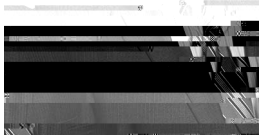
RiverSource
Ann ities

This page left blank intentionally



F he P e ide

Tha f ch i g a Ri e S ce a iab e a i he achie e a e fide e i e e .

Whe ch e Ri e S ce Life, a be ce ai e' be he e f da a d . Ri e S ce Life a f ded i 1957, a d a a b idia f A e i i e Fi a cia, l c., e ace 1894. F decade , e' e bee h i g c i e g hei a e , a age hei i c e a d ec ha a e .

Y a iab e a i ca be a e f he ea i e g a h gh a he ha e f ife, i c di gg i g e f e i e e , c ea i g i c ei e i e e a d ec i g e f h e ea e behi d.

O i h fi a cia ad i e dica he e e ac c i e ide he be efi eed a ife cha ge .

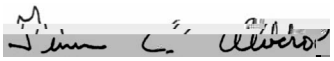
A Ri e S ce Life l a ce O a , e a a c ica e i h i he efficie a d c e ie a ib e. Tha' h e' e ea ed ffe e-dei e f a f fi a cia c e , i c di g hi ec . If ha e ' e egi e ed f e-dei e , ea e c ide i chi g i de a e ad a age f he e be efi :

- P ec fi a cia c e f f a d, fi e a d he e ec ed e e
- Sec e e, ga i e a d acce c e
- Red ce he a e ai ece i e f

T egi e f e-dei e f hi ec a d he fi a cia c e , g a ei i e. c /e-dei e ge a ed.

Tha f b i e . We a Ri e S ce Life f a d c i g he ee fi a cia eed .

Si ce e ,



G e C. A e
P e ide , l a ce a d A ie
Ri e S ce Life l a ce O a

The g a a ee ffe ed b Ri e S ce a ie a e bac ed b he e gh a d d e f Ri e S ce Life l a ce O a a d a e b ec i c ai - a i g abii . The e g a a ee c a he i e e i hea i , hich i a i h a e c di .

Va iab e a i ie a e i a ce d c ha a e c e , g- e i e e ehic e ha a e b ec a e i , i c di g he e ia f ici a i e ed.

Ri e S ce Di ib , l c. (Di ib), Me be FINRA. l ed b Ri e S ce Life l a ce O a , Mi ea i , Mi e a. Affi ia ed i h A e i i e Fi a cia Se ice , LLC.

2024 Ri e S ce Life l a ce O a . A igh e e ed.

This page left blank intentionally

P ec

Ma 1, 2024

Ke Te 4
I a I a Sh d O ide Ab
he O ac 6
O e ie f he O ac 9
Fee Tab e a d E a e 11
T a ac E e e 11
A a O ac E e e 11
A a F d E e e 13

Tab e f O e

Ab he Se ice P ide 137
P i ci a U de ie 137
I e 138
Lega P ceedi g 138
Fi a cia S a e e 139
A e di A: F d A ai ab e U de he O ac 140
A e di B: F d A ai ab e U de he O a Be efi Offe ed U de he O ac 150
A e di C: E a e S e de Cha ge 153
A e di D: E a e O a Dea h Be efi 156
A e di E: E a e O a Li i g Be efi 160
A e di F: Addi a Re A i ed Mi i Di ib (RMD) Di c e.....164
A e di G: P ec Ra e Shee S e e ...165

A ﬁ aified a i i ide a ece a addi a a defe a beca e i i ed f d a e i e e a ha i a ead a-defe ed.

A he ac a e ide ed **nonqualified annuities**.

Rider: ecei e a ide ac he cha e a be efi . The ide add he e f he a be efi Oac .

Rider effective date: The da e a ide bec e effec i e a a ed i he ide .

Separate Account: A i a ed eg ega ed acc , he a e f hich a e i e ed e i a de i g F d. We ca hi he Va iab e Acc .

Service Center: O de a e ha ce e a a ac a d e ice e ﬀ e he Oac . We ide a a ac a d e ice e ﬀ e ecei ed he he a i e i g d de a he Se ice Ce e . A a ac a e ice e ﬀ e e di ec ed a ca a he ha Se ice Ce e a e d de a ed ce ed. O Se ice Ce e add e a d e e h e be a e i ed he fi age f he ec .

