m r . A ( v m r m % r m r m v % r r  
r r .) r r v r , r m v r r v v m w P r  
r r r . r m m % r v m m %  
v % r %n r %n r DCA m %  
v % ( DCA F A ), w w m m % r r v m %  
v . m % w r r v r w r w r r . ( r r r , w  
r C r r r v r r m r r r F .) r r r , w  
r r , w r r v r m m r v m r m w %  
r r m r %n % m .

**Limitations on Purchase Payments:**

( r r r r ), w m % m % r % m r %n r % r  
P %n " . F r r r r , B % r C r P r

**Limitations on Purchase of Other Riders under this Contract:** l % G B r r r , % m %  
A m B r r .

**Non-Cancelable:** G B r r r m %  
r r m , r v r r ( r w ) r % %

**Interaction with Total Free Amount (TFA) contract provision:** FA m % r w w r w  
r m r r % r w r r r ( C r r r C r ).  
FA m % r r B P r A P r r r . A % m % w r w r r ' FA  
r v B P r A P w r w r r w r GBA,  
BA A P .

**Tax Considerations for Nonqualified Annuities:**

r r r r m w , w r w r r  
v r % m r v % %n r r . ( A .)  
l % w r w % r r w r r 59½ m % r 10%  
l % w r w % r r % r v r r % v %  
r r % r .

**Tax Considerations for Qualified Annuities:**

m m r r m % r ( D A r m m  
D r . ) l % v % % m % D r r m  
w r w v % r r r w r w m %r r r r .  
r r m r w r w m r r % D r r m r  
r r w r r r r r r r , r r r  
w % r r w r w r r r w r r r D  
r % r r % v % r r % r  
A F r r m .

**Tax Considerations for Tax-Sheltered Annuities (TSAs):** l % r r A , % r r r r

r r ( A P r v ).  
**Treatment of Non-Spousal Distributions:** % r m r r % r r %w r r r  
m - w m %r % r % r r r r r . F r r m  
r r r r r .

**Key terms and provisions of the GWB for Life rider are described below:**

**Withdrawal:** F r r r r , r m w r w r m r r r r r %  
r r . r w w r v m m r r r .

**Partial Withdrawals:** A w r w m r r r r r r r r r r  
w r w m r m w % r r r r %m r v m .

**Waiting Period:** r m r r r v r w v v  
% w r w . r r w r r % r .

**Guaranteed Benefit Amount (GBA):**

GBA \$5,000,000. GBA  
GBA ( G r B %m w). A % m , GBA  
GBA rm w m , r :  
A-...-... GBA r %m , % r %m r ;  
m m r r m r %m % r %m r .  
A-...-... ( A - , C w).  
... BA r w BA w r .  
r v r - r v r m GBA w r %m w r m  
w r , w r r w r w m .  
m r r r r :  
( ) B GBA r m . l r v m r  
% m , GBA %m ' GBA r m  
( ) B **GBA excess withdrawal processing will be applied to the GBA.** l r  
w r w m r w r , w r w r AF E % r v %

**GBA EXCESS WITHDRAWAL PROCESSING**

GBA w m % r r ( ) GBA mm % r r w r w ; r  
( ) r v mm % w w r w .  
l r v m r %m , %m ' GBA r w r w w r  
% m ' BA r w r w ( ) m ( ) , w r :  
( ) r GBA r w r w BA r w r w GBA r  
w r w BA r w r w ;  
( ) %m ' GBA r w r w %m ' BA r w r w .

**Remaining Benefit Amount (RBA):**

E w r w % m r m m GBA r %  
r r r w r w . A % m , BA BA m GBA r m v r r  
w r w r r m r ' , BA m v BA w  
r %m . m m m BA \$5,000,000.  
BA rm w m , r :  
A-...-... BA r %m % r %m r .  
m m r r m r %m % r %m w BA %  
% m GBA ( m r %m % r %m r ).  
A-...-... ( A - , C w).  
... BA r w BA w r .  
r v r - r v r m BA w r %m w r m  
w r , w r r w r w m .  
m r r r r :  
( ) B BA r % m w r w . l r v  
m r %m , %m ' BA r r B .  
( ) B **RBA excess withdrawal processing will be applied to the RBA.** l r  
w r w m r w r , w r w r AF E % r v %

**RBA EXCESS WITHDRAWAL PROCESSING**

BA w m % r r ( ) r v mm % w w r w , r  
( ) BA mm % r r w r w , m w r w .



