

**State:** District of Columbia **Filing Company:** American Equity Investment Life Insurance Company  
**TOI/Sub-TOI:** A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium  
**Product Name:** 16 FXD-2  
**Project Name/Number:** 16 FXD-2/16 FXD-2

### Filing at a Glance

Company: American Equity Investment Life Insurance Company  
Product Name: 16 FXD-2  
State: District of Columbia  
TOI: A021 Individual Annuities- Deferred Non-Variable  
Sub-TOI: A021.002 Flexible Premium  
Filing Type: Form  
Date Submitted: 11/21/2016  
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SERFF Status: Submitted to State  
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Date Requested:  
Author(s): Erin Wagner, Heather Batterson  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Implementation Date:

**State:** District of Columbia **Filing Company:** American Equity Investment Life Insurance Company  
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## General Information

Project Name: 16 FXD-2 Status of Filing in Domicile: Pending  
 Project Number: 16 FXD-2 Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 11/21/2016  
 State Status Changed:  
 Deemer Date: Created By: Erin Wagner  
 Submitted By: Erin Wagner Corresponding Filing Tracking Number:

### Filing Description:

NAIC #92738  
 FEIN 42-1153896

November 21, 2016

Re: Forms 16 BASE-FXD,16 FXD-2-3,16 FXD-2-4,16 FXD-2-5,16 FXD-2-6,16 FXD-2-7,16 FXD-2-8,16 FXD-2-9 and16 FXD-2-10

We are filing a new Base Contract and Data Pages for your review and approval. The new Base Contract is a Fixed Flexible Premium Deferred Annuity, there are also nine sets of Data pages with different Surrender Charge periods contained in this filing. The Data Pages each have a unique form number that corresponds to the Surrender Charge Period. For example, form 16 FXD-2-3 has a three year Surrender Charge Period and 16 FXD-2-8 has an eight year Surrender Charge Schedule. We certify that one set Data Pages (based on the Surrender Charge Period selected by the client at application), will be placed after page 2 (Table of Contents) and before the Definitions section of the Base Contract.

American Equity certifies our annual reports to our policyholder will provide current information not later than four months prior to the date of the mailing.

This Contract does not contain inconsistent, ambiguous, unfair, inequitable or misleading clauses, provisions that are against public policy as determined by the Interstate Insurance Product Regulation Commission, or contain exceptions and conditions that unreasonably affect the risk purported to be assumed in the general coverage of the contract.

We appreciate your assistance with the review and approval of our filing.

Please let us know if you have any questions.

Thank you,  
 Erin Wagner  
 Sr. Analyst – Compliance Department

## Company and Contact

### Filing Contact Information

Erin Wagner, Sr. Compliance Analyst erwagner@american-equity.com

**State:** District of Columbia **Filing Company:** American Equity Investment Life Insurance Company

**TOI/Sub-TOI:** A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

**Product Name:** 16 FXD-2

**Project Name/Number:** 16 FXD-2/16 FXD-2

6000 Westown Parkway 515-273-3617 [Phone]  
West Des Moines, IA 50266 515-273-3620 [FAX]

**Filing Company Information**

American Equity Investment Life Insurance Company	CoCode: 92738	State of Domicile: Iowa
6000 Westown Pkwy	Group Code: 2658	Company Type:
West Des Moines, IA 50266	Group Name:	State ID Number:
(515) 221-0002 ext. [Phone]	FEIN Number: 42-1153896	

**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

State: District of Columbia

Filing Company:

American Equity Investment Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

Product Name: 16 FXD-2

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## Form Schedule

### Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		16 BASE-FXD	16 BASE-FXD	POLA	Initial			16 BASE-FXD.PDF
2		16 FXD-2-10	16 FXD-2-10	POLA	Initial			16 FXD-2-10.pdf
3		16 FXD-2-9	16 FXD-2-9	POLA	Initial			16 FXD-2-9.pdf
4		16 FXD-2-8	16 FXD-2-8	POLA	Initial			16 FXD-2-8.pdf
5		16 FXD-2-7	16 FXD-2-7	POLA	Initial			16 FXD-2-7.pdf
6		16 FXD-2-6	16 FXD-2-6	POLA	Initial			16 FXD-2-6.pdf
7		16 FXD-2-5	16 FXD-2-5	POLA	Initial			16 FXD-2-5.pdf
8		16 FXD-2-4	16 FXD-2-4	POLA	Initial			16 FXD-2-4.pdf
9		16 FXD-2-3	16 FXD-2-3	POLA	Initial			16 FXD-2-3.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY®

A STOCK LIFE INSURANCE COMPANY

[6000 Westown Parkway]  
[West Des Moines, Iowa 50266]  
[(888) 221-1234]  
[www.american-equity.com]

## **FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT**

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This contract is a legal agreement between you (the owner) and us (American Equity Investment Life Insurance Company®). The consideration for this contract is the attached application and payment of the *initial premium* on or before the issue date.

We will pay this contract's benefits, subject to the provisions of this contract. This contract will end on the date any *death benefit* has been paid, or as otherwise provided herein.

### **RIGHT TO RETURN THIS CONTRACT**

If you are not satisfied with this contract, you can return it to us or the agent who sold you this contract within 20 days from the date you receive it. If this contract replaced another contract, you have 30 days from the date you receive this contract to return it. If you return this contract within the specified time, we will refund all premiums paid and cancel this contract as of the issue date.

[  
Renee D. Montz  
Secretary

  
Ronald J. Grensteiner]  
President

**THIS IS A FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT.  
THIS CONTRACT INCLUDES A FREE WITHDRAWAL PROVISION.**

**THIS IS A NON-PARTICIPATING CONTRACT.  
NO DIVIDENDS WILL BE PAID.**

**READ THIS CONTRACT CAREFULLY!**

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## DEFINITIONS

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Following is a list of terms and their meanings as used in this contract. Defined terms are *italicized* throughout this contract.

**Age** means age as of last birthday.

**Annuitant(s)** means the person(s) on whose life or lives annuity payments are based. You cannot change the annuitant(s), except as provided by the provisions of this contract.

**Beneficiary** means the person(s) or entity(ies) you designate to receive any *death benefit* under this contract.

**Contract year** means each 12-month period beginning on the issue date and each anniversary of the issue date thereafter, while this contract is in force.

**Data pages** means the pages of this contract that contain information specific to you, the *annuitant*, and the benefits under this contract.

**Death benefit** means the benefit we will pay if you die before the *maturity date*.

**Free withdrawal** means the amount you may withdraw from your contract value each *contract year* without incurring any *withdrawal charges*.

**Initial premium** means the amount paid to us to establish this contract. This amount is shown on the *data pages*.

**Maturity date** means the date on which the payment phase of this contract begins. The latest possible maturity date is shown on the *data pages*.

**Minimum contract value allowed** means the lowest contract value required to keep this contract in force. This amount is shown on the *data pages*.

**Minimum guaranteed interest rate** means the minimum interest rate we will credit to your contract value. This rate is shown on the *data pages*.

**Payee** means you or the person or entity you designate to receive annuity payments.

**Spouse** means the person to whom you are legally married.

**Surrender** means your voluntary termination of this contract in exchange for the *surrender value*.

**Surrender charge** means an amount that is subtracted from your contract value if you *surrender* this contract at a time when surrender charges apply. A surrender charge equals:

- a) your contract value minus any amount available as a *free withdrawal*; multiplied by
- b) the applicable surrender charge percentage shown on the *data pages*.

**Surrender value** means the amount that will be paid to you if you *surrender* this contract before the *maturity date*.

**Withdrawal charge** means an amount that will be subtracted from your contract value if you request a withdrawal at a time when withdrawal charges apply. A withdrawal charge equals:

- a) the amount of the requested withdrawal, including the amount needed to pay the withdrawal charge; minus
- b) any amount available as a *free withdrawal*; multiplied by
- c) the applicable withdrawal charge percentage shown on the *data pages*.

**Written request** means a request, in writing, signed by you, dated, and received by us at the address listed on the first page of this contract. The request must include your name and contract number and be in a form acceptable to us. Written request may include other forms of communication acceptable to us, such as electronic means.

## OWNERSHIP RIGHTS

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### OWNER

This contract belongs to you. Only you, the owner, may exercise rights under this contract.

If this is a non-qualified contract, you may change the owner of this contract by submitting a *written request*. If the *beneficiary* designation in effect is irrevocable, the *beneficiary* must also sign the *written request*. Unless you specify otherwise in the *written request*, the ownership change will take effect on the date you sign the *written request*. We reserve the right to refuse your request to change the owner if we receive the *written request* more than 10 days after you signed it. We are not liable for any payments we make or actions we take before we receive your *written request*. Ownership changes may result in adverse tax consequences. Please consult a tax advisor.

### ASSIGNMENT

If this is a non-qualified contract, you may assign some or all of your contract rights by submitting a *written request*. If the *beneficiary* designation in effect is irrevocable, the *beneficiary* must also sign the *written request*.

Unless you specify otherwise in the *written request*, the change will take effect on the date you sign the *written request*. We are not liable for any payments we make or actions we take before we receive your *written request*. Assignments may result in adverse tax consequences. Please consult a tax advisor.

We are not responsible for the validity of any assignment.

### BENEFICIARY

You named the *beneficiary(ies)* in the application. If you named more than one *beneficiary*, they will share any benefits equally, unless you specify otherwise in the application or by *written request*. If there is no named *beneficiary* living when you die, your estate will become the *beneficiary*.

While the *annuitant* is alive, you may change the *beneficiary* by submitting a *written request*. If the *beneficiary* designation in effect is irrevocable, the *beneficiary* must also sign the *written request*.

Unless you specify otherwise in the *written request*, the change will take effect on the date you sign the *written request*. We reserve the right to refuse your request to change the *beneficiary* if we receive the *written request* more than 10 days after you signed it. We are not liable for any payments we make or actions we take before we receive your *written request*.

### PAYEE

The *payee* receives the annuity payments under this contract. You may change the *payee* by submitting a *written request*. Unless you specify otherwise in the *written request*, the change will take effect on the date you sign the *written request*. We are not liable for any payments we make or actions we take before we receive your *written request*.

### ADDITIONAL PREMIUM

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While this contract is in force, you may make additional premium payments to us, so long as the payment is deemed suitable by us. You may vary the amount and frequency of the additional premium payments subject to the limitations described in the ADDITIONAL PREMIUM PAYMENTS provision on the *data pages*. You may not make any additional premium payments after the *maturity date*.

### INTEREST CREDITING

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The initial interest rate credited to your *initial premium* is listed on the *data pages*. That interest rate is guaranteed for the period of time listed as "Initial Interest Rate Guarantee Period." After that guaranteed period, we will determine the interest rate to be credited to the contract value each *contract year*. Interest rates may vary each *contract year*, but will never be less than the *minimum guaranteed interest rate*.

Additional premium payments will be credited interest at the rate in effect on the date we receive the additional premium payment. That interest rate may be different than the interest rate applied to the *initial premium*.

Interest rates are calculated as effective annual rates, compounded daily.

## CONTRACT VALUES

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### CONTRACT VALUE

On any given date, your contract value equals:

- a) the *initial premium*; plus
- b) any additional premiums paid to date; plus
- c) any interest credited; minus
- d) any withdrawals, including any *withdrawal charges*.

### SURRENDER VALUE

On any given date, the *surrender value* equals the greater of:

- a) the contract value minus any *surrender charges*; or
- b) the minimum guaranteed surrender value.

### MINIMUM GUARANTEED SURRENDER VALUE

The minimum guaranteed surrender value equals:

- a) the sum of all premiums received to date; multiplied by
- b) the "Minimum Guaranteed Surrender Value Factor" shown on the *data pages*; minus
- c) any withdrawals, excluding any *withdrawal charges*; accumulated at
- d) the "MGSV-MGIR" shown on the *data pages*.

### MINIMUM VALUES

To keep this contract in force, your contract value must be equal to or greater than the *minimum contract value allowed*. If, at any time, your contract value falls below the *minimum contract value allowed*, this contract will terminate, and we will pay you any remaining *surrender value*.

## WITHDRAWALS AND SURRENDERS

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### WITHDRAWALS

You may withdraw a portion of your contract value at any time before the *maturity date* by submitting a *written request*, so long as the withdrawal does not reduce your contract value below the *minimum contract value allowed*. We may defer payment of any withdrawal for up to six months.

Making withdrawals may result in adverse tax consequences. Please consult a tax advisor.

### FREE WITHDRAWALS

You may make *free withdrawals* in accordance with the **Table of Free Withdrawal Percentages** found on the *data pages* by submitting a *written request*. The maximum amount available as a *free withdrawal* each *contract year* is calculated as follows:

- a) the contract value on the date of the first withdrawal; multiplied by
- b) the applicable free withdrawal percentage shown on the **Table of Free Withdrawal Percentages** found on the *data pages*.

### WITHDRAWAL CHARGES

*Withdrawal charges* may apply depending on the *contract year* in which you request the withdrawal. Withdrawal charge percentages for all *contract years* are shown on the **Table of Withdrawal and Surrender Charge Percentages** found on the *data pages*.