Subaccount: A di i f he Va iab e Acc , each f hich i e i e F d.

Surrender value: The a a e e i ed ecei e if a e a f e de f Oac . I i he Oac a e i edia e he e de, i a a icab e cha ge .

Valuation date: A a b i e da , M da h gh F ida , hich he NYSE i e , he i e i c e . A he NYSE c e, he e a a a da e begi . We ca c a e he acc a i a e f each bac each a a a da e. If Oac a i e a i a a a da e, Oac a e ha ac a i e a i be ba ed c e f b i e a e he e a a a da e.

If e ecei e cha e a e a a ac e ﬀ e (ch a a fe e de e ﬀ e) i g d de a Se ice Ce e be e he c e f b i e , e i ce a e a ac i g he acc a i a e eca c a e he a a a da e ecei ed a e a ac e ﬀ e . O he he ha d, if e ecei e cha e a e a ac e ﬀ e i g d de a Se ice Ce e a af e he c e f b i e , e i ce a e a ac i g he acc a i a e eca c a e he e a a a da e. If a ea a ac e ﬀ e b ee h e (i c di g b fa), ha e Oac e ed a ac b he c e f b i e i de Oac ce i i g he acc a i a e eca c a e ha a a a da e. If e e ab e Oac e e a ac be e he c e f b i e a ea , i c di g e e h e e ice i e de a d e high ca e, e i ce a ac i g he acc a i a e eca c a e he e a a a da e.

Variable account: Refe he Ri e Se ce Va iab e Acc 10, a Se a a e acc e ab i hed h d Oac e ' a e a ca ed he S bac , each f hich i e i a a ic a F d.

I • a I f• a • Y• Sh• d O• ide Ab• he O• ac

FEES AND EXPENSES		Location in Statutory Prospectus
Charges for Early Withdrawals	If • i hd a • e d i g he fi 7 c• ac ea , • a be a e ed a e de cha ge• f • 7%• f he cha e a e i hd a . F• e a e, if • a e a ea i hd a a , • c• d a a e de cha ge• f • $7,000• a $100,000 i e e .	**Fee Table and Examples** **Charges– Surrender Charge**
Transaction Charges	We d• • a e a a ac • cha ge .	
Ongoing Fees and Expenses (annual charges)	The ab e be• de c ibe he c e fee a d e e e ha • a a each ea , de e di g• he• • • ch• • e. P ea e efe • • O• ac ecifica • age f i f a • ab• he ecific fee • i a each ea ba ed• he• • • ha e e ec ed.	**Fee Table and Examples** **Expenses – Product Charges** **Appendix A: Funds Available Under the Contract**

Annual Fee	Minimum	Maximum
Ba e O• ac [1] (a ie b O• ac d a • a d i e• f O• ac a e)	1.23%	1.23%
F d• • (F d fee a d e e e)[2]	0.38%	2.38%
O • a be efi a ai ab e f• a addi • a cha ge (f• a i g e• • a be efi , if e ec ed)[3]	0.10%	2.00%

(1) A a e ce age• f a e age dai c• ac a e i he Va iab e Ac c• . I c de he M• a i a d E e e Fee a d c• ac ad i i a i e cha ge.
(2) A a e ce age• f F d e a e .
(3) A a e ce age• f O• ac Va e• he g ea e • f O• ac Va e• a icab e g a a eed be efi a • (a ie b • • a be efi). The Mi i i a e ce age• f a e age dai c• ac a e i he Va iab e Ac c• . The Ma i i a e ce age• f he g ea e • f O• ac Va e• Mi i O• ac Acc a • Va e.

Beca e • O• ac i c • i ab e, he ch• ice • a e affec h• ch • i a . T• he • de a d he c• • f• i g • O• ac , he f• • i g ab e h• he • e a d highe c• • c• d a each ea , ba ed• c e cha ge . Thi e i a e a e ha • d• • a e i hd a a f• he O• ac , **which could add surrender charges that substantially increase costs**.