... m % r ... m ... BP w

**Covered Person:** ... A P ... A P ...

**Annual Lifetime Payment Attained Age (ALPAA):** ... 65.

**Annual Lifetime Payment (ALP):** ... \$300,000. ... A P,

D r ... A P ...

A P ... 65 ... 6% ... BA.

m ... %6%.

A ... C ... w).

A ... C ... C r ... C r w r C ... w).

m ... AL ... ALP excess withdrawal processing will be applied to the ALP.

r ... AF E %

**ALP EXCESS WITHDRAWAL PROCESSING**

A P ... r ... 6% ... mm ... %

**Remaining Annual Lifetime Payment (RALP):** ... A P, ... A P, ... m

The RALP is determined at the following times:

... 65, ...

( ) D r ... A P ... m r

( ) A ... m

m A P ... -300(P CE I(-300( )0( )-300( A P)-300( )-300( ... )-300( ...)-300( )-300( )-300( m)-

Account (A) - C - w).  
m. If r m. r A P % m  
r % r % r , m %6%.  
m. r A P A P mm % r r r w r w  
m r w r w, r . **If you withdraw an amount greater than the RALP, ALP**  
**excess withdrawal processing is applied** m y r r r w r w r r m r  
r ' m % r % m r m w r w.  
r w r w r , A P w % r m r r w r w.  
**Required Minimum Distributions (RMD):** I % r r r % A P D %00( )0393-1.1 (I ( )-300 )0( )

A P w r r r A P mm % r r - r 6% r v

A P w r w :
( ) Dr w r r r % w r w , A P w % - .
( ) A % r m , A P w r A r r w r w m r r
r % r , r .

**Spousal Option to Continue the Contract:** I r v v r
r w w r r r r , G B r r r r
r w r - r m v r r r r r w ; GBA, BA, GB, B, A P A P
v r r w :

GBA, BA, GB v r m .
B m % r GB r r w r w m r r r % r ,

I . AL r r r r r r r r r r r r 65 r r r r
65 r r A P w BA r v r r % r v , m r % 6% . A P w r
m r A P .

I . AL r r r r r r r r r r r r 65 r r r r r r r r
6% . A P w r m m A r r r r r w r w %
m r r r % r , w v r r .

I . AL r r r r r r r r r r r r 65 r r r r r r r
m r w A P A P w m % r r r r r m w 65 . A
6% , A P w r A P . BA r v r r % r v , m r %

I . AL r r r r r r r r r r r r 65 r r r r r r r
A P w m % r r r r r r A P r 6% r r v r r % r ,
r . A P w r A r r r w r w m r r r % r ,

v m w r w m m % r r v r .

**Spousal Continuation Step-up:** I r v v r , r r v -
m v r r , r r r v r m r r w
30 % r r y r r r , - w r y v r - . I
A P A P w r m - v r % GBA, BA, GB, B,

I % r - r w v r r r r r , w

I r r m r v r r m r v r - v % 30 % ' w r r %
w v r , w r r v r

A m r , - m % v r r . w r - r r ( A -
v ) , r r % w r , %
r . r m % - v 30 %
v . I , m - m w %
w r r - w r v r % v r w v r

**If Contract Value Reduces to Less than \$600\*:** I r v r r \$600 r BA
r m r r r r , % w r w r :

- 1) A P % r r v r r r r r m r B . I r , % \$600 r % r r
( ) r v r m GB BA r r ; r



( ) w r r v r r% / w v r r r 65, r v  
A P % r ( ) v r r , r ( ) BA r r .

