



Guaranteed One-Year Current Market Strategy

<p>Strategy Description</p>	<p>Interest is credited at a declared rate for a 12-month period measured from the date each premium payment is received and each succeeding 12-month period. The first-year crediting yield is determined using a <i>current</i> market or “new money” philosophy and is based on yields available on newly purchased investments. At the end of the 12-month period, the rate credited will be the same as the rate credited to the Guaranteed One-Year Strategy.</p>
<p>Risk Profile</p>	<p>This strategy provides stability and a consistent level of credited earnings, while taking advantage of interest rates available in today’s market.</p>
<p>Interest Crediting</p>	<p>Interest is credited daily, and the yield is guaranteed for 12 months.</p>
<p>Transferability</p>	<p>Strategy transfers are not available.</p>
<p>Adjustments</p>	<p>If you access more than the surrender charge-free withdrawal amount in any contract year, a retroactive interest adjustment (RIA) will be assessed. “Access” is defined as a withdrawal, election of a settlement option, surrender, or payment of a death benefit. Rather than the quoted yield, the contractual minimum interest rate will be credited from the beginning of the 12-month period to the date the withdrawal is processed. The RIA will in no way impact crediting for previous years. The cash value remaining in the contract after access earns the quoted yield for the rest of the 12-month period. In addition, this RIA will not apply if cash values are accessed during the 30-day “free” period immediately following each 12-month period.</p>

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P.O. Box 7873, San Francisco, CA 94120-7873
Tel: 877-549-7663 • Fax: 800-211-5642

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