A *withdrawal charge* will not apply to:

- a) *free withdrawals*;
- b) annuity payments; or
- c) payment of the *death benefit*.

### SURRENDERS

You may *surrender* this contract for its *surrender value* by submitting a *written request*. If you *surrender* this contract, we will pay you the *surrender value* as calculated in the SURRENDER VALUE provision. We may defer

payment of the *surrender value* for up to six months. This contract will terminate on the date we process the *surrender*.

## **SURRENDER CHARGES**

*Surrender charges* may apply depending on the *contract year* in which you request the *surrender*. Surrender charge percentages for all *contract years* are shown on the *data pages*.

## **CONTRACT MATURITY**

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### **MATURITY DATE**

If you did not choose a *maturity date*, the *maturity date* will be the “Latest Maturity Date” shown on the *data pages*.

You may change the *maturity date* by submitting a *written request*. Unless you specify otherwise in the *written request*, the change will be effective on the date you sign the *written request*. We are not liable for any payments we make or actions we take before we receive the *written request*.

### **ANNUITY PAYMENTS**

On the *maturity date*, we will apply the *surrender value* to the payment option you selected in order to provide annuity payments to the *payee*. If no payment option is selected, we will make annuity payments under the DEFAULT PAYMENT OPTION provision.

Annuity payments will never be less than those that would be provided by using the *surrender value* to purchase a single premium immediate annuity at purchase rates available at that time to the same class of annuitants.

## **DEATH OF OWNER OR ANNUITANT**

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If this contract is jointly owned, the following provisions apply at the death of the first owner to die.

If the owner is not a natural person, the *annuitant* is deemed to be the owner for purposes of these provisions.

### **DEATH OF OWNER BEFORE THE MATURITY DATE**

If you die before the *maturity date*, we will pay the *death benefit* to the surviving joint owner. If there is no surviving joint owner, we will pay the *death benefit* to the *beneficiary*. This contract will then terminate.

#### **Spousal Continuation**

If the sole surviving owner or sole *beneficiary* is your *spouse*, your *spouse* may elect to become the new owner and continue this contract. Your *spouse* must submit a *written request* in order to elect this option. This spousal continuation option may only be used once.

### **DEATH OF OWNER ON OR AFTER THE MATURITY DATE**

If you die on or after the *maturity date*, but before we have paid all guaranteed annuity payments, we will pay the remaining guaranteed annuity payments to the surviving joint owner. If there is no surviving joint owner, we will make those payments to the *beneficiary*.

### **DEATH OF ANNUITANT**

If there is more than one *annuitant*, this provision applies at the death of the last surviving *annuitant*.

If the *annuitant* is an owner, the *annuitant's* death will be treated like the death of an owner.

If the *annuitant* is not an owner and dies before the *maturity date*, you will become the *annuitant*. If there is more than one owner, the youngest owner will become the *annuitant*.

If the *annuitant* is not an owner and dies on or after the *maturity date*, we will pay the *payee* any remaining guaranteed annuity payments.

### **DEATH BENEFIT**

We will pay the *death benefit* to the *beneficiary* if we receive due proof of your death.

On the date of your death, the *death benefit* equals the greater of:

- a) the contract value; or
- b) the minimum guaranteed surrender value.

The *beneficiary* may choose a payment option. The *beneficiary* then becomes the *annuitant* for that payment option. The *beneficiary* may also choose to have the *death benefit* paid as a lump sum or have us hold the *death benefit* for up to five years from the date of your death. The entire *death benefit* would then be paid as a lump sum.

## PAYMENT OPTIONS

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You may choose any of the following payment options by submitting a *written request*. You may also choose how often you would like to receive payments. We may consider other payment options upon *written request*. You may not change the payment option after the *maturity date*.

We reserve the right to change the payment frequency so that each payment will be at least \$100.

### INCOME FOR A SPECIFIED PERIOD

We will make payments to the *payee* for at least five years or a greater period of time you specify. The amount of those payments will be at least those shown in the **Table of Income for Specified Period Factors** found on the *data pages*.

### LIFE INCOME

We will make payments to the *payee* for a period of time you choose, and then for as long as the *payee* lives. The amount of those payments will be at least those shown in the **Table of Life Income with Specified Period Certain Factors** found on the *data pages*.

### JOINT AND SURVIVOR INCOME

We will make payments for as long as either joint *payee* lives. The amount of those payments will be at least those shown in the **Table of Joint and Survivor Income Factors** found on the *data pages*.

### DEFAULT PAYMENT OPTION

If you do not choose a payment option, we will make payments for as long as the *payee* lives, but in no case less than ten years, unless prohibited by the Internal Revenue Code.

## GENERAL PROVISIONS

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### ENTIRE CONTRACT

This contract is a legal agreement between you and us. The entire contract is:

- a) this contract;
- b) the attached application;
- c) any riders; and
- d) any endorsements or amendments.

All statements made in the application will, in the absence of fraud, be deemed representations and not warranties.

Only you and one of our officers may change any part of this contract or waive any of its provisions. Both must agree to the change. Any changes must be made in writing.

### ANNUAL STATEMENT OF VALUES

We will send you a statement of values in this contract once each *contract year*, and upon your request, at no cost to you. The statement will provide current information as of a date not more than four months prior to the date of mailing.

At a minimum, the statement will include the following information:

- a) the beginning and ending dates of the statement period;
- b) the contract value at the beginning of the statement period;
- c) the contract value at the end of the statement period;
- d) all amounts credited or debited to the contract value during the statement period;
- e) the *surrender value* at the end of the statement period;

- f) the minimum guaranteed surrender value; and
- g) the *death benefit* at the end of the statement period.

### **INCONTESTABILITY**

Except in the case of fraud, when permitted by applicable state law, we will not contest this contract after it has been in force during the *annuitant's* lifetime for two years from the issue date.

Any contest will be based on the attached application and the risk we assumed.

### **MISSTATEMENT OF AGE OR SEX**

If the *age* or sex of any *annuitant* has been misstated, we will adjust the annuity payments to reflect the amount that the premium paid would have purchased at the correct *age* or sex. If we have made payments, we will:

- a) include the sum of any underpayments in the next annuity payment; or
- b) subtract the sum of any overpayments from future annuity payments until the sum of all overpayments is repaid.

Any overpayment or underpayment will include interest at an annual rate not exceeding 6%.

If the payment option selected would not have been available at the correct *age* or sex, we reserve the right to offer an alternate payment option or terminate this contract. If we terminate this contract, we will refund any premium, minus any annuity payments paid, to you.

### **NOTIFICATION OF DEATH**

We must be promptly notified of the death of any owner, *annuitant*, or *payee*. We may require a certified copy of the death certificate. We may recover any overpayments that result from the failure to promptly notify us of any such death from the person who received the payment. An overpayment is an annuity payment that would not have been paid had we known that the individual was deceased.

### **PREMIUM TAXES**

Some states impose an annuity premium tax. If we are required to pay any premium tax, we will subtract that amount from any premium payments or any amount paid out of this contract.

### **COMPLIANCE WITH LAW**

We will amend this contract to comply with any changes in the laws governing it or the taxation of its benefits.

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# **AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY®**

**A STOCK LIFE INSURANCE COMPANY**

[6000 Westown Parkway]  
[West Des Moines, Iowa 50266]  
[(888) 221-1234]  
[[www.american-equity.com](http://www.american-equity.com)]

**THIS IS A FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT.  
THIS CONTRACT INCLUDES A FREE WITHDRAWAL PROVISION.**

**THIS IS A NON-PARTICIPATING CONTRACT.  
NO DIVIDENDS WILL BE PAID.**

**READ THIS CONTRACT CAREFULLY!**

## CONTRACT DATA

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Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-10]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

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Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

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The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

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### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage	[9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	0.50%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage	[0.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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## CONTRACT DATA

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Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-9]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

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Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

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The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

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### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8	9	10+
Percentage	[9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8	9	10+
Percentage	[0.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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## CONTRACT DATA

---

Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-8]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

---

Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

---

The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

---

### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8	9+
Percentage	[9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8	9+
Percentage	[0.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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## CONTRACT DATA

---

Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-7]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

---

Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

---

The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

---

### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8+
Percentage	[9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4	5	6	7	8+
Percentage	[0.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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## CONTRACT DATA

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Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-6]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

---

Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

---

The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

---

### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4	5	6	7+
Percentage	[9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4	5	6	7+
Percentage	[0.00%	10.00%	10.00%	10.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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## CONTRACT DATA

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Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-5]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

---

Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

---

The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

---

### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4	5	6+
Percentage	[9.00%	8.00%	7.00%	6.00%	5.00%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4	5	6+
Percentage	[0.00%	10.00%	10.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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## CONTRACT DATA

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Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-4]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

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Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

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The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

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### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4	5+
Percentage	[9.00%	8.00%	7.00%	6.00%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4	5+
Percentage	[0.00%	10.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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## CONTRACT DATA

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Contract Number: ..... [SPECIMEN]  
Contract Form: ..... [16 FXD-2-3]  
Owner: ..... [John Doe]  
[Joint Owner: ..... [Mary Doe]]  
Annuitant: ..... [John Doe]  
[Joint Annuitant: ..... [Mary Doe]]  
Annuitant's Age: ..... [75]  
[Joint Annuitant's Age: ..... [65]]  
Annuitant's Sex: ..... [Male]  
[Joint Annuitant's Sex: ..... [Female]]  
Issue Date: ..... [July 1, 2016]  
Latest Maturity Date: ..... [July 1, 2046]  
Tax Status: ..... [Non-qualified]  
Initial Premium: ..... [\$10,000.00]  
Initial Interest Rate: ..... [1.00%]  
[Initial Interest Rate Guarantee Period: ..... [1 Year]]  
Minimum Guaranteed Interest Rate: ..... [1.00%]  
Minimum Guaranteed Surrender Value Factor: ..... [87.50%]  
Minimum Guaranteed Surrender Value -  
    Minimum Guaranteed Interest Rate (MGSV-MGIR): ..... [1.00%]  
MGSV-MGIR Guarantee Period: ..... Life of Contract  
Minimum Contract Value Allowed: ..... [\$2,000.00]

## ADDITIONAL PREMIUM PAYMENTS

---

Planned Premium Amount: ..... [\$0.00]  
Planned Premium Mode: ..... [None]  
Minimum Additional Premium: ..... [\$1,000.00]  
Maximum Additional Premium: ..... Subject to our approval  
Permitted Frequency of Additional Premium Payments: ..... Subject to our approval

## NONFORFEITURE VALUES

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The nonforfeiture values for this contract equal:

- a) [87.50%] of the sum of all premiums; minus
- b) the sum of all withdrawals; accumulated at
- c) the nonforfeiture rate of [1.00%].

The minimum values provided under this contract meet or exceed the required minimum nonforfeiture values.

**To contact your state department of insurance, please call: [Phone # of delivery state DOI]**

## WITHDRAWALS AND SURRENDERS

---

### TABLE OF WITHDRAWAL AND SURRENDER CHARGE PERCENTAGES

Contract Year	1	2	3	4+
Percentage	[9.00%	8.00%	7.00%	0.00%]

### TABLE OF FREE WITHDRAWAL PERCENTAGES

Contract Year	1	2	3	4+
Percentage	[0.00%	10.00%	10.00%	100.00%]

## PAYMENT OPTION TABLES

The following tables show the guaranteed monthly payment for each \$1,000.00 applied to a payment option. The guaranteed monthly payments are based on an interest rate of [1.50%] per year and, if applicable, the [Annuity 2000 Table developed by the Society of Actuaries]. We may offer rates more favorable than that rate on which the values in these tables are based.