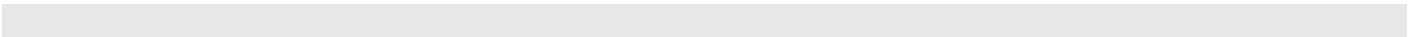
2) A P .l m , A P w .  
w r w r v r r \$600 r r , r  
( ) r m GB BA r ; r  
( ) A P % r ( ) v r r , r ( ) BA r r .

3) A P .l m , A P w .  
A P r r v r r w r w r r r  
BA r . B.P.l r , r m GB w r

4) A P r v r r r w r w r r r  
C v r P r . A P.l r , A P w % r  
r % r :  
m m w % r % m % r %  
m %n . Av %n r w % r %  
w r r r r ;  
w r r r r r ;

A % r r w r m ;  
m r m %n , % BA r r .  
G B r r r r w r m r r w w r :  
l r v r r r r w r w r r B.P. A P. r  
l r v r r r r w r w r r A P r r  
B.P, BA r r .

AL  
A P A P W W  
BA r r W , m %6%. l w r . A P W W  
r r r w r W , A P W W r r r W  
r %m r , m %6%. l w r A P r r % r m , A P W W



Contract Duration in Years	Purchase Payments	Partial Withdrawals	Hypothetical Assumed Contract Value	Basic Withdrawal Benefit				Lifetime Withdrawal Benefit	
				GBA	RBA	GBP	RBP	ALP	RALP
0.5	0	7,000	92,000	100,000	93,000	7,000	0	/A	/A
1	0	0	91,000	100,000	93,000	7,000	7,000	/A	/A
1.5	0	7,000	83,000	100,000	86,000	7,000	0	/A	/A
2	0	0	81,000	100,000	86,000	7,000	7,000	/A	/A
5	0	0	75,000	100,000	86,000	7,000	7,000	5,160 <sup>(1)</sup>	5,160 <sup>(1)</sup>
5.5	0	5,160	70,000	100,000	80,840	7,000	1,840	5,160	0
6	0	0	69,000	100,000	80,840	7,000	7,000	5,160	5,160
6.5	0	7,000	62,000	100,000	73,840	7,000	0	3,720 <sup>(2)</sup>	0
7	0	0	70,000	100,000	73,840	7,000	7,000	<b>4,200</b>	<b>4,200</b>
7.5	0	10,000	51,000	51,000 <sup>(3)</sup>	51,000 <sup>(3)</sup>	3,570	0	3,060 <sup>(3)</sup>	0
8	0	0	55,000	<b>55,000</b>	<b>55,000</b>	<b>3,850</b>	<b>3,850</b>	<b>3,300</b>	<b>3,300</b>

A rider is assumed to be purchased at the time the contract is purchased. The rider provides for a withdrawal benefit of 6% of the contract value, with a maximum withdrawal of \$3,300 per year. The rider is assumed to be purchased at the time the contract is purchased. The rider provides for a withdrawal benefit of 6% of the contract value, with a maximum withdrawal of \$3,300 per year.

(1) The withdrawal benefit is limited to the amount of the contract value.

(2) The withdrawal benefit is limited to the amount of the contract value.

(3) The withdrawal benefit is limited to the amount of the contract value.

**Example #2: Covered person has reached 65 at the time the contract and rider are purchased.**

**Assumptions:**

The contract is purchased at age 40 with a contract value of \$100,000. The rider is purchased at age 65. The rider provides for a withdrawal benefit of 6% of the contract value, with a maximum withdrawal of \$3,300 per year. The rider is assumed to be purchased at the time the contract is purchased. The rider provides for a withdrawal benefit of 6% of the contract value, with a maximum withdrawal of \$3,300 per year.

