

TERMINAL ILLNESS DISCLOSURE

A. Consequences of This Benefit

Receipt of early withdrawals on annuity proceeds MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI") ELIGIBILITY. The mere fact that you own a policy with an option to make an early withdrawal on annuity proceeds without a surrender charge may affect your eligibility for these government programs. In addition, exercising the option to make an early withdrawal on annuity proceeds and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

B. Medical Condition Enabling Waiver of Surrender Charges for Early Withdrawals

Terminal Illness which means a condition that a physician certifies will reasonably be expected to result in a drastically limited life span as specified in the contract.

C. Withdrawal Options

If You qualify for benefits under the definition of Terminally Ill, You may take a Penalty Free Withdrawal up to an amount equal to the Terminal Illness Withdrawal Percentage multiplied by the Accumulation Value.

D. Premium for Waiver of Surrender Charges for Early Withdrawals of Annuity Proceeds

There is no additional charge for this benefit feature and it is automatically included with your annuity contract at the time it is issued.

E. Administrative Expense Charge

There is no administrative expense charge associated with this benefit feature.

Applicant's Signature

Date

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Date