### OPTION 1 - INCOME FOR SPECIFIED PERIOD FACTORS

Monthly income per \$1,000.00 of Proceeds

NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS	NO. OF YEARS PAYABLE	MONTHLY INSTALLMENTS
1	N/A	11	\$8.21
2	N/A	12	\$7.58
3	N/A	13	\$7.05
4	N/A	14	\$6.59
5	\$17.28	15	\$6.20
6	\$14.51	16	\$5.85
7	\$12.53	17	\$5.55
8	\$11.04	18	\$5.27
9	\$9.89	19	\$5.03
10	\$8.96	20	\$4.81

### OPTION 2 - LIFE INCOME WITH SPECIFIED PERIOD CERTAIN FACTORS

Monthly income per \$1,000.00 of Proceeds

Age	Life Only		120 Months Certain		240 Months Certain		Age	Life Only		120 Months Certain		240 Months Certain	
	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female
15	\$2.00	\$1.92	\$2.00	\$1.92	\$1.99	\$1.92	65	\$4.87	\$4.38	\$4.70	\$4.30	\$4.15	\$3.97
16	\$2.01	\$1.94	\$2.01	\$1.94	\$2.01	\$1.94	66	\$5.04	\$4.53	\$4.84	\$4.43	\$4.21	\$4.04
17	\$2.03	\$1.96	\$2.03	\$1.96	\$2.03	\$1.95	67	\$5.22	\$4.68	\$4.99	\$4.56	\$4.28	\$4.12
18	\$2.05	\$1.97	\$2.05	\$1.97	\$2.05	\$1.97	68	\$5.42	\$4.84	\$5.15	\$4.71	\$4.34	\$4.19
19	\$2.07	\$1.99	\$2.07	\$1.99	\$2.06	\$1.99	69	\$5.63	\$5.02	\$5.30	\$4.86	\$4.39	\$4.26
20	\$2.09	\$2.01	\$2.09	\$2.01	\$2.08	\$2.01	70	\$5.85	\$5.21	\$5.47	\$5.02	\$4.45	\$4.33
21	\$2.11	\$2.03	\$2.11	\$2.03	\$2.11	\$2.02	71	\$6.08	\$5.42	\$5.64	\$5.19	\$4.50	\$4.40
22	\$2.13	\$2.05	\$2.13	\$2.04	\$2.13	\$2.04	72	\$6.34	\$5.64	\$5.81	\$5.36	\$4.54	\$4.45
23	\$2.15	\$2.06	\$2.15	\$2.06	\$2.15	\$2.06	73	\$6.60	\$5.88	\$5.98	\$5.54	\$4.58	\$4.51
24	\$2.18	\$2.08	\$2.18	\$2.08	\$2.17	\$2.08	74	\$6.89	\$6.14	\$6.16	\$5.73	\$4.62	\$4.56
25	\$2.20	\$2.11	\$2.20	\$2.10	\$2.19	\$2.10	75	\$7.20	\$6.43	\$6.35	\$5.93	\$4.66	\$4.60
26	\$2.22	\$2.13	\$2.22	\$2.13	\$2.22	\$2.12	76	\$7.53	\$6.73	\$6.53	\$6.13	\$4.68	\$4.64
27	\$2.25	\$2.15	\$2.25	\$2.15	\$2.24	\$2.15	77	\$7.88	\$7.06	\$6.71	\$6.34	\$4.71	\$4.68
28	\$2.28	\$2.17	\$2.27	\$2.17	\$2.27	\$2.17	78	\$8.26	\$7.42	\$6.89	\$6.54	\$4.73	\$4.70
29	\$2.30	\$2.20	\$2.30	\$2.20	\$2.30	\$2.19	79	\$8.66	\$7.80	\$7.07	\$6.75	\$4.75	\$4.73
30	\$2.33	\$2.22	\$2.33	\$2.22	\$2.32	\$2.22	80	\$9.09	\$8.22	\$7.25	\$6.96	\$4.76	\$4.75
31	\$2.36	\$2.25	\$2.36	\$2.25	\$2.35	\$2.24	81	\$9.56	\$8.68	\$7.42	\$7.16	\$4.78	\$4.76
32	\$2.39	\$2.27	\$2.39	\$2.27	\$2.38	\$2.27	82	\$10.05	\$9.17	\$7.58	\$7.35	\$4.79	\$4.78
33	\$2.42	\$2.30	\$2.42	\$2.30	\$2.41	\$2.30	83	\$10.58	\$9.71	\$7.74	\$7.54	\$4.79	\$4.79
34	\$2.46	\$2.33	\$2.46	\$2.33	\$2.44	\$2.32	84	\$11.15	\$10.29	\$7.88	\$7.72	\$4.80	\$4.80
35	\$2.49	\$2.36	\$2.49	\$2.36	\$2.48	\$2.35	85	\$11.75	\$10.92	\$8.02	\$7.88	\$4.81	\$4.80
36	\$2.53	\$2.39	\$2.53	\$2.39	\$2.51	\$2.38	86	\$12.40	\$11.59	\$8.15	\$8.03	\$4.81	\$4.81
37	\$2.57	\$2.43	\$2.56	\$2.42	\$2.55	\$2.41	87	\$13.09	\$12.32	\$8.26	\$8.17	\$4.81	\$4.81
38	\$2.61	\$2.46	\$2.60	\$2.46	\$2.59	\$2.45	88	\$13.82	\$13.09	\$8.37	\$8.29	\$4.81	\$4.81
39	\$2.65	\$2.49	\$2.65	\$2.49	\$2.62	\$2.48	89	\$14.60	\$13.92	\$8.46	\$8.40	\$4.81	\$4.81
40	\$2.69	\$2.53	\$2.69	\$2.53	\$2.66	\$2.52	90	\$15.42	\$14.78	\$8.55	\$8.49	\$4.81	\$4.81

41	\$2.74	\$2.57	\$2.73	\$2.57	\$2.70	\$2.55	91	\$16.30	\$15.70	\$8.63	\$8.58	\$4.81	\$4.81
42	\$2.79	\$2.61	\$2.78	\$2.61	\$2.75	\$2.59	92	\$17.24	\$16.65	\$8.69	\$8.65	\$4.81	\$4.81
43	\$2.84	\$2.65	\$2.83	\$2.65	\$2.79	\$2.63	93	\$18.23	\$17.64	\$8.75	\$8.72	\$4.81	\$4.81
44	\$2.89	\$2.70	\$2.88	\$2.69	\$2.84	\$2.67	94	\$19.29	\$18.68	\$8.80	\$8.77	\$4.81	\$4.81
45	\$2.94	\$2.74	\$2.93	\$2.74	\$2.89	\$2.72	95	\$20.44	\$19.77	\$8.85	\$8.82	\$4.81	\$4.81
46	\$3.00	\$2.79	\$2.99	\$2.78	\$2.94	\$2.76	96	\$21.68	\$20.92	\$8.88	\$8.86	\$4.81	\$4.81
47	\$3.06	\$2.84	\$3.04	\$2.83	\$2.99	\$2.81	97	\$23.03	\$22.17	\$8.91	\$8.89	\$4.81	\$4.81
48	\$3.12	\$2.89	\$3.10	\$2.89	\$3.04	\$2.85	98	\$24.55	\$23.54	\$8.93	\$8.92	\$4.81	\$4.81
49	\$3.18	\$2.95	\$3.16	\$2.94	\$3.09	\$2.90	99	\$26.27	\$25.10	\$8.94	\$8.94	\$4.81	\$4.81
50	\$3.25	\$3.01	\$3.23	\$3.00	\$3.15	\$2.96	100	\$28.23	\$26.88	\$8.95	\$8.95	\$4.81	\$4.81
51	\$3.32	\$3.07	\$3.30	\$3.06	\$3.21	\$3.01	101	\$30.50	\$28.95	\$8.96	\$8.96	\$4.81	\$4.81
52	\$3.40	\$3.13	\$3.37	\$3.12	\$3.27	\$3.07	102	\$33.14	\$31.37	\$8.96	\$8.96	\$4.81	\$4.81
53	\$3.48	\$3.20	\$3.44	\$3.18	\$3.33	\$3.12	103	\$36.23	\$34.23	\$8.96	\$8.96	\$4.81	\$4.81
54	\$3.56	\$3.27	\$3.52	\$3.25	\$3.39	\$3.18	104	\$39.86	\$37.62	\$8.96	\$8.96	\$4.81	\$4.81
55	\$3.64	\$3.34	\$3.60	\$3.32	\$3.46	\$3.25	105	\$44.16	\$41.67	\$8.96	\$8.96	\$4.81	\$4.81
56	\$3.74	\$3.42	\$3.69	\$3.40	\$3.52	\$3.31	106	\$49.27	\$46.52	\$8.96	\$8.96	\$4.81	\$4.81
57	\$3.83	\$3.51	\$3.78	\$3.48	\$3.59	\$3.38	107	\$55.40	\$52.39	\$8.96	\$8.96	\$4.81	\$4.81
58	\$3.94	\$3.59	\$3.88	\$3.56	\$3.66	\$3.44	108	\$62.80	\$59.54	\$8.96	\$8.96	\$4.81	\$4.81
59	\$4.05	\$3.69	\$3.98	\$3.65	\$3.73	\$3.52	109	\$71.86	\$68.36	\$8.96	\$8.96	\$4.81	\$4.81
60	\$4.16	\$3.79	\$4.09	\$3.75	\$3.80	\$3.59	110	\$83.08	\$79.39	\$8.96	\$8.96	\$4.81	\$4.81
61	\$4.29	\$3.89	\$4.20	\$3.85	\$3.87	\$3.66	111	\$97.26	\$93.45	\$8.96	\$8.96	\$4.81	\$4.81
62	\$4.42	\$4.00	\$4.31	\$3.95	\$3.94	\$3.74	112	\$115.71	\$111.95	\$8.96	\$8.96	\$4.81	\$4.81
63	\$4.56	\$4.12	\$4.44	\$4.06	\$4.01	\$3.81	113	\$141.27	\$137.93	\$8.96	\$8.96	\$4.81	\$4.81
64	\$4.71	\$4.25	\$4.57	\$4.17	\$4.08	\$3.89	114	\$187.58	\$185.67	\$8.96	\$8.96	\$4.81	\$4.81

### OPTION 3 - JOINT AND SURVIVOR INCOME FACTORS

Monthly income per \$1,000.00 of Proceeds

We will establish values for Age or gender combinations not shown in the table on request. They will be calculated on the same basis as those in this table.

Female Age	Male Age					
	45	50	55	60	65	70
45	\$2.52	\$2.60	\$2.65	\$2.69	\$2.71	\$2.72
50	\$2.63	\$2.74	\$2.83	\$2.89	\$2.94	\$2.97
55	\$2.72	\$2.87	\$3.01	\$3.12	\$3.21	\$3.27
60	\$2.80	\$2.99	\$3.18	\$3.36	\$3.51	\$3.62
65	\$2.85	\$3.08	\$3.33	\$3.59	\$3.83	\$4.03
70	\$2.89	\$3.15	\$3.45	\$3.79	\$4.14	\$4.47

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SERFF Tracking #:

AMEQ-130680459

State Tracking #:

Company Tracking #:

16 FXD-2

State: District of Columbia

Filing Company:

American Equity Investment Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.002 Flexible Premium

Product Name: 16 FXD-2

Project Name/Number: 16 FXD-2/16 FXD-2

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Statement of Variability
<b>Comments:</b>	
<b>Attachment(s):</b>	16 FXD-2.SOV.pdf 16 BASE-FXD.SOV.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial
<b>Comments:</b>	
<b>Attachment(s):</b>	XIAL Materials 16 FXD-2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Certification of Readability
<b>Comments:</b>	
<b>Attachment(s):</b>	16 FXD-2.CertificationofReadability.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY**  
**STATEMENT OF VARIABILITY**  
**16 FXD-2-3, 16 FXD-2-4, 16 FXD-2-5, 16 FXD-2-6,**  
**16 FXD-2-7, 16 FXD-2-8, 16 FXD-2-9, 16 FXD-2-10**

I certify only items within brackets are variable. They may vary as follows:

**CONTRACT DATA**

**Contract Number:** Provided at time of issuance of contract.

**Contract Form:** Will match form number in lower left corner.

**Owner:** Provided on Application.

**Joint Owner:** Field included only if there is a Joint Owner of the Contract. Provided on Application.

**Annuitant:** Provided on Application.

**Joint Annuitant:** Field included only if there is a Joint Annuitant for the Contract. Provided on Application.

**Annuitant's Age:** Provided on Application.

**Joint Annuitant's Age:** Field included only if there is a Joint Annuitant for the Contract. Provided on Application.

**Annuitant's Sex:** Provided on Application.

**Joint Annuitant's Sex:** Field included only if there is a Joint Annuitant for the Contract. Provided on Application.

**Issue Date:** Date contract is issued.

**Latest Maturity Date:** Latest Maturity set at Age 114.

**Tax Status:** Provided on Application.

**Initial Premium:** Amount received at time of application.

**Initial Interest Rate:** Interest rate at issue. Range of 1.00-15.00%.

**Initial Interest Rate Guarantee Period:** Could range from 1 to 10 years.

**Minimum Guaranteed Interest Rate:** 1.00% to 3.00%.

**Minimum Guaranteed Surrender Value Factor:** 87.5%-100%; 87.5% at introduction of product.

**Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR):** 1.00 to 3.00%.

**Minimum Contract Value Allowed:** Initially offered at \$10,000 with a range of \$1,000-\$100,000 based on market conditions.

**ADDITIONAL PREMIUM PAYMENTS**

**Planned Premium Amount:** Provided on Application.

**Planned Premium Mode:** Provided on Application.

**Minimum Additional Premium:** \$1-\$10,000; based on market conditions. Initially offered at \$1,000.

**NONFORFEITURE VALUES**

a. [87.5%] of the sum of all premiums; minus: 87.5%-100%; 87.5% at introduction of product.

c. the nonforfeiture rate of [1%].: 1.00% to 3.00%.