Contract Duration in Years	Purchase Payments	Partial Withdrawals	Hypothetical Assumed Contract Value	Basic Withdrawal Benefit				Lifetime Withdrawal Benefit	
				GBA	RBA	GBP	RBP	ALP	RALP
0.5	\$100,000	\$0	\$100,000	\$100,000	\$100,000	\$7,000	\$7,000	\$6,000	\$6,000
1	0	0	105,000	<b>105,000</b>	<b>105,000</b>	<b>7,350</b>	7,000 <sup>(1)</sup>	<b>6,300</b>	6,000 <sup>(1)</sup>
2	0	0	110,000	<b>110,000</b>	<b>110,000</b>	<b>7,700</b>	7,000 <sup>(1)</sup>	<b>6,600</b>	6,000 <sup>(1)</sup>
3	0	0	110,000	110,000	110,000	7,700	7,700 <sup>(2)</sup>	6,600	6,600 <sup>(2)</sup>
3.5	0	6,600	110,000	110,000	103,400	7,700	1,100	6,600	0
4	0	0	115,000	<b>115,000</b>	<b>115,000</b>	<b>8,050</b>	<b>8,050</b>	<b>6,900</b>	<b>6,900</b>
4.5	0	8,050	116,000	115,000	106,950	8,050	0	6,900 <sup>(3)</sup>	0
5	0	0	120,000	<b>120,000</b>	<b>120,000</b>	<b>8,400</b>	<b>8,400</b>	<b>7,200</b>	<b>7,200</b>
5.5	0	10,000	122,000	120,000 <sup>(4)</sup>	110,000 <sup>(4)</sup>	8,400	0	7,200 <sup>(4)</sup>	0
6	0	0	125,000	<b>125,000</b>	<b>125,000</b>	<b>8,750</b>	<b>8,750</b>	<b>7,500</b>	<b>7,500</b>

The rider is purchased at age 65. The rider provides for a withdrawal benefit of 6% of the contract value, with a maximum withdrawal of \$3,300 per year. The rider is assumed to be purchased at the time the contract is purchased. The rider provides for a withdrawal benefit of 6% of the contract value, with a maximum withdrawal of \$3,300 per year.

(4) \$10,000 w r w r r \$8,400 B P w r w r w r w r \$7,200 A P w r  
 m w r w r r r w r w r r GBA, BA, A P. GBA r r r  
 r r GBA r r v w w w r w w. BA r r r BA w r w r r r  
 v w w r w. A P r r r A P r 6% r w w w r w.

A H: r r r D ▼ r

**SECURESOURCE RIDER**

The **S** **S** rider is not available for RAVA 4 Access.

r r w ▼ r r r r r v ▼ ▼ r % r r :

r r r ▼ ; r

r r r .

rm ▼ r r r r , ▼ rw .

r r r ▼ r r v r r . r r r v r w ▼ %

w r r m r . m % ▼ % r r r r r r r .

r r , , % m % w r r ▼ r .

r r r r ▼ % m % ▼ r ▼ ▼ r :

**S** **L** : % r 80 r % r r , r , w r ▼ r ,

80 r % r r ; r

**J** **L** : % % r r 80 r % r r .

r r r .

% rm w m w r w r A m P %n (A P), m A A m  
m P %n (A P), % C v r P r, % C v r A m  
P %n A A (A PAA). w r m r rm .

% w r w w r r m w r w m  
v. m w r w m r v m % r r v r r% r :

**S**, **L** : v r r r 65, r r r v v r r 65 r r  
r r v (A m P %n A A (A PAA) w);

**J**, **L** : % r v r r 65, r r r v % r v r  
65 r r r r v (A m P %n A A (A PAA) A m  
P %n (A P) w).

P r v % % v , . r r r r r % m % w w r w  
m r % r:

B r m A P, r r r % r% v m v % w r w  
m v B P r % r;

A r m A P, r r r % r% v m v % w r w  
m v A P r B P r % r, r r

I % w r w w w r w m r % r, r r v r  
m r % r. A % r w r w r % r w w r w

**S**, **L** : m r r w r r r r ,  
r m v v r w r w w ;

**J**, **L** : r m v v r w r w w r .

I % w r w m r w w r w m r % r, w w r w  
r r r. E w r w r r m , r m , w m %  
r ( GBA E r w P r , BA E r w P r , A P E r w  
P r w).

w r w w m w r w w w w  
w r w w % w r w w % r .

