

Additional Benefits

In addition to the regular annuity payment schedules, the *Income Advantage Plus Annuity* offers these valuable benefit choices:

- ▶ **PAYPlusSM Option:** this option provides annual payment increases that compound on the anniversary of your first payment. You may choose from annual increases of up to 10% of the prior year's payment. This option may be selected only at the time of purchase, and may not be selected if the Commutable Benefit Option is selected.
- ▶ **Commutable Benefit Option:** this option enables you to fully surrender ("cash out") your annuity and receive a percentage of your adjusted purchase payment (*purchase payments less prior annuity payments you have received*). Your Commutable Benefit is calculated based on the income year in which you exercise the option and the length of your certain period contract. The Commutable Benefit Option is available on "Certain Period" payment schedules only, and may be selected only at the time of purchase. It may not be selected if the *PayPlusSM* option is selected.

Please see the chart below to determine how much of your adjusted purchase payment you will receive if you exercise this option.

Portion of Adjusted Purchase Payment to Be Returned (adjusted for prior annuity payments that have been made)			
Income Year in which Commutable Benefit Option is Exercised	5-12 Year Certain Period	13-16 Year Certain Period	17-30 Year Certain Period
1 to 3	80%	80%	80%
4	100%	80%	80%
5	100%	100%	80%
6 or more	100%	100%	100%

- ▶ **Medical Underwriting:** some individuals may benefit from optional medical underwriting available with the purchase of an *Income Advantage Plus Annuity*. Certain serious health conditions may affect assumptions about the duration of lifetime payments – and could result in higher payments than would otherwise be paid. Please ask your financial advisor for additional information.