**Delivery State Department of Insurance & Phone Number:** Dependent upon state of delivery.

**WITHDRAWALS AND SURRENDERS**

**Table of Withdrawal and Surrender Charge Percentages:** Set at issue. Duration of Surrender Charge elected at issue. Length of contract will vary from 3 to 10 years, see Form Schedule for Form Variations. ICC16FXD2-3 has a three year Surrender Charge Period, ICC16 FXD2-4 has a four year Surrender Charge Period, etc. Ranges of Surrender Charges are as follows:

Year	1	2	3	4	5	6	7	8	9	10
Min	3.00%	2.00%	1.00%	0%	0%	0%	0%	0%	0%	0%
Max	9.20%	8.25%	7.25%	6.50%	5.50%	4.50%	3.50%	2.50%	1.50%	0.50%

**Table of Free Withdrawal Percentages:** Initially offered at 10% in Year 2. If available, there will be a Range of 1-10% based on market conditions.

**PAYMENT OPTION TABLES**

**The guaranteed monthly payments are based on an interest rate of [1.5]:** Interest Rate may range from 1.00% to 3.00%. We will notify the IIPRC should we make this change and obtain prior approval. **if applicable, the [Annuity 2000 Table developed by the Society of Actuaries].:** Initially A2000 table; we may change to another IIPRC approved table as they become available. We will notify the IIPRC should we make this change and obtain prior approval.

**Values in Table Options 1, 2 and 3:** Set at issue and guaranteed for the life of the contract. Amounts will vary as new mortality tables or interest rates are adopted and approved for use.



Jackie Ward  
Vice President and Chief Compliance Officer  
November 18, 2016

**AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY**  
**STATEMENT OF VARIABILITY**  
**16 BASE-FXD**

I certify only items within brackets are variable. Any or modification to a variable item will be administered in accordance with the requirements in the Variable Information Section of the IIPRC Standards, including any requirements for prior approval of a change or modification. They will vary as follows:

**Page 1**

**Address:** May change if we move. We will notify current contract holders.

**Phone number:** May change if necessary. We will notify current contract holders.

**Web address:** May change if necessary. We will notify current contract holders.

**Signatures:** Will change only if an officer changes.

**Back Cover**

**Address:** May change if we move. We will notify current contract holders.

**Phone number:** May change if necessary. We will notify current contract holders.

**Web address:** May change if necessary. We will notify current contract holders.

We certify that any change or modification to a variable item will be submitted for prior approval.



Jackie Ward

Vice President and Chief Compliance Officer

November 18, 2016

**American Equity Investment Life Insurance Company**

**Actuarial Memorandum  
Flexible Premium Non-Variable Deferred Annuity  
Contract Form 16 BASE-FXD with 16 FXD2**

**Contract Specifications**

Contract form 16 BASE-FXD with 16 FXD2 is a flexible premium non-variable deferred annuity contract.

The contract offers an optional maturity date. The maturity date is the date annuity payments begin. The latest maturity date is age 114. The contract contains a death benefit payable upon the death of the owner before the Maturity Date that provides for payment of the Contract Value.

The contract may be available for issue ages 0 to 90. American Equity may impose a higher minimum age or a lower maximum age. It can be purchased with a minimum initial premium of \$2,000 and up to a maximum of \$5,000,000, with reductions for issue ages above 69. These limits may change but American Equity will inform the Compact if they do.

American Equity may offer different current interest rates depending only on the size of the initial premium.

**Contract Value Calculations**

The initial Contract Value is the Premium paid. The Contract Value is the Contract Value as of the last anniversary, plus any premiums received between anniversaries, reductions for withdrawals, plus interest earned until the next anniversary. Interest is calculated daily based on the current annual effective interest rate declared in advance. The Minimum Guaranteed Interest Rate (MGIR) is set at issue and will not change. The Minimum Guaranteed Interest Rate could range from 1.00% to 3.00%. The Minimum Guaranteed Interest Rate (MGIR) will never be less than the nonforfeiture rate as described in the SNFL section below. It is set at issue and will not change.

The Initial Interest Rate Guarantee Period could range from 1 year to 10 years.

The Minimum Guaranteed Surrender Value equals the Minimum Guaranteed Surrender Value Factor [87.5%-100%] times all Premiums received less any Withdrawals; all accumulated at the Minimum Guaranteed Interest Rate (MGSV-MGIR) as defined in the Standard Nonforfeiture section below. The intent is the Minimum Guarantee Surrender Value Factor will be 87.5% when this form is introduced to the market. American Equity Life will seek prior approval for any change to the Minimum Guaranteed Surrender Value Factor.

**Surrenders and Withdrawals**

**Full Surrender**

The Cash Surrender Value is equal to the greater of

- a) the Contract Value less the Surrender Charge; or
- b) the Minimum Guaranteed Surrender Value.

The Surrender Charge Period is set at issue and will not change. The Surrender Charge Period could range from 3 to 10 years.

The Surrender Charge is equal to the contract value minus any penalty free amount available multiplied by the Surrender Charge Percentage. The maximum surrender charges are a function of the penalty free amount available. This is addressed in further detail in the Nonforfeiture section below. The following table assumes no free withdrawals are available in the first year and 10% is available in years 2 through 10.

The ranges of Withdrawal Charge and Surrender Charge Percentages are as follows:

Year	1	2	3	4	5	6	7	8	9	10
Min	3.00%	2.00%	1.00%	0%	0%	0%	0%	0%	0%	0%
Max	9.20%	9.20%	8.20%	7.20%	6.20%	5.20%	4.10%	3.10%	2.10%	1.00%

Additionally, the Surrender Charge Percentage for any Contract Year after year 1 will never be greater than the Surrender Charge Percentage for the preceding year.

### Withdrawals

A percentage of the Contract Value may be withdrawn without a surrender charge per the schedule below. A Penalty Free Withdrawal may or may not be offered in the first Contract Year. If it is offered in the first year, the Penalty Free Withdrawal Percentage could range, in integer percentages, from 1% to 10%. The maximum amount that can be withdrawn without a surrender charge in a contract year is Penalty Free Withdrawal Percentage times the Contract Value (as of the first free withdrawal). The schedule is set at issue and will not change. The percentages in brackets below could vary from 1.00% to 10.00%, in integer percentages.

Withdrawal Charges do not apply after the Surrender Charge Period.

The Penalty Free Withdrawal Percentages are:

Year	[1	2	3	4	5	6	7	8	9	10]
Pct	[10%]	[10%]	[10%]	[10%]	[10%]	[10%]	[10%]	[10%]	[10%]	[10%]

The Contract Value will be reduced by the total amount of the withdrawal, including any withdrawal charges. The Minimum Guaranteed Surrender Value will be reduced by the amount of the withdrawal, excluding any Withdrawal Charges. For example, if the total amount withdrawn from the Contract Value is \$10,000 (including a \$500 Withdrawal Charge), the Contract Value will be reduced by \$10,000 and the Minimum Guaranteed Surrender Value will be reduced by \$9,500.

### Payment Option Table

The interest rate and mortality table used to calculate the settlement option factors are filed as variable. They are both set at issue and guaranteed for the life of the contract. The interest rate could vary from 1% to 3%. The intent is to use 1.50%. We will notify the IIPRC when there is a change to the guaranteed settlement option interest rate. The annuity table used will be the A2000 annuity table. We will notify the IIPRC when there is a change to the mortality table used in life settlement options.

### **Compliance with the Standard Nonforfeiture Law (SNFL)**

This contract complies with the Standard Nonforfeiture Law for Individual Deferred Annuities. For policies issued in 2016, the minimum nonforfeiture interest rate calculated by the Company is 1.00%. The method for determining this rate is as follows:

To determine the initial minimum nonforfeiture interest rate for contracts issued under this form number in 2016, the Company is using the average of the 5 Year Constant Maturity Treasury Rate for October of 2015. The average rate for this period was 1.39%. The minimum Nonforfeiture Rate would therefore be calculated as the maximum of 1.39% minus 1.25% and 1.00%. The resulting minimum nonforfeiture rate is 1.00%.

New issues in 2017 and subsequent years under this contract form will be based off the average of the October 5 Year CMT rate as of the previous year. This calculation of the Initial NF Rate can be used for all issue months of a given year because the CMT rates upon which the NF Rate is based occur within 15 months from the contract issue date.

The nonforfeiture rate will never be less than 1.00% or greater than 3.00%.

At this time the Company is electing NOT to use a Redetermination Method for the NF Rate. Therefore once initially declared, the NF Rate for each issue year will be used for the life of the contract.

Because the surrender charge is applied to the contract value after allowing for any free amount available, and because the free amount available is being filed as variable, the surrender charge schedule could vary based on the penalty free withdrawal available. A contract with 10% available penalty free could have a higher surrender schedule than a contract that had only a 5% free provision and still satisfy minimum cash value requirements. For example, assume the contract value is \$103,000 and the minimum required cash surrender value in a given year is \$95,000. The following table shows how the same surrender value can be arrived at using different penalty free amounts and different surrender charge percentages. (No rounding is used in this example.)

	<b>5% Available Penalty Free</b>	<b>10% Available Penalty Free</b>
Contract Value	\$103,000.00	\$103,000.00
Penalty Free Available	\$5,150.00	\$10,300.00
Apply Surrender Charge Pct to	\$97,850.00	\$92,700.00
<b>Surrender Charge Percent</b>	<b>8.17578%</b>	<b>8.62999%</b>
Surrender Charge	\$8,000.00	\$8,000.00
Surrender Value	\$95,000.00	\$95,000.00

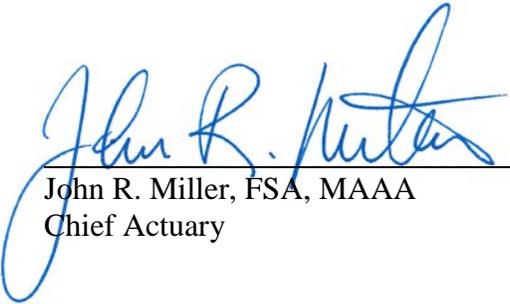
Nonforfeiture demonstrations are contained in Appendix A.

### **Compliance with the Standard Valuation Law for Deferred Annuities (SVL)**

Reserves for the contract will be based upon the Commissioners Annuity Reserve Valuation Method (CARVM). The projected cash values are the Contract Value projected at the guaranteed interest rate. The projected cash values will be discounted using interest rates appropriate for Plan Type C contracts which permit cash surrender and are valued on an issue year basis. For policies issued in 2016, the valuation rate is 3.75%. The current valuation

mortality basis used for policies issued under this contract will be the Annuity 2012 Mortality Table or any table declared appropriate by the NAIC.

The company's reserve methods will continue to rely on available NAIC Actuarial Guidelines and principles. The current standard for similar policies is defined in NAIC Actuarial Guidelines 33. These reserve calculations incorporate any and all types of benefit streams, including rider benefits, into the calculations used to determine the integrated reserve for the annuity and any additional riders. Revisions to this method are under consideration within the Life Actuarial Task Force (LATF) of the NAIC. Additionally, the NAIC is also working on a Principles Based Approach (PBA) to be used in the calculation of fixed annuity reserves. We anticipate that we will make adjustments to the reserves that we establish for this policy and any associated riders based upon any methodology changes that are prescribed or permitted by the NAIC.



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John R. Miller, FSA, MAAA  
Chief Actuary

November 10, 2016

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Date

Appendix - A  
Non-Forfeiture Demonstrations

Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2

The maximum surrender/withdrawal charge percentages for each penalty free withdrawal percentage for each surrender charge period are shown in the following two pages. A penalty free withdrawal percentage may or may not be available in the first Contract Year.

Non-forfeiture demonstrations are provided using the maximum withdrawal/surrender charges for the maximum surrender charge period (10 years) for each penalty free withdrawal percentage assuming the penalty free withdrawal percentage is available beginning in year 1. The retrospective demonstrations are in Appendix A-1(b) thru Appendix A-1(k). The prospective demonstrations are in Appendix A-2(b) thru Appendix A-2(k). Appendix A-1(L) and Appendix A-2(L) demonstrate the maximum surrender charge if the penalty free withdrawal is 10% but is not allowed in year 1.