I % r w r w r r B P r A P, r r r r r r m r m %  
% ( C r r r C r ). m A w % r m % r r v w  
m % r % v v r r . r v m , v , w w m  
( G r P r A (GPA) r A m ). % m % r . A %  
w r w % r r w r v v ( B C D ).  
( r r r , % w r v r m r v v ( % v C r  
( r C r r r ).

r r' r m r r v % r r v r . A  
v v v r r v r r% r , m % v  
m % % r r r m % r % v - ( A - w). I %  
r v - v ( C )  
v w) r % r P r v r v m , r r r m % ( C r ).

I % w r w r w r , % r r w w r v r - w  
v v v w r . m % w r w r w r w r v r r r

v r r . r r r r r r r% w  
r :

w % r r r r r v , v % w r w r m %  
% r. I % r r r r m , r , w r w r m % % r  
r v w % m % w r v % m r% v r r r.

**Lifetime Withdrawal Benefit Limitations:** m w r w r m , v  
m :

( ) **S**, **L** : r v v r , %n r m r v w r r,  
w r r r , v ( I C r r r

▼ w). H w v r, r ▼ r r r , ▼ m w r w▼ rm w  
w r, r r m % rm ▼ ( A D ▼ w). r r, r r m▼▼ r  
w r r m ▼ y r r w r r ▼▼ v ( r  
r ▼ r v r ).

**J. L :**

( ) A P W W r r A r r w r w m r r r % r,  
r .  
m %r % r v m %wr r r rm r % r m  
r % .



% rm r v . . r r. r r r r

▼ w:

**Withdrawal:** m %w % r r ▼ r r ▼ %w r w▼ r . l m % r  
r m m % rr % rr r r %m r ▼ m .

**Waiting period:**

## RBA EXCESS WITHDRAWAL PROCESSING

( ) BA w m % r ( ) r v mm % w w r w, r  
( ) BA mm % r r w r w, m w r w.

withdrawal processing and RBA excess withdrawal processing are applied

w r w r r m r r ' m % r % m r m w r w .  
rm w r w w r w r w r w r , w r w 83 BC r

... m ... AL ... A P ... %6%.

( ) ... AL ... ALP excess withdrawal processing will be applied to the ALP. I ... AF E ... % r v ... %

**ALP EXCESS WITHDRAWAL PROCESSING**

A P ... A P mm ... % r r ... w r w ... r 6% ... r v ... mm ... %

**Remaining Annual Lifetime Payment (RALP):** ... m ... v ... r w r w ... r r m ... r ... % r ... D r ... w ... r ... w ... r w ... m ... m ... % ... A P, ... A P ... r ... % r w ... m ... % ... A P ... r ... % r. Pr r ... m ... A P, ... m w r w ... A P ... r.

**The RALP is determined at the following times:**

( ) AL ... AL ... :  
( ) D r ... AL ... 6%.  
( ) A ... AL ...

A ... % r ... % r ... % r ... m ... A P ...

A ... A P ... A P.  
m ... % r ... m ... % r ... % r ... A P ... %6%  
A ... ( A ... C ... w).

m ... A P ... A P mm ... % r r ... w r w ... m ... If you withdraw an amount greater than the RALP, ALP excess withdrawal processing is applied ... m % r ... m ... v ... r r w r w ... m ... w r w ... w r w ... w r w ... A P ... % r ... m ... r

**Required Minimum Distributions (RMD):** I % r ... D r m % r r ... D ... r ... % r ... B P r A P ... m r ... r ... v r r % w ... w r w ... r ... D ... r v ... w ... r m :

D r % r r ... ;  
D ... % r r ... % r m ... m ... m ... r C ;  
D m ... r w ... r r m ... 401 ( ) (9), r ... C ... r v ... r r.

