

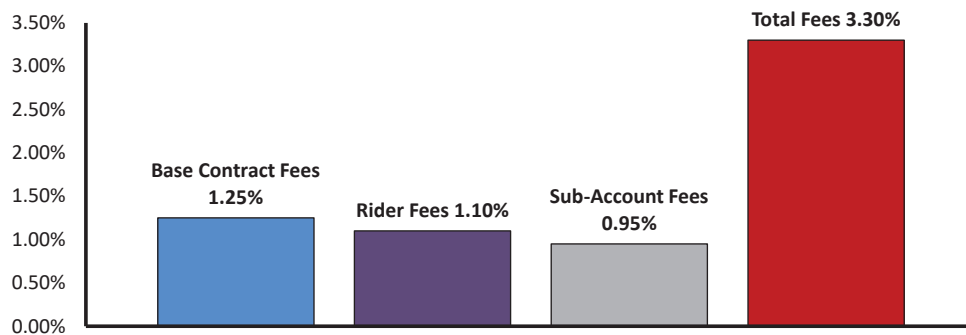


CUSTOM ANNUITY POLICY REVIEW

This report looks at your current annuity to see if it still meets your needs, or if there is something that might be a better fit.

Summary

The following chart is a visual representation of estimated annual fees by source.



Base Contract Fees	Fee	Cost
Mortality & Expense (M&E)	1.25%	\$1,250
Admin.	0.00%	\$0
Contract Fee		\$0
Distribution Charge	0.00%	\$0
Total Annual Fees	1.25%	\$1,250

Riders	Fee	Cost
Standard Death Benefit	0.00%	\$0
GMWB	1.10%	\$1,100
Total Annual Rider Fees	1.10%	\$1,100

Sub-Account Expense	Fee	Cost
Average Sub-Account Expense	0.95%	\$950
Effective Fees	0.95%	\$950

Total Fees	Fee	Cost
Base Contract Fees	1.25%	\$1,250
Rider Fees	1.10%	\$1,100
Sub-Account Fees	0.95%	\$950
Total Fees	3.30%	\$3,300

SAMPLE REPORT

Early withdrawals from an annuity may result in loss of principal and credited interest due to surrender charges