Lowest Annual Cost: $1,418	Highest Annual Cost: $3,984
A e : – I e e • f $100,000 – 5% a a a ecia • – Lea e e i e c• bi a • • f O• ac fea e a d F d fee a d e e e – N• • • a be efi – N• a e cha ge – N• addi • a cha e a e , a fe • i hd a a	A e : – I e e • f $100,000 – 5% a a a ecia • – M• e e i e c• bi a • • f O• ac fea e ,• • a be efi a d F d fee a d e e e – N• addi • a cha e a e , a fe • i hd a a – N• a e cha ge

RISKS		
Risk of Loss	Y• ca • e • e b i e i g i hi O• ac i c di g • • f i ci a .	**Principal Risks**

RISKS		Location in Statutory Prospectus
Not a Short-Term Investment	– The O ac i a h -e i e e a di a ia e a i e h eed ead acce ca h. – The O ac ha e de cha ge ha a a he fi e e ea . The e de cha ge a ed ce he a e f O ac if i hd a e d i g he e de cha ge e d. S e de a a ed ce e i a e O ac g a a ee . – The be efi f a defe a, g-e i e, a d b a i i g be efi g a a ee ea he O ac i ge e a e be eficia i e ih a g e i e e h i .	**Principal Risks** **Charges– Surrender Charge**
Risks Associated with Investment Options	– A i e e i he O ac i b ec he i f i e e e a ce a d ca a de e di g he e a ce f he i e e a ai ab e de he O ac . – Each i e e , i c di g he Fi ed Ac ha i i A e i . – Y h d e ie he i e e a be e a i g a i e e deci .	**Principal Risks** **The Variable Account and the Funds** **The Fixed Account**
Insurance Company Risks	A i e e i he O ac i b ec he i e a ed . A b iga (i c di g de he Fi ed Ac) g a a ee a d be efi f he O ac ha e ceed he a e f he Va iab e Ac a e b ec - c ai - a i g abi i . If e e ie ce fi a cia di e , e a be ab e ee b iga . M e i a ab Ri e S ce Life, i c di g fi a cia e g h a i g , i a ai ab e b O ac i g a 1-800-862-7919.	**Principal Risks** **The General Account**
RESTRICTIONS		
Investments	– S b ec ce ai e ic , a a fe O ac a e a g he bac i h cha ge a a i e be e he a i i a a da e, a d ce e O ac ea af e he a i i a a da e. – We e e e he igh dif , e ic e d a fe i ie ege if e de e i e ha a fe ac i i i e a e i i g. – We e e e he igh add, e e b i e F d . We a e e e he igh , ifica , c e e ic a F d .	**Making the Most of Your Contract – Transferring Among Accounts** **Substitution of Investments** **Optional Benefits — Investment Allocation Restrictions for Certain Benefit Riders**

O e ie f he O ac

Purpose: The e f he ac i a acc ae e ei e e a i ia g-e g a. hi b ai g e e cha e a e .

The ac ffe a a fea e a d be efi ha a he achie e fi a cia g a .

I a be a ia e if ha ea g-e i e e h i a d fi a cia g a ae i e ih he e a d di f he ac .

I i i e ded i e h e i idi eed e ie fe e ihd a a i e ce ff ee a . If a a age i e e i he ac b fe e h -e adi g, he ac i i ab e .

Phases of the Contract:

The ac ha ha e : he Acc a Pha e a d he I e Pha e.

Accumulation Phase. D i g he Acc a Pha e, a e cha e a e b i e i gi : a ai ab e bac , each f hich ha a a ic a i e e b ec i e, i e e a egie , fee a d e e e a d he S ecia DCA Fi ed Ac hich ea i e e a a e ha e ad e dica a d dec a e he a e a a ca a ha ac . The e ac , i , a ea e ha i c ea e he a e f he ac . If he ac a e g e e e d e de i g f d' e a ce ded c f fee , he ac (i c di g a dea h be efi ide) i ge be i ce a d he ac i e i a e. a be ab e cha e a a be efi ed ce he i e e i a e de ac .

