

REQUIRED DISCLOSURE STATEMENT FOR EARLY WITHDRAWAL ON ANNUITY PROCEEDS
(to be completed upon application for this policy)

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 surrender charge, may affect your eligibility for the governmental programs. In addition, exercising the option to make an early withdrawal on the 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.

Medical Conditions enabling waiver of surrender charge for early withdrawals:

A medical condition, including but not limited to one of the following specifically named or described conditions which the insured's physician certifies has required or will require extraordinary medical intervention without which the insured would have died, or will die:

- (a.) Acquired Immune Deficiency Syndrome;
- (b.) Coronary artery disease resulting in acute infarction or requiring surgery;
- (c.) End-Stage Renal Disease;
- (d.) Major organ transplant; or
- (e.) Permanent neurological deficit resulting from cerebral vascular accident.

At the time of claim:

You may make a partial withdrawal or complete withdrawal (100% of the total annuity proceeds without incurring withdrawal charges) by providing proof satisfactory to Us that:

1. the Annuitant or the Annuitant's spouse is then confined in a hospital and has been confined for a combined stay of at least 30 days within a 35-day period, or has been discharged from such confinement within the previous 60 days; or
2. the Annuitant or the Annuitant's spouse is then enrolled in a hospice care program, or has been discharged from such program within the previous 60 days.

There are no additional premium or administrative charges for this provision.

Signature of Applicant

Signature of Company Representative



REQUIRED DISCLOSURE AT THE TIME OF APPLICATION FOR WAIVER OF SURRENDER CHARGE ON EARLY WITHDRAWAL ON ANNUITY PROCEEDS WHERE LESS THAN THE FULL VALUE IS WITHDRAWN

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Cash Values, and the annuity proceeds **WILL BE REDUCED** if you make an early withdrawal of annuity proceeds. Here is an example of the effect on the proceeds:

Issue Age: 35

Initial Deposit: \$25,000

End of Policy Year	Example with No Withdrawals		Example with \$100 Annual Withdrawals		Example with \$5,000 one-time Withdrawal (End of 5 Yrs)	
	Death Benefit	Surrender Value	Death Benefit	Surrender Value	Death Benefit	Surrender Value
1	\$ 25,750.00	\$ 25,000.00	\$ 25,650.00	\$ 24,900.00	\$ 25,750.00	\$ 25,000.00
2	26,522.50	25,000.00	26,319.50	24,800.00	26,522.50	25,000.00
3	27,318.18	25,591.56	27,009.09	25,302.69	27,318.18	25,591.56
4	28,137.72	26,613.37	27,719.36	26,218.25	28,137.72	26,613.37
5	28,981.85	27,673.45	28,450.94	27,166.99	23,981.85	22,983.00
6	29,851.31	28,773.18	29,204.47	28,150.09	24,701.31	23,809.00
7	30,746.85	30,746.85	29,980.60	29,980.60	25,442.35	25,442.35
8	31,669.25	31,669.25	30,780.02	30,780.02	26,205.62	26,205.62
9	32,619.33	32,619.33	31,603.42	31,603.42	26,991.79	26,991.79
10	33,597.91	33,597.91	32,451.52	32,451.52	27,801.54	27,801.54
15	38,949.19	38,949.19	37,089.29	37,089.29	32,229.60	32,229.60
20	45,152.78	45,152.78	42,465.74	42,465.74	37,362.94	37,362.94
25	52,344.45	52,344.45	48,698.52	48,698.52	43,313.89	43,313.89
30	60,681.56	60,681.56	55,924.02	55,924.02	50,212.67	50,212.67

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Applicant Copy

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