D r ... w ... r % r w ... m ... % w % r r ... % r ... r r m % m ... w % ... % r D ... w r w ... r ... r w ... m ... r r ... B P r A P ... r ... v r r % ... m ... w r w ... r ... A ... F r ... r m ...

**Step Up Date:** ... % m ... v, ... % ... ( A ... C ... w).

**Annual Step Up:** B ... w ... r ... r ... v r r % ... r ... GBA, BA, GB, B P, A P / r A P ... v ... m % ... v ... A ... r ... r ... w r w ... r ... r ... r m ... % v ... m ... r v ... w r w ... r ... r ... r m ... r r ... v ... GBA, BA, GB, B P, A P ... A P, ... m % ... % r ... r ... r ... w ... % m ...

m % v w, w r :  
 v  
 % w r % r.  
 l % %w r w r w r , % r v % r v r A  
 w %r r v r r %w r BA r, A P w r r ,  
 r r r r r , w m % r r ,  
 l w r r r r , m % .  
 l , % v r 30 % r r r v r r % r r v  
 r r r BA r 6% r v r r A P, , - . l  
 % r r v , % w % r r r r m % r % r v r .  
 r v % r r , w m r v r r m % r % r v r .  
 w r v % r r . l % r r r v r ,  
 w v %  
 A P A P r r r % r . Pr r , A P  
 A P v r r .  
 BA GBA v A P BA r GBA , r r  
 BA GBA v A P .  
 r GBA, BA, GB, B, A P A P v w :  
 BA w r r r BA mm % r r r r v  
 GBA w r r r GBA mm % r r r r v  
 GB w r r r v r GBA BA.  
 B w :  
 ( ) D r w r r r %w r w , B w % .  
 ( ) A % r m , B w r r GB r r w r w m rr  
 r % r, r .  
 A P w r r r A P mm % r r r 6% r v  
 .  
 A P w r w :  
 ( ) D r w r r r %w r w , A P w % .  
 ( ) A % r m , A P w r r A r r w r w m rr  
 r % r, r .

**Spousal Option to Continue the Contract upon Owner's Death:**

**S, L :** l r v v r r w w r r  
 r v r r r r r r r r r r  
 w r w - r , %r m w r r r w r m GBA, BA, GB,  
 B, A P A P v r w :  
 GBA, BA GB v r m  
 B m %r GB r r w r w m rr r % r,  
 r .  
 l AL r r r r r r r r r r 65 r r r  
 65 A P w r r r r r r r r r r  
 m r BA r r r r v r r %6%. A P w  
 A P .  
 l AL r r r r r r r r r r 65 r r r  
 6%. A P w r r m m A r r r w r w m  
 rr r % r, r .  
 l AL r r r r r r r r r r 65 r r r  
 A P A P w m %r r r r r m w

6%, m r , w A P w r v r r % w BA r v r r r r 65. A  
 A P w r A P. r v r r % r v , m %  
 I AL m % r r r r . I . 65 r r r r r .  
 A P w r m % r r A P r 6% r r v  
 A P w r A r r r r w r w m r r r % r ,  
 r .

m w r w m m % r r r .  
 J L : l r v v v r r r v r r r , %  
 w w r , r r r r r . w r w - r m .  
 r m w r % w r m w r w r r .  
 r v v v r m w r % w v r , w v r r r .

**Spousal Continuation Step Up:** A m r  
 ( A r v ) , r % w r r , r %  
 - . l r - r m % v r . A w r  
 - r m % - v

A % r r r r r ;  
 S, L : m r m %n , % ▼ BA r r .  
 J. L : l w r r v A P, r A P ▼ % ▼  
 ▼ r : 1) ▼ r v v r r 2) BA r r . l ▼ r  
 m r m %n , % ▼ BA r r .  
 r r r r r r r ▼ rm r r ▼ w w r :  
 l r r ▼ ▼ r r ▼ w r ▼ r r A P BP.  
 l r r ▼ ▼ r r ▼ w r ▼ r r A P ▼ r ▼  
 BP, ▼ BA r r .