A list of funds and additional information regarding each fund in which you can invest is provided in Appendix A -- Funds Available Under the Contract. If ha e a G a a eed Wi hd a a Be efi ide , ca ihd a a g a a eed a f he ac d i g he Acc a ha e. The a f e acc ae de ac de e d (i a) he e a ce f he bac ch e he a e ea a ca he S ecia DCA Fi ed Ac . a a fe e be ee i e e d i g he Acc a Pha e, b ec ce ai e ic . ac a e i ac he a e f ac ' be efi d i g he Acc a Pha e, i c di g a a be efi , a e a he a a iab e ihd a a, a i i a a d dea h be efi .

Income Phase. The I e Pha e begi he (be eficia) ch e a i i e he ac . ca a ac a e (e a a icab e e i a a d/ he cha ge) a a i a a ha begi he a i i a a da e a he da e e ec . a ch e f a a ie f a ha ca he ee e i e e he i e eed . We ca a e a a fi ed a iab e ba i , b h. ca a e ihd a a f ac a e e de he ac d i g he I e Pha e.

A a dea h a d i i g be efi e i a e af e he a i i a a da e e ch e he ife i e be efi de he G a a eed Wi hd a a Be efi ide he ched ed a i i a a da e.

Contract features:

Death Benefits. If die d i g he Acc a Pha e, e i a a dea h be efi be eficia be eficia ie . The ac i c de a a da d dea h be efi a addi a cha ge. a be ab e ee ec (a ha e e ec ed) e f he a dea h be efi de he ac a addi a fee. Dea h be efi be e ec ed a he i e ha he ac i cha ed. Each a dea h be efi i de ig ed ide a g ea e a a ab e dea h. Af e he dea h be efi i aid, he ac i e i a e.

Optional Living Benefits. a ha e e ec ed a a i g be efi ffe ed de he ac a addi a fee. G a a eed Wi hd a a Be efi ide a e de ig ed ide a g a a eed i e ea ha a a a g a i e, b ec a i g he e f he ide . Acc a P ec Be efi ide i de ig ed ide a g a a eed ac a e a he e d f a ecified Wai i g Pe d.

Surrenders.

Additional Services:

- **Dollar Cost Averaging Programs.** A a ed D a C A e agi g a , a addi a , a fe a e a h be ee bac . S ecia D a C A e agi g (SDCA), a ai ab e e cha e a e , a he e a ic a fe f he S ecia DCA fi ed ac e e igib e bac e a 6 12 h e d.
- **Asset Rebalancing.** A , a addi a , a a ica eba a ce he bac f ac a e a e dic ba i .
- **Income Guide.** A a e ice, c e ffe ed i h cha ge, hich ide e i g a d i i g f i hd a a a e f c ac .
- **Automated Partial Surrenders.** A a e ice a i g e a a ed a ia e de f he S ecia DCA fi ed ac he bac .
- **Electronic Delivery.** Y a egi e he e ec ic de i e f c e ec a d he c e e a ed c ac .

Fee Tab e a d E a e

The following tables describe the fees and expenses that you will pay when buying, owning, surrendering, or making withdrawals from the Contract. Please refer to your Contract Data page for information about the specific fees you will pay each year based on the options you have elected.

The first table describes the fees and expenses that you will pay at the time that you buy the Contract, surrender or make withdrawals from the Contract. State premium taxes also may be deducted.

Annual Fund Expenses[1]

Total Annual Fund Expenses	Minimum(%)	Maximum(%)
(e e e ded c ed f he F d a e , i c di g a age e fee , di ib a d/ e ice (12b-1) fee a d he e e e)	0.38	2.38

[1] a a a F d eaige e e a e ded c ed f a ha a e a ca ed he F d. The i c de a age e fee a d he e e e a d a i c de di ib (12b-1) fee . O he e e e a i c de e ice fee ha a be ed e a e e ice ide , i c di g a d affiia e , ad i i aiea d ac e e ice ided beha f f he F d. The a f he e a e i a b F d a d a be ig ifica . See | The Va iab e Ac a d he F d _ addi a i a , i c di g e ia fic f i e e he e a e a ceae. Di ib (12b-1) fee a e ed fi a ce a aci i ha i i ai i e ded e i he ae f F d ha e . Beca e 12b-1 fee a e aid f F d a e a g-ig ba i , a a e if ee c S bac i e i gi F d ha ha e ad ed 12b-1 a ha if ee c S bac i e i gi F d ha ha e ad ed 12b-1 a . F a e ee e de ci f each F d' fee a d e e e a di i a di c e ega di g a e he F d a d/ i affiia e a e, ea e e ie he F d' ec a d SAI.