Maximum Surrender/Withdrawal Charges by Surrender Charge Period and Free Withdrawal Percentage

**Maximum Surrender Charge Percentages w/1% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	9.29%	8.38%	7.47%	0.00%							
4	9.20%	9.29%	8.38%	7.47%	6.56%	0.00%						
5	9.20%	9.29%	8.38%	7.47%	6.56%	5.65%	0.00%					
6	9.20%	9.29%	8.38%	7.47%	6.56%	5.65%	4.74%	0.00%				
7	9.20%	9.29%	8.38%	7.47%	6.56%	5.65%	4.74%	3.73%	0.00%			
8	9.20%	9.29%	8.38%	7.47%	6.56%	5.65%	4.74%	3.73%	2.82%	0.00%		
9	9.20%	9.29%	8.38%	7.47%	6.56%	5.65%	4.74%	3.73%	2.82%	1.91%	0.00%	
10	9.20%	9.29%	8.38%	7.47%	6.56%	5.65%	4.74%	3.73%	2.82%	1.91%	0.90%	0.00%

**Maximum Surrender Charge Percentages w/2% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	9.38%	8.46%	7.55%	0.00%							
4	9.20%	9.38%	8.46%	7.55%	6.63%	0.00%						
5	9.20%	9.38%	8.46%	7.55%	6.63%	5.71%	0.00%					
6	9.20%	9.38%	8.46%	7.55%	6.63%	5.71%	4.79%	0.00%				
7	9.20%	9.38%	8.46%	7.55%	6.63%	5.71%	4.79%	3.77%	0.00%			
8	9.20%	9.38%	8.46%	7.55%	6.63%	5.71%	4.79%	3.77%	2.85%	0.00%		
9	9.20%	9.38%	8.46%	7.55%	6.63%	5.71%	4.79%	3.77%	2.85%	1.93%	0.00%	
10	9.20%	9.38%	8.46%	7.55%	6.63%	5.71%	4.79%	3.77%	2.85%	1.93%	0.91%	0.00%

**Maximum Surrender Charge Percentages w/3% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	9.48%	8.55%	7.62%	0.00%							
4	9.20%	9.48%	8.55%	7.62%	6.70%	0.00%						
5	9.20%	9.48%	8.55%	7.62%	6.70%	5.77%	0.00%					
6	9.20%	9.48%	8.55%	7.62%	6.70%	5.77%	4.84%	0.00%				
7	9.20%	9.48%	8.55%	7.62%	6.70%	5.77%	4.84%	3.81%	0.00%			
8	9.20%	9.48%	8.55%	7.62%	6.70%	5.77%	4.84%	3.81%	2.88%	0.00%		
9	9.20%	9.48%	8.55%	7.62%	6.70%	5.77%	4.84%	3.81%	2.88%	1.95%	0.00%	
10	9.20%	9.48%	8.55%	7.62%	6.70%	5.77%	4.84%	3.81%	2.88%	1.95%	0.92%	0.00%

**Maximum Surrender Charge Percentages w/4% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	9.58%	8.64%	7.70%	0.00%							
4	9.20%	9.58%	8.64%	7.70%	6.77%	0.00%						
5	9.20%	9.58%	8.64%	7.70%	6.77%	5.83%	0.00%					
6	9.20%	9.58%	8.64%	7.70%	6.77%	5.83%	4.89%	0.00%				
7	9.20%	9.58%	8.64%	7.70%	6.77%	5.83%	4.89%	3.85%	0.00%			
8	9.20%	9.58%	8.64%	7.70%	6.77%	5.83%	4.89%	3.85%	2.91%	0.00%		
9	9.20%	9.58%	8.64%	7.70%	6.77%	5.83%	4.89%	3.85%	2.91%	1.97%	0.00%	
10	9.20%	9.58%	8.64%	7.70%	6.77%	5.83%	4.89%	3.85%	2.91%	1.97%	0.93%	0.00%

**Maximum Surrender Charge Percentages w/5% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	9.68%	8.73%	7.78%	0.00%							
4	9.20%	9.68%	8.73%	7.78%	6.84%	0.00%						
5	9.20%	9.68%	8.73%	7.78%	6.84%	5.89%	0.00%					
6	9.20%	9.68%	8.73%	7.78%	6.84%	5.89%	4.94%	0.00%				
7	9.20%	9.68%	8.73%	7.78%	6.84%	5.89%	4.94%	3.89%	0.00%			
8	9.20%	9.68%	8.73%	7.78%	6.84%	5.89%	4.94%	3.89%	2.94%	0.00%		
9	9.20%	9.68%	8.73%	7.78%	6.84%	5.89%	4.94%	3.89%	2.94%	2.00%	0.00%	
10	9.20%	9.68%	8.73%	7.78%	6.84%	5.89%	4.94%	3.89%	2.94%	2.00%	0.94%	0.00%

**Maximum Surrender/Withdrawal Charges by Surrender Charge Period and Free Withdrawal Percentage**

**Maximum Surrender Charge Percentages w/6% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	9.78%	8.82%	7.87%	0.00%							
4	9.20%	9.78%	8.82%	7.87%	6.91%	0.00%						
5	9.20%	9.78%	8.82%	7.87%	6.91%	5.95%	0.00%					
6	9.20%	9.78%	8.82%	7.87%	6.91%	5.95%	5.00%	0.00%				
7	9.20%	9.78%	8.82%	7.87%	6.91%	5.95%	5.00%	3.93%	0.00%			
8	9.20%	9.78%	8.82%	7.87%	6.91%	5.95%	5.00%	3.93%	2.97%	0.00%		
9	9.20%	9.78%	8.82%	7.87%	6.91%	5.95%	5.00%	3.93%	2.97%	2.02%	0.00%	
10	9.20%	9.78%	8.82%	7.87%	6.91%	5.95%	5.00%	3.93%	2.97%	2.02%	0.95%	0.00%

**Maximum Surrender Charge Percentages w/7% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	9.89%	8.92%	7.95%	0.00%							
4	9.20%	9.89%	8.92%	7.95%	6.98%	0.00%						
5	9.20%	9.89%	8.92%	7.95%	6.98%	6.02%	0.00%					
6	9.20%	9.89%	8.92%	7.95%	6.98%	6.02%	5.05%	0.00%				
7	9.20%	9.89%	8.92%	7.95%	6.98%	6.02%	5.05%	3.97%	0.00%			
8	9.20%	9.89%	8.92%	7.95%	6.98%	6.02%	5.05%	3.97%	3.01%	0.00%		
9	9.20%	9.89%	8.92%	7.95%	6.98%	6.02%	5.05%	3.97%	3.01%	2.04%	0.00%	
10	9.20%	9.89%	8.92%	7.95%	6.98%	6.02%	5.05%	3.97%	3.01%	2.04%	0.96%	0.00%

**Maximum Surrender Charge Percentages w/8% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	10.00%	9.02%	8.04%	0.00%							
4	9.20%	10.00%	9.02%	8.04%	7.06%	0.00%						
5	9.20%	10.00%	9.02%	8.04%	7.06%	6.08%	0.00%					
6	9.20%	10.00%	9.02%	8.04%	7.06%	6.08%	5.10%	0.00%				
7	9.20%	10.00%	9.02%	8.04%	7.06%	6.08%	5.10%	4.02%	0.00%			
8	9.20%	10.00%	9.02%	8.04%	7.06%	6.08%	5.10%	4.02%	3.04%	0.00%		
9	9.20%	10.00%	9.02%	8.04%	7.06%	6.08%	5.10%	4.02%	3.04%	2.06%	0.00%	
10	9.20%	10.00%	9.02%	8.04%	7.06%	6.08%	5.10%	4.02%	3.04%	2.06%	0.97%	0.00%

**Maximum Surrender Charge Percentages w/9% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	10.10%	9.12%	8.13%	0.00%							
4	9.20%	10.10%	9.12%	8.13%	7.14%	0.00%						
5	9.20%	10.10%	9.12%	8.13%	7.14%	6.15%	0.00%					
6	9.20%	10.10%	9.12%	8.13%	7.14%	6.15%	5.16%	0.00%				
7	9.20%	10.10%	9.12%	8.13%	7.14%	6.15%	5.16%	4.06%	0.00%			
8	9.20%	10.10%	9.12%	8.13%	7.14%	6.15%	5.16%	4.06%	3.07%	0.00%		
9	9.20%	10.10%	9.12%	8.13%	7.14%	6.15%	5.16%	4.06%	3.07%	2.08%	0.00%	
10	9.20%	10.10%	9.12%	8.13%	7.14%	6.15%	5.16%	4.06%	3.07%	2.08%	0.98%	0.00%

**Maximum Surrender Charge Percentages w/10% Free Withdrawal Percentage**

Surrender Charge Period	Year 1 if PFW not available	Year 1 if PFW is available	2	3	4	5	6	7	8	9	10	11
3	9.20%	10.22%	9.20%	8.20%	0.00%							
4	9.20%	10.22%	9.20%	8.20%	7.20%	0.00%						
5	9.20%	10.22%	9.20%	8.20%	7.20%	6.20%	0.00%					
6	9.20%	10.22%	9.20%	8.20%	7.20%	6.20%	5.20%	0.00%				
7	9.20%	10.22%	9.20%	8.20%	7.20%	6.20%	5.20%	4.10%	0.00%			
8	9.20%	10.22%	9.20%	8.20%	7.20%	6.20%	5.20%	4.10%	3.10%	0.00%		
9	9.20%	10.22%	9.20%	8.20%	7.20%	6.20%	5.20%	4.10%	3.10%	2.10%	0.00%	
10	9.20%	10.22%	9.20%	8.20%	7.20%	6.20%	5.20%	4.10%	3.10%	2.10%	1.00%	0.00%

**APPENDIX A-1(b)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%  
 Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 1.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A) Guaranteed Acct Value minus Sur Chrg	(B) Minimum Guaranteed Surrender Value	(C) NF Law Minimum Cash Value EOY	Excess Max((A), (B)) - (C)
1	50,000.00	51,500.00	9.29%	515	4,736.51	46,763.49	45,062.50	45,062.50	1,700.99
2		53,045.00	8.38%	530	4,400.72	48,644.28	46,414.38	46,414.38	2,229.91
3		54,636.35	7.47%	546	4,040.52	50,595.83	47,806.81	47,806.81	2,789.02
4		56,275.44	6.56%	563	3,654.75	52,620.69	49,241.01	49,241.01	3,379.68
5		57,963.70	5.65%	580	3,242.20	54,721.50	50,718.24	50,718.24	4,003.26
6		59,702.61	4.74%	597	2,801.60	56,901.01	52,239.79	52,239.79	4,661.22
7		61,493.69	3.73%	615	2,270.78	59,222.92	53,806.98	53,806.98	5,415.93
8		63,338.50	2.82%	633	1,768.28	61,570.22	55,421.19	55,421.19	6,149.03
9		65,238.66	1.91%	652	1,233.60	64,005.06	57,083.83	57,083.83	6,921.23
10		67,195.82	0.90%	672	598.71	66,597.10	58,796.34	58,796.34	7,800.76
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

Data Page Information

	1	2	3	4	5	Contract Year 6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages*	9.29%	8.38%	7.47%	6.56%	5.65%	4.74%	3.73%	2.82%	1.91%	0.90%	0.00%
Penalty Free WD Percentage	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual numbers may be less.

**APPENDIX A-2(b)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 1.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.29%	500.00	4,598.55	45,401.45	55,231.11	45,308.74	92.71
2		50,500.00	8.38%	505.00	4,189.58	46,310.42	55,231.11	46,214.92	95.50
3		51,005.00	7.47%	510.05	3,771.97	47,233.03	55,231.11	47,139.22	93.81
4		51,515.05	6.56%	515.15	3,345.59	48,169.46	55,231.11	48,082.00	87.45
5		52,030.20	5.65%	520.30	2,910.31	49,119.89	55,231.11	49,043.64	76.25
6		52,550.50	4.74%	525.51	2,465.98	50,084.52	55,231.11	50,024.51	60.00
7		53,076.01	3.73%	530.76	1,959.94	51,116.07	55,231.11	51,025.00	91.06
8		53,606.77	2.82%	536.07	1,496.59	52,110.17	55,231.11	52,045.51	64.67
9		54,142.84	1.91%	541.43	1,023.79	53,119.05	55,231.11	53,086.42	32.63
10		54,684.26	0.90%	546.84	487.24	54,197.03	55,231.11	54,148.14	48.88
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 1.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.29%	500.00	4,598.55	45,401.45	67,195.82	45,395.09	6.36
2		51,500.00	8.38%	515.00	4,272.54	47,227.46	67,195.82	47,210.89	16.57
3		53,045.00	7.47%	530.45	3,922.84	49,122.16	67,195.82	49,099.33	22.84
4		54,636.35	6.56%	546.36	3,548.30	51,088.05	67,195.82	51,063.30	24.75
5		56,275.44	5.65%	562.75	3,147.77	53,127.67	67,195.82	53,105.83	21.84
6		57,963.70	4.74%	579.64	2,720.00	55,243.70	67,195.82	55,230.07	13.63
7		59,702.61	3.73%	597.03	2,204.64	57,497.98	67,195.82	57,439.27	58.71
8		61,493.69	2.82%	614.94	1,716.78	59,776.91	67,195.82	59,736.84	40.07
9		63,338.50	1.91%	633.39	1,197.67	62,140.84	67,195.82	62,126.31	14.52
10		65,238.66	0.90%	652.39	581.28	64,657.38	67,195.82	64,611.36	46.02
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(c)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%

Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 2.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	9.38%	1,030	4,734.09	46,765.91	45,062.50	45,062.50	1,703.41
2		53,045.00	8.46%	1,061	4,397.85	48,647.15	46,414.38	46,414.38	2,232.77
3		54,636.35	7.55%	1,093	4,042.54	50,593.81	47,806.81	47,806.81	2,787.00
4		56,275.44	6.63%	1,126	3,656.44	52,619.00	49,241.01	49,241.01	3,377.99
5		57,963.70	5.71%	1,159	3,243.53	54,720.17	50,718.24	50,718.24	4,001.93
6		59,702.61	4.79%	1,194	2,802.56	56,900.05	52,239.79	52,239.79	4,660.27
7		61,493.69	3.77%	1,230	2,271.95	59,221.75	53,806.98	53,806.98	5,414.77
8		63,338.50	2.85%	1,267	1,769.04	61,569.46	55,421.19	55,421.19	6,148.27
9		65,238.66	1.93%	1,305	1,233.92	64,004.74	57,083.83	57,083.83	6,920.91
10		67,195.82	0.91%	1,344	599.25	66,596.57	58,796.34	58,796.34	7,800.23
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	9.38%	8.46%	7.55%	6.63%	5.71%	4.79%	3.77%	2.85%	1.93%	0.91%	0.00%
Penalty Free WD Percentage	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(c)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 2.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.38%	1,000.00	4,596.20	45,403.80	55,231.11	45,308.74	95.06
2		50,500.00	8.46%	1,010.00	4,186.85	46,313.15	55,231.11	46,214.92	98.23
3		51,005.00	7.55%	1,020.10	3,773.86	47,231.14	55,231.11	47,139.22	91.92
4		51,515.05	6.63%	1,030.30	3,347.14	48,167.91	55,231.11	48,082.00	85.91
5		52,030.20	5.71%	1,040.60	2,911.51	49,118.69	55,231.11	49,043.64	75.05
6		52,550.50	4.79%	1,051.01	2,466.83	50,083.68	55,231.11	50,024.51	59.16
7		53,076.01	3.77%	1,061.52	1,960.95	51,115.06	55,231.11	51,025.00	90.06
8		53,606.77	2.85%	1,072.14	1,497.24	52,109.53	55,231.11	52,045.51	64.03
9		54,142.84	1.93%	1,082.86	1,024.06	53,118.78	55,231.11	53,086.42	32.36
10		54,684.26	0.91%	1,093.69	487.67	54,196.59	55,231.11	54,148.14	48.45
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 2.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.38%	1,000.00	4,596.20	45,403.80	67,195.82	45,395.09	8.71
2		51,500.00	8.46%	1,030.00	4,269.76	47,230.24	67,195.82	47,210.89	19.35
3		53,045.00	7.55%	1,060.90	3,924.80	49,120.20	67,195.82	49,099.33	20.87
4		54,636.35	6.63%	1,092.73	3,549.94	51,086.41	67,195.82	51,063.30	23.11
5		56,275.44	5.71%	1,125.51	3,149.06	53,126.38	67,195.82	53,105.83	20.55
6		57,963.70	4.79%	1,159.27	2,720.93	55,242.77	67,195.82	55,230.07	12.71
7		59,702.61	3.77%	1,194.05	2,205.77	57,496.84	67,195.82	57,439.27	57.57
8		61,493.69	2.85%	1,229.87	1,717.52	59,776.17	67,195.82	59,736.84	39.34
9		63,338.50	1.93%	1,266.77	1,197.98	62,140.52	67,195.82	62,126.31	14.21
10		65,238.66	0.91%	1,304.77	581.80	64,656.86	67,195.82	64,611.36	45.50
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(d)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%  
 Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 3.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	9.48%	1,545	4,735.73	46,764.27	45,062.50	45,062.50	1,701.77
2		53,045.00	8.55%	1,591	4,399.29	48,645.71	46,414.38	46,414.38	2,231.34
3		54,636.35	7.62%	1,639	4,038.39	50,597.96	47,806.81	47,806.81	2,791.15
4		56,275.44	6.70%	1,688	3,657.34	52,618.10	49,241.01	49,241.01	3,377.09
5		57,963.70	5.77%	1,739	3,244.17	54,719.53	50,718.24	50,718.24	4,001.29
6		59,702.61	4.84%	1,791	2,802.92	56,899.70	52,239.79	52,239.79	4,659.91
7		61,493.69	3.81%	1,845	2,272.62	59,221.07	53,806.98	53,806.98	5,414.09
8		63,338.50	2.88%	1,900	1,769.42	61,569.08	55,421.19	55,421.19	6,147.89
9		65,238.66	1.95%	1,957	1,233.99	64,004.67	57,083.83	57,083.83	6,920.84
10		67,195.82	0.92%	2,016	599.66	66,596.16	58,796.34	58,796.34	7,799.82
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	9.48%	8.55%	7.62%	6.70%	5.77%	4.84%	3.81%	2.88%	1.95%	0.92%	0.00%
Penalty Free WD Percentage	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(d)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 3.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.48%	1,500.00	4,597.80	45,402.20	55,231.11	45,308.74	93.46
2		50,500.00	8.55%	1,515.00	4,188.22	46,311.78	55,231.11	46,214.92	96.86
3		51,005.00	7.62%	1,530.15	3,769.98	47,235.02	55,231.11	47,139.22	95.80
4		51,515.05	6.70%	1,545.45	3,347.96	48,167.09	55,231.11	48,082.00	85.09
5		52,030.20	5.77%	1,560.91	2,912.08	49,118.12	55,231.11	49,043.64	74.48
6		52,550.50	4.84%	1,576.52	2,467.14	50,083.36	55,231.11	50,024.51	58.85
7		53,076.01	3.81%	1,592.28	1,961.53	51,114.48	55,231.11	51,025.00	89.47
8		53,606.77	2.88%	1,608.20	1,497.56	52,109.21	55,231.11	52,045.51	63.70
9		54,142.84	1.95%	1,624.29	1,024.11	53,118.72	55,231.11	53,086.42	32.31
10		54,684.26	0.92%	1,640.53	488.00	54,196.26	55,231.11	54,148.14	48.12
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 3.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.48%	1,500.00	4,597.80	45,402.20	67,195.82	45,395.09	7.11
2		51,500.00	8.55%	1,545.00	4,271.15	47,228.85	67,195.82	47,210.89	17.96
3		53,045.00	7.62%	1,591.35	3,920.77	49,124.23	67,195.82	49,099.33	24.91
4		54,636.35	6.70%	1,639.09	3,550.82	51,085.53	67,195.82	51,063.30	22.23
5		56,275.44	5.77%	1,688.26	3,149.68	53,125.76	67,195.82	53,105.83	19.93
6		57,963.70	4.84%	1,738.91	2,721.28	55,242.42	67,195.82	55,230.07	12.36
7		59,702.61	3.81%	1,791.08	2,206.43	57,496.19	67,195.82	57,439.27	56.92
8		61,493.69	2.88%	1,844.81	1,717.89	59,775.81	67,195.82	59,736.84	38.97
9		63,338.50	1.95%	1,900.16	1,198.05	62,140.46	67,195.82	62,126.31	14.14
10		65,238.66	0.92%	1,957.16	582.19	64,656.47	67,195.82	64,611.36	45.11
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(e)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%

Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 4.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	9.58%	2,060	4,736.35	46,763.65	45,062.50	45,062.50	1,701.15
2		53,045.00	8.64%	2,122	4,399.76	48,645.24	46,414.38	46,414.38	2,230.86
3		54,636.35	7.70%	2,185	4,038.72	50,597.63	47,806.81	47,806.81	2,790.82
4		56,275.44	6.77%	2,251	3,657.45	52,617.99	49,241.01	49,241.01	3,376.98
5		57,963.70	5.83%	2,319	3,244.11	54,719.59	50,718.24	50,718.24	4,001.35
6		59,702.61	4.89%	2,388	2,802.68	56,899.94	52,239.79	52,239.79	4,660.15
7		61,493.69	3.85%	2,460	2,272.81	59,220.89	53,806.98	53,806.98	5,413.90
8		63,338.50	2.91%	2,534	1,769.42	61,569.08	55,421.19	55,421.19	6,147.89
9		65,238.66	1.97%	2,610	1,233.79	64,004.87	57,083.83	57,083.83	6,921.04
10		67,195.82	0.93%	2,688	599.92	66,595.89	58,796.34	58,796.34	7,799.55
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	9.58%	8.64%	7.70%	6.77%	5.83%	4.89%	3.85%	2.91%	1.97%	0.93%	0.00%
Penalty Free WD Percentage	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(e)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 4.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.58%	2,000.00	4,598.40	45,401.60	55,231.11	45,308.74	92.86
2		50,500.00	8.64%	2,020.00	4,188.67	46,311.33	55,231.11	46,214.92	96.41
3		51,005.00	7.70%	2,040.20	3,770.29	47,234.71	55,231.11	47,139.22	95.49
4		51,515.05	6.77%	2,060.60	3,348.07	48,166.98	55,231.11	48,082.00	84.98
5		52,030.20	5.83%	2,081.21	2,912.03	49,118.17	55,231.11	49,043.64	74.53
6		52,550.50	4.89%	2,102.02	2,466.93	50,083.57	55,231.11	50,024.51	59.06
7		53,076.01	3.85%	2,123.04	1,961.69	51,114.32	55,231.11	51,025.00	89.31
8		53,606.77	2.91%	2,144.27	1,497.56	52,109.21	55,231.11	52,045.51	63.70
9		54,142.84	1.97%	2,165.71	1,023.95	53,118.89	55,231.11	53,086.42	32.47
10		54,684.26	0.93%	2,187.37	488.22	54,196.04	55,231.11	54,148.14	47.90
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 4.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.58%	2,000.00	4,598.40	45,401.60	67,195.82	45,395.09	6.51
2		51,500.00	8.64%	2,060.00	4,271.62	47,228.38	67,195.82	47,210.89	17.49
3		53,045.00	7.70%	2,121.80	3,921.09	49,123.91	67,195.82	49,099.33	24.59
4		54,636.35	6.77%	2,185.45	3,550.93	51,085.42	67,195.82	51,063.30	22.12
5		56,275.44	5.83%	2,251.02	3,149.62	53,125.82	67,195.82	53,105.83	19.98
6		57,963.70	4.89%	2,318.55	2,721.05	55,242.66	67,195.82	55,230.07	12.59
7		59,702.61	3.85%	2,388.10	2,206.61	57,496.01	67,195.82	57,439.27	56.74
8		61,493.69	2.91%	2,459.75	1,717.89	59,775.81	67,195.82	59,736.84	38.97
9		63,338.50	1.97%	2,533.54	1,197.86	62,140.65	67,195.82	62,126.31	14.33
10		65,238.66	0.93%	2,609.55	582.45	64,656.21	67,195.82	64,611.36	44.84
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(f)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%

Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value

Bonus Type: None

Free Withdrawal %: 5.00%

Free Withdrawal Start Year: 1

Contract Loads: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	9.68%	2,575	4,735.94	46,764.06	45,062.50	45,062.50	1,701.56
2		53,045.00	8.73%	2,652	4,399.29	48,645.71	46,414.38	46,414.38	2,231.34
3		54,636.35	7.78%	2,732	4,038.17	50,598.18	47,806.81	47,806.81	2,791.37
4		56,275.44	6.84%	2,814	3,656.78	52,618.66	49,241.01	49,241.01	3,377.65
5		57,963.70	5.89%	2,898	3,243.36	54,720.34	50,718.24	50,718.24	4,002.10
6		59,702.61	4.94%	2,985	2,801.84	56,900.77	52,239.79	52,239.79	4,660.98
7		61,493.69	3.89%	3,075	2,272.50	59,221.19	53,806.98	53,806.98	5,414.21
8		63,338.50	2.94%	3,167	1,769.04	61,569.46	55,421.19	55,421.19	6,148.27
9		65,238.66	2.00%	3,262	1,239.53	63,999.12	57,083.83	57,083.83	6,915.30
10		67,195.82	0.94%	3,360	600.06	66,595.76	58,796.34	58,796.34	7,799.42
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	9.68%	8.73%	7.78%	6.84%	5.89%	4.94%	3.89%	2.94%	2.00%	0.94%	0.00%
Penalty Free WD Percentage	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(f)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 5.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.68%	2,500.00	4,598.00	45,402.00	55,231.11	45,308.74	93.26
2		50,500.00	8.73%	2,525.00	4,188.22	46,311.78	55,231.11	46,214.92	96.86
3		51,005.00	7.78%	2,550.25	3,769.78	47,235.22	55,231.11	47,139.22	96.00
4		51,515.05	6.84%	2,575.75	3,347.45	48,167.60	55,231.11	48,082.00	85.60
5		52,030.20	5.89%	2,601.51	2,911.35	49,118.85	55,231.11	49,043.64	75.21
6		52,550.50	4.94%	2,627.53	2,466.20	50,084.31	55,231.11	50,024.51	59.79
7		53,076.01	3.89%	2,653.80	1,961.42	51,114.58	55,231.11	51,025.00	89.58
8		53,606.77	2.94%	2,680.34	1,497.24	52,109.53	55,231.11	52,045.51	64.03
9		54,142.84	2.00%	2,707.14	1,028.71	53,114.12	55,231.11	53,086.42	27.71
10		54,684.26	0.94%	2,734.21	488.33	54,195.93	55,231.11	54,148.14	47.79
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 5.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.68%	2,500.00	4,598.00	45,402.00	67,195.82	45,395.09	6.91
2		51,500.00	8.73%	2,575.00	4,271.15	47,228.85	67,195.82	47,210.89	17.96
3		53,045.00	7.78%	2,652.25	3,920.56	49,124.44	67,195.82	49,099.33	25.12
4		54,636.35	6.84%	2,731.82	3,550.27	51,086.08	67,195.82	51,063.30	22.78
5		56,275.44	5.89%	2,813.77	3,148.89	53,126.55	67,195.82	53,105.83	20.72
6		57,963.70	4.94%	2,898.19	2,720.24	55,243.47	67,195.82	55,230.07	13.40
7		59,702.61	3.89%	2,985.13	2,206.31	57,496.30	67,195.82	57,439.27	57.04
8		61,493.69	2.94%	3,074.68	1,717.52	59,776.17	67,195.82	59,736.84	39.34
9		63,338.50	2.00%	3,166.93	1,203.43	62,135.07	67,195.82	62,126.31	8.76
10		65,238.66	0.94%	3,261.93	582.58	64,656.08	67,195.82	64,611.36	44.71
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(g)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%  
 Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 6.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	9.78%	3,090	4,734.50	46,765.50	45,062.50	45,062.50	1,703.00
2		53,045.00	8.82%	3,183	4,397.85	48,647.15	46,414.38	46,414.38	2,232.77
3		54,636.35	7.87%	3,278	4,041.89	50,594.46	47,806.81	47,806.81	2,787.66
4		56,275.44	6.91%	3,377	3,655.31	52,620.13	49,241.01	49,241.01	3,379.12
5		57,963.70	5.95%	3,478	3,241.91	54,721.79	50,718.24	50,718.24	4,003.55
6		59,702.61	5.00%	3,582	2,806.02	56,896.59	52,239.79	52,239.79	4,656.80
7		61,493.69	3.93%	3,690	2,271.70	59,221.99	53,806.98	53,806.98	5,415.01
8		63,338.50	2.97%	3,800	1,768.28	61,570.22	55,421.19	55,421.19	6,149.03
9		65,238.66	2.02%	3,914	1,238.75	63,999.91	57,083.83	57,083.83	6,916.08
10		67,195.82	0.95%	4,032	600.06	66,595.76	58,796.34	58,796.34	7,799.42
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	9.78%	8.82%	7.87%	6.91%	5.95%	5.00%	3.93%	2.97%	2.02%	0.95%	0.00%
Penalty Free WD Percentage	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(g)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 6.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.78%	3,000.00	4,596.60	45,403.40	55,231.11	45,308.74	94.66
2		50,500.00	8.82%	3,030.00	4,186.85	46,313.15	55,231.11	46,214.92	98.23
3		51,005.00	7.87%	3,060.30	3,773.25	47,231.75	55,231.11	47,139.22	92.53
4		51,515.05	6.91%	3,090.90	3,346.11	48,168.94	55,231.11	48,082.00	86.94
5		52,030.20	5.95%	3,121.81	2,910.05	49,120.15	55,231.11	49,043.64	76.51
6		52,550.50	5.00%	3,153.03	2,469.87	50,080.63	55,231.11	50,024.51	56.11
7		53,076.01	3.93%	3,184.56	1,960.73	51,115.27	55,231.11	51,025.00	90.27
8		53,606.77	2.97%	3,216.41	1,496.59	52,110.17	55,231.11	52,045.51	64.67
9		54,142.84	2.02%	3,248.57	1,028.06	53,114.77	55,231.11	53,086.42	28.36
10		54,684.26	0.95%	3,281.06	488.33	54,195.93	55,231.11	54,148.14	47.79
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 6.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.78%	3,000.00	4,596.60	45,403.40	67,195.82	45,395.09	8.31
2		51,500.00	8.82%	3,090.00	4,269.76	47,230.24	67,195.82	47,210.89	19.35
3		53,045.00	7.87%	3,182.70	3,924.16	49,120.84	67,195.82	49,099.33	21.51
4		54,636.35	6.91%	3,278.18	3,548.85	51,087.50	67,195.82	51,063.30	24.20
5		56,275.44	5.95%	3,376.53	3,147.49	53,127.96	67,195.82	53,105.83	22.12
6		57,963.70	5.00%	3,477.82	2,724.29	55,239.41	67,195.82	55,230.07	9.34
7		59,702.61	3.93%	3,582.16	2,205.53	57,497.08	67,195.82	57,439.27	57.81
8		61,493.69	2.97%	3,689.62	1,716.78	59,776.91	67,195.82	59,736.84	40.07
9		63,338.50	2.02%	3,800.31	1,202.67	62,135.83	67,195.82	62,126.31	9.52
10		65,238.66	0.95%	3,914.32	582.58	64,656.08	67,195.82	64,611.36	44.71
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(h)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%  
 Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 7.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	9.89%	3,605	4,736.82	46,763.18	45,062.50	45,062.50	1,700.68
2		53,045.00	8.92%	3,713	4,400.40	48,644.60	46,414.38	46,414.38	2,230.22
3		54,636.35	7.95%	3,825	4,039.54	50,596.81	47,806.81	47,806.81	2,790.01
4		56,275.44	6.98%	3,939	3,653.06	52,622.38	49,241.01	49,241.01	3,381.37
5		57,963.70	6.02%	4,057	3,245.16	54,718.55	50,718.24	50,718.24	4,000.31
6		59,702.61	5.05%	4,179	2,803.93	56,898.68	52,239.79	52,239.79	4,658.89
7		61,493.69	3.97%	4,305	2,270.41	59,223.28	53,806.98	53,806.98	5,416.30
8		63,338.50	3.01%	4,434	1,773.03	61,565.47	55,421.19	55,421.19	6,144.28
9		65,238.66	2.04%	4,567	1,237.71	64,000.95	57,083.83	57,083.83	6,917.12
10		67,195.82	0.96%	4,704	599.92	66,595.89	58,796.34	58,796.34	7,799.55
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	9.89%	8.92%	7.95%	6.98%	6.02%	5.05%	3.97%	3.01%	2.04%	0.96%	0.00%
Penalty Free WD Percentage	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(h)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 7.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.89%	3,500.00	4,598.85	45,401.15	55,231.11	45,308.74	92.41
2		50,500.00	8.92%	3,535.00	4,189.28	46,310.72	55,231.11	46,214.92	95.80
3		51,005.00	7.95%	3,570.35	3,771.05	47,233.95	55,231.11	47,139.22	94.73
4		51,515.05	6.98%	3,606.05	3,344.05	48,171.00	55,231.11	48,082.00	89.00
5		52,030.20	6.02%	3,642.11	2,912.96	49,117.24	55,231.11	49,043.64	73.60
6		52,550.50	5.05%	3,678.54	2,468.03	50,082.47	55,231.11	50,024.51	57.95
7		53,076.01	3.97%	3,715.32	1,959.62	51,116.39	55,231.11	51,025.00	91.38
8		53,606.77	3.01%	3,752.47	1,500.61	52,106.15	55,231.11	52,045.51	60.65
9		54,142.84	2.04%	3,790.00	1,027.20	53,115.64	55,231.11	53,086.42	29.22
10		54,684.26	0.96%	3,827.90	488.22	54,196.04	55,231.11	54,148.14	47.90
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 7.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.89%	3,500.00	4,598.85	45,401.15	67,195.82	45,395.09	6.06
2		51,500.00	8.92%	3,605.00	4,272.23	47,227.77	67,195.82	47,210.89	16.87
3		53,045.00	7.95%	3,713.15	3,921.88	49,123.12	67,195.82	49,099.33	23.79
4		54,636.35	6.98%	3,824.54	3,546.66	51,089.69	67,195.82	51,063.30	26.39
5		56,275.44	6.02%	3,939.28	3,150.64	53,124.80	67,195.82	53,105.83	18.97
6		57,963.70	5.05%	4,057.46	2,722.27	55,241.44	67,195.82	55,230.07	11.37
7		59,702.61	3.97%	4,179.18	2,204.28	57,498.33	67,195.82	57,439.27	59.07
8		61,493.69	3.01%	4,304.56	1,721.39	59,772.30	67,195.82	59,736.84	35.46
9		63,338.50	2.04%	4,433.70	1,201.66	62,136.85	67,195.82	62,126.31	10.53
10		65,238.66	0.96%	4,566.71	582.45	64,656.21	67,195.82	64,611.36	44.84
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(i)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%

Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value

Bonus Type: None

Free Withdrawal %: 8.00%

Free Withdrawal Start Year: 1

Contract Loads: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	10.00%	4,120	4,738.00	46,762.00	45,062.50	45,062.50	1,699.50
2		53,045.00	9.02%	4,244	4,401.89	48,643.11	46,414.38	46,414.38	2,228.74
3		54,636.35	8.04%	4,371	4,041.34	50,595.01	47,806.81	47,806.81	2,788.20
4		56,275.44	7.06%	4,502	3,655.20	52,620.24	49,241.01	49,241.01	3,379.23
5		57,963.70	6.08%	4,637	3,242.26	54,721.45	50,718.24	50,718.24	4,003.21
6		59,702.61	5.10%	4,776	2,801.25	56,901.37	52,239.79	52,239.79	4,661.58
7		61,493.69	4.02%	4,919	2,274.28	59,219.41	53,806.98	53,806.98	5,412.43
8		63,338.50	3.04%	5,067	1,771.45	61,567.05	55,421.19	55,421.19	6,145.86
9		65,238.66	2.06%	5,219	1,236.40	64,002.26	57,083.83	57,083.83	6,918.43
10		67,195.82	0.97%	5,376	599.66	66,596.16	58,796.34	58,796.34	7,799.82
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	10.00%	9.02%	8.04%	7.06%	6.08%	5.10%	4.02%	3.04%	2.06%	0.97%	0.00%
Penalty Free WD Percentage	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(i)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 8.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	10.00%	4,000.00	4,600.00	45,400.00	55,231.11	45,308.74	91.26
2		50,500.00	9.02%	4,040.00	4,190.69	46,309.31	55,231.11	46,214.92	94.39
3		51,005.00	8.04%	4,080.40	3,772.74	47,232.26	55,231.11	47,139.22	93.04
4		51,515.05	7.06%	4,121.20	3,346.01	48,169.04	55,231.11	48,082.00	87.04
5		52,030.20	6.08%	4,162.42	2,910.36	49,119.84	55,231.11	49,043.64	76.20
6		52,550.50	5.10%	4,204.04	2,465.67	50,084.83	55,231.11	50,024.51	60.32
7		53,076.01	4.02%	4,246.08	1,962.96	51,113.04	55,231.11	51,025.00	88.04
8		53,606.77	3.04%	4,288.54	1,499.27	52,107.49	55,231.11	52,045.51	61.99
9		54,142.84	2.06%	4,331.43	1,026.12	53,116.72	55,231.11	53,086.42	30.31
10		54,684.26	0.97%	4,374.74	488.00	54,196.26	55,231.11	54,148.14	48.12
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 8.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	10.00%	4,000.00	4,600.00	45,400.00	67,195.82	45,395.09	4.91
2		51,500.00	9.02%	4,120.00	4,273.68	47,226.32	67,195.82	47,210.89	15.43
3		53,045.00	8.04%	4,243.60	3,923.63	49,121.37	67,195.82	49,099.33	22.04
4		54,636.35	7.06%	4,370.91	3,548.74	51,087.61	67,195.82	51,063.30	24.31
5		56,275.44	6.08%	4,502.04	3,147.82	53,127.62	67,195.82	53,105.83	21.79
6		57,963.70	5.10%	4,637.10	2,719.66	55,244.05	67,195.82	55,230.07	13.98
7		59,702.61	4.02%	4,776.21	2,208.04	57,494.57	67,195.82	57,439.27	55.31
8		61,493.69	3.04%	4,919.50	1,719.86	59,773.84	67,195.82	59,736.84	37.00
9		63,338.50	2.06%	5,067.08	1,200.39	62,138.11	67,195.82	62,126.31	11.80
10		65,238.66	0.97%	5,219.09	582.19	64,656.47	67,195.82	64,611.36	45.11
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(j)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%

Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value

Bonus Type: None

Free Withdrawal %: 9.00%

Free Withdrawal Start Year: 1

Contract Loads: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	10.10%	4,635	4,733.37	46,766.64	45,062.50	45,062.50	1,704.14
2		53,045.00	9.12%	4,774	4,402.31	48,642.69	46,414.38	46,414.38	2,228.31
3		54,636.35	8.13%	4,917	4,042.16	50,594.19	47,806.81	47,806.81	2,787.38
4		56,275.44	7.14%	5,065	3,656.44	52,619.00	49,241.01	49,241.01	3,377.99
5		57,963.70	6.15%	5,217	3,243.94	54,719.77	50,718.24	50,718.24	4,001.52
6		59,702.61	5.16%	5,373	2,803.40	56,899.22	52,239.79	52,239.79	4,659.43
7		61,493.69	4.06%	5,534	2,271.95	59,221.75	53,806.98	53,806.98	5,414.77
8		63,338.50	3.07%	5,700	1,769.49	61,569.02	55,421.19	55,421.19	6,147.83
9		65,238.66	2.08%	5,871	1,234.84	64,003.82	57,083.83	57,083.83	6,920.00
10		67,195.82	0.98%	6,048	599.25	66,596.57	58,796.34	58,796.34	7,800.23
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	10.10%	9.12%	8.13%	7.14%	6.15%	5.16%	4.06%	3.07%	2.08%	0.98%	0.00%
Penalty Free WD Percentage	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(j)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 9.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	10.10%	4,500.00	4,595.50	45,404.50	55,231.11	45,308.74	95.76
2		50,500.00	9.12%	4,545.00	4,191.10	46,308.90	55,231.11	46,214.92	93.98
3		51,005.00	8.13%	4,590.45	3,773.50	47,231.50	55,231.11	47,139.22	92.28
4		51,515.05	7.14%	4,636.35	3,347.14	48,167.91	55,231.11	48,082.00	85.91
5		52,030.20	6.15%	4,682.72	2,911.87	49,118.33	55,231.11	49,043.64	74.69
6		52,550.50	5.16%	4,729.55	2,467.56	50,082.94	55,231.11	50,024.51	58.43
7		53,076.01	4.06%	4,776.84	1,960.95	51,115.06	55,231.11	51,025.00	90.06
8		53,606.77	3.07%	4,824.61	1,497.61	52,109.16	55,231.11	52,045.51	63.65
9		54,142.84	2.08%	4,872.86	1,024.82	53,118.02	55,231.11	53,086.42	31.60
10		54,684.26	0.98%	4,921.58	487.67	54,196.59	55,231.11	54,148.14	48.45
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 9.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	10.10%	4,500.00	4,595.50	45,404.50	67,195.82	45,395.09	9.41
2		51,500.00	9.12%	4,635.00	4,274.09	47,225.91	67,195.82	47,210.89	15.02
3		53,045.00	8.13%	4,774.05	3,924.43	49,120.57	67,195.82	49,099.33	21.25
4		54,636.35	7.14%	4,917.27	3,549.94	51,086.41	67,195.82	51,063.30	23.11
5		56,275.44	6.15%	5,064.79	3,149.46	53,125.99	67,195.82	53,105.83	20.15
6		57,963.70	5.16%	5,216.73	2,721.74	55,241.96	67,195.82	55,230.07	11.89
7		59,702.61	4.06%	5,373.24	2,205.77	57,496.84	67,195.82	57,439.27	57.57
8		61,493.69	3.07%	5,534.43	1,717.95	59,775.74	67,195.82	59,736.84	38.91
9		63,338.50	2.08%	5,700.47	1,198.87	62,139.63	67,195.82	62,126.31	13.32
10		65,238.66	0.98%	5,871.48	581.80	64,656.86	67,195.82	64,611.36	45.50
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(k)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%  
 Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 10.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	10.22%	5,150	4,736.97	46,763.03	45,062.50	45,062.50	1,700.53
2		53,045.00	9.20%	5,305	4,392.13	48,652.87	46,414.38	46,414.38	2,238.50
3		54,636.35	8.20%	5,464	4,032.16	50,604.19	47,806.81	47,806.81	2,797.38
4		56,275.44	7.20%	5,628	3,646.65	52,628.79	49,241.01	49,241.01	3,387.78
5		57,963.70	6.20%	5,796	3,234.37	54,729.33	50,718.24	50,718.24	4,011.09
6		59,702.61	5.20%	5,970	2,794.08	56,908.53	52,239.79	52,239.79	4,668.74
7		61,493.69	4.10%	6,149	2,269.12	59,224.58	53,806.98	53,806.98	5,417.59
8		63,338.50	3.10%	6,334	1,767.14	61,571.36	55,421.19	55,421.19	6,150.17
9		65,238.66	2.10%	6,524	1,233.01	64,005.65	57,083.83	57,083.83	6,921.82
10		67,195.82	1.00%	6,720	604.76	66,591.06	58,796.34	58,796.34	7,794.72
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	10.22%	9.20%	8.20%	7.20%	6.20%	5.20%	4.10%	3.10%	2.10%	1.00%	0.00%
Penalty Free WD Percentage	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(k)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 10.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	10.22%	5,000.00	4,599.00	45,401.00	55,231.11	45,308.74	92.26
2		50,500.00	9.20%	5,050.00	4,181.40	46,318.60	55,231.11	46,214.92	103.68
3		51,005.00	8.20%	5,100.50	3,764.17	47,240.83	55,231.11	47,139.22	101.61
4		51,515.05	7.20%	5,151.51	3,338.18	48,176.87	55,231.11	48,082.00	94.87
5		52,030.20	6.20%	5,203.02	2,903.29	49,126.92	55,231.11	49,043.64	83.27
6		52,550.50	5.20%	5,255.05	2,459.36	50,091.14	55,231.11	50,024.51	66.62
7		53,076.01	4.10%	5,307.60	1,958.50	51,117.50	55,231.11	51,025.00	92.50
8		53,606.77	3.10%	5,360.68	1,495.63	52,111.14	55,231.11	52,045.51	65.63
9		54,142.84	2.10%	5,414.28	1,023.30	53,119.54	55,231.11	53,086.42	33.12
10		54,684.26	1.00%	5,468.43	492.16	54,192.11	55,231.11	54,148.14	43.96
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 10.00%  
 Free Withdrawal Start Year: 1  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	10.22%	5,000.00	4,599.00	45,401.00	67,195.82	45,395.09	5.91
2		51,500.00	9.20%	5,150.00	4,264.20	47,235.80	67,195.82	47,210.89	24.91
3		53,045.00	8.20%	5,304.50	3,914.72	49,130.28	67,195.82	49,099.33	30.95
4		54,636.35	7.20%	5,463.64	3,540.44	51,095.91	67,195.82	51,063.30	32.61
5		56,275.44	6.20%	5,627.54	3,140.17	53,135.27	67,195.82	53,105.83	29.44
6		57,963.70	5.20%	5,796.37	2,712.70	55,251.00	67,195.82	55,230.07	20.94
7		59,702.61	4.10%	5,970.26	2,203.03	57,499.59	67,195.82	57,439.27	60.32
8		61,493.69	3.10%	6,149.37	1,715.67	59,778.02	67,195.82	59,736.84	41.18
9		63,338.50	2.10%	6,333.85	1,197.10	62,141.41	67,195.82	62,126.31	15.09
10		65,238.66	1.00%	6,523.87	587.15	64,651.51	67,195.82	64,611.36	40.15
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**APPENDIX A-1(L)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Retrospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

Minimum Nonforfeiture Interest Rate: 3.00%

Minimum Guaranteed Interest Rate: 3.00%

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 10.00%  
 Free Withdrawal Start Year: 2  
 Contract Loads: None

Bonus Type: None

Contract Year	Premium	Guaranteed Account Value EOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	(B)	(C)	Excess Max((A), (B)) - (C)
						Guaranteed Acct Value minus Sur Chrg	Minimum Guaranteed Surrender Value	NF Law Minimum Cash Value EOY	
1	50,000.00	51,500.00	9.20%	0	4,738.00	46,762.00	45,062.50	45,062.50	1,699.50
2		53,045.00	9.20%	5,305	4,880.14	48,652.87	46,414.38	46,414.38	2,238.50
3		54,636.35	8.20%	5,464	4,480.18	50,604.19	47,806.81	47,806.81	2,797.38
4		56,275.44	7.20%	5,628	4,051.83	52,628.79	49,241.01	49,241.01	3,387.78
5		57,963.70	6.20%	5,796	3,593.75	54,729.33	50,718.24	50,718.24	4,011.09
6		59,702.61	5.20%	5,970	3,104.54	56,908.53	52,239.79	52,239.79	4,668.74
7		61,493.69	4.10%	6,149	2,521.24	59,224.58	53,806.98	53,806.98	5,417.59
8		63,338.50	3.10%	6,334	1,963.49	61,571.36	55,421.19	55,421.19	6,150.17
9		65,238.66	2.10%	6,524	1,370.01	64,005.65	57,083.83	57,083.83	6,921.82
10		67,195.82	1.00%	6,720	671.96	66,591.06	58,796.34	58,796.34	7,794.72
11		69,211.69	0.00%	69,212	0.00	69,211.69	60,560.23	60,560.23	8,651.46

**Data Page Information**

	Contract Year										
	1	2	3	4	5	6	7	8	9	10	11+
Surrender and Withdrawal Charge Percentages *	9.20%	9.20%	8.20%	7.20%	6.20%	5.20%	4.10%	3.10%	2.10%	1.00%	0.00%
Penalty Free WD Percentage	0.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	

\* These Surrender Charge and Withdrawal Charge Percentages are the maximums that could be on the data pages. The actual percentages may be less.

**APPENDIX A-2(L)**

Deferred Non-Variable Annuity  
 Demonstration of Nonforfeiture Law Compliance - Prospective Test

**Contract Form Specifications: Form 16 BASE-FXD w/16 FXD2**

Issue Age: 60

**Nonforfeiture Interest Rate: 1.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 10.00%  
 Free Withdrawal Start Year: 2  
 Contract Loads: None

Bonus Type: None  
 ImputedRate: 1.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.20%	0.00	4,600.00	45,400.00	55,231.11	45,308.74	91.26
2		50,500.00	9.20%	5,050.00	4,181.40	46,318.60	55,231.11	46,214.92	103.68
3		51,005.00	8.20%	5,100.50	3,764.17	47,240.83	55,231.11	47,139.22	101.61
4		51,515.05	7.20%	5,151.51	3,338.18	48,176.87	55,231.11	48,082.00	94.87
5		52,030.20	6.20%	5,203.02	2,903.29	49,126.92	55,231.11	49,043.64	83.27
6		52,550.50	5.20%	5,255.05	2,459.36	50,091.14	55,231.11	50,024.51	66.62
7		53,076.01	4.10%	5,307.60	1,958.50	51,117.50	55,231.11	51,025.00	92.50
8		53,606.77	3.10%	5,360.68	1,495.63	52,111.14	55,231.11	52,045.51	65.63
9		54,142.84	2.10%	5,414.28	1,023.30	53,119.54	55,231.11	53,086.42	33.12
10		54,684.26	1.00%	5,468.43	492.16	54,192.11	55,231.11	54,148.14	43.96
11		55,231.11	0.00%	55,231.11	0.00	55,231.11	55,231.11	55,231.11	0.00

Issue Age: 60

**Nonforfeiture Interest Rate: 3.00%**

Surrender Charge Type: % of Contract Value  
 Measure Surrender Charges From: Issue date

Free Withdrawal Type: % of Contract Value  
 Free Withdrawal %: 10.00%  
 Free Withdrawal Start Year: 2  
 Contract Loads: None

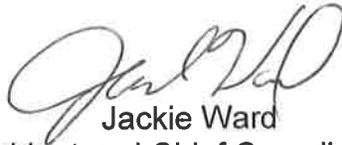
Bonus Type: None  
 ImputedRate: 3.000000%

Contract Year	Premium	Guaranteed Account Value BOY	Max Surrender Charge Percent	Penalty Free Available Amount	Surrender Charge	(A)	Projected Maturity Value	(B)	Excess (A) - (B)
						Guaranteed Acct Value minus Sur Chrg		Discounted Maturity Value Based on Prens to Date	
1	50,000.00	50,000.00	9.20%	0.00	4,600.00	45,400.00	67,195.82	45,395.09	4.91
2		51,500.00	9.20%	5,150.00	4,264.20	47,235.80	67,195.82	47,210.89	24.91
3		53,045.00	8.20%	5,304.50	3,914.72	49,130.28	67,195.82	49,099.33	30.95
4		54,636.35	7.20%	5,463.64	3,540.44	51,095.91	67,195.82	51,063.30	32.61
5		56,275.44	6.20%	5,627.54	3,140.17	53,135.27	67,195.82	53,105.83	29.44
6		57,963.70	5.20%	5,796.37	2,712.70	55,251.00	67,195.82	55,230.07	20.94
7		59,702.61	4.10%	5,970.26	2,203.03	57,499.59	67,195.82	57,439.27	60.32
8		61,493.69	3.10%	6,149.37	1,715.67	59,778.02	67,195.82	59,736.84	41.18
9		63,338.50	2.10%	6,333.85	1,197.10	62,141.41	67,195.82	62,126.31	15.09
10		65,238.66	1.00%	6,523.87	587.15	64,651.51	67,195.82	64,611.36	40.15
11		67,195.82	0.00%	67,195.82	0.00	67,195.82	67,195.82	67,195.82	0.00

**CERTIFICATION  
OF  
READABILITY**

Form Numbers: 16 BASE-FXD, 16 FXD-2-3, 16 FXD-2-4, 16 FXD-2-5, 16 FXD-2-6, 16 FXD-2-7, 16 FXD-2-8, 16 FXD-2-9 and 16 FXD-2-10

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY hereby certifies that this filing achieves a Flesch Reading Ease Test Score of: 56.0



Jackie Ward  
Vice President and Chief Compliance Officer  
November 18, 2016