**At Death:**

S, L : l r ▼ r r r w m % ▼ , r % m % 1)  
 ▼ r 3) r r ▼ r v r r r ,  
 l r ▼ ▼ r m % ▼ , ▼ w ▼ r :  
 l BA r r r r w r r v GB P % r, GB P ▼  
 r % ▼ BA ▼ r .  
 l v r r BA r r r r w r r v A P % r,  
 A P ▼ r % ▼ BA ▼ r .  
 l v r r ▼ ▼ v BA r r r r w r r v A P  
 % r, A P ▼ r % ▼ ▼ r w r r v r r r BA  
 ▼ r .  
 l v r r ▼ ▼ v BA ▼ r w r r v A P % r,  
 A P ▼ r % ▼ v r r .  
 l v r r BA ▼ r, rm . r r %n ▼ m .

J. L : l m % ▼ v r , r v v v r m  
 ▼ . l ▼ r v r r r r w w r . ▼ m  
 r r ▼ r v v v r .  
 l r ▼ r r r w m % ▼ , r % m % 1) ▼  
 r r rm r , 2) % ▼ ▼ r r r , r 3)  
 r r ▼ r v r r v .  
 l r ▼ r : 1) ▼ r v v r r 2) BA r r .  
 l r ▼ r ▼ r r v v v r , ▼ w ▼ r :  
 l BA r r r r w r r v GB P % r, GB P ▼  
 r % ▼ BA ▼ r .  
 l BA r r r r w r r v A P % r, A P ▼  
 r % ▼ BA ▼ r .  
 l BA ▼ r, rm . r r %n ▼ m .

**Contract Ownership Change:**

S, L : l r w r ( C w r ), GBA, BA, GB P, B P ▼ w r m  
 A P A P ▼ r ▼ w . r r m r v r ▼ % r A P  
 A P v r r w r .  
 l AL ..... l ..... r r ..... 65 ..... r l  
 A P A P ▼ r r r % ▼ w v r  
 m ▼ ▼ % 6%. l v r r % r r w r r r w r ▼ , A P ▼  
 ▼ r ▼ r A P r r m %n ▼ % r %n r , m ▼ ▼ % 6%. l  
 v r r % r % r m , A P ▼ A P .  
 l AL ..... l ..... r r ..... 65 ..... r l  
 A P A P ▼ r w r . A P ▼ r ▼  
 ▼ r BA r r r ▼ , m ▼ ▼ % 6%. l w r r r w

r r r w r w, A P w r A P r r %m %  
r %m r m %6%.l w r r m, A P w  
A r r r w r w m r r % r r.  
I AL 65



A: I: E m A r w B r : ▣  
 - r C -

**Assumptions:**

*(Faint, mostly illegible text describing assumptions and parameters)*

1) *(Faint text describing assumption 1)*

2) *(Faint text describing assumption 2)*

B *(Faint text describing parameter B)*

A *(Faint text describing parameter A)*

1) *(Faint text describing scenario 1)*

	CV of \$110,000	CV of \$101,000
l r A m P %m	\$600	\$60
l r G r B P %m	\$700	\$70
l r A r F	0.30%	0.30%
l r A C r C r	\$330	\$303

A m - w % r v r r % ( v v r % r r r ).

2) D *(Faint text)*

	CV of \$110,000	CV of \$101,000
l r A m P %m	\$0	\$0
l r G r B P %m	\$0	\$0
l r A r F	0%	0%
l r A C r C r	\$65	\$6.50

r r r w , r m % r r w % r C

3) M *(Faint text)*

	CV of \$110,000	CV of \$101,000
l r A m P %m	\$600	\$60
l r G r B P %m	\$700	\$70
l r A r F	0%	0%
l r A C r C r	\$65	\$6.50

r r r w , r m % r r w % r C

A m - w % r v r r % ( v v r % r r r ).

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