Examples

These examples are intended to help you compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. These costs include Transaction Expenses, Annual Contract Expenses, and Annual Fund expenses.

These examples assume that you invest $100,000 in the contract for the time periods indicated. These examples also assume that your investment has a 5% return each year. The "Maximum" example further assumes the most expensive combination of Annual Contract Expenses reflecting the maximum charges, Annual Fund Expenses * and optional benefits available. The "Minimum" example further assumes the least expensive combination of Annual Contract Expenses reflecting the current charges, Annual Fund Expenses and that no optional benefits are selected. Although your actual costs may be higher or lower, based on these assumptions your maximum and minimum costs would be:

Maximum Expenses. E a e a e ha e ec a
ide . A h gh ac a a be highe e , ba ed he e a d be:

P i ci a Ri f l e i g i he O ac

Risk of Loss. Va iab e a iie i e i , i c di g ib e f i ci a. e d be ig ifica . Thi ac i a de i b iga f, g a a eed e ed b , a ba . Thi ac i fede a i ed b he Fede a De i l a ce O a , he Fede a Re e e B ad, a he age c .

Short-Term Investment Risk. Thi ac i de ig ed h -e i e i g a d a be a ia e a i e h eed ead acce ca h. The be efi f a defe a, g-e i e, a d he cha e a i i g be efi ea ha hi ac i e be eficia i e ih a g-e i e e h i .

Withdrawal Risk. h d ca ef ide he i a cia ed ih ihd a a de he ac . Wi hd a a be b ec a ig ifica e de cha ge, de e di g he eec . If a ea ihd a age 59½, he e a be ad e e a e ce , i c di g a 10% IRS e a a . A ihd a a a ed ce he a e f a da d a d a be efi . I addi , a ihd a a d ed ce he a e f ce ai a i g a d dea h be efi b a a g ea e ha hea ihd a a d d e i e ia f he be efi . A a ihd a a (e de) i e i he e ia f ac e ha e e f he e ie a d he ihd a a i a e ce ihd a a.

Subaccount Risk. A ha i e i he bac a e b ec he i f i e e e a ce. a e he i e e i . Ge e a , if he bac ha eec a e e, ac a eg e , a d if he e e, ac a eg e d . Each bac ' e a ce de e d he e a ce f i de ig F d. Each de ig F d ha i i e e i , a d a e e ed he F d' i e e i he i e i a bac . a e e ib e eec i g bac ha a e a ia e a ba ed i di id a c a ce , i e e g a , fi a cia i a , a d i e a ce. F i a cia ed ih a Fi ed Ac , ee Fi a cia S e g h a d C ai -Pa i g Abi i Ri be .

Selection Risk. The a be efi de he ac e e de ig ed diffe e fi a cia g a a d ec agai diffe e fi a cia i . The e i a i ha a ch e, a ha e ch e , he be efi be efi (if a) ha a e be ied a ba ed e e f e eed a d c a ce , a d he be efi ha a e e ied (if a) a be e ec ed afe ac i i ed. I addi , if e ec ed a a be efi a d d e i, a d if he ige cie hich he be efi de e d e e cc , i ha e aid a a be efi ha did ide a fi a cia be efi . The e i a a i ha a fi a cia e f a a be efi , if a , i i a e be e ha he a aid he be efi .

Investment Restrictions Risk. Ce ai a be efi i i he i e e ha a e a ai ab e a d i i abi i a ece ai ac de he ac . The e i e e e ie e a e de ig ed ed ce i ha e i ha e a e a e f a e . I , he a a i i he e ia g h f ac a e a d he e ia g h f g a a eed be efi . Thi a fic ih e a i e e b ec i e .

Managed Volatility Fund Risk. The P S abi i e f d a e a aged a i i f d ha e a a eg de ig ed ed ce e a a i i a d ide i . The e i a age e ech i e he a age fi a cia i a cia ed ih he ac ' g a a ee , i e i i g a d dea h be efi , beca e he ed ce he i cide ce f e e e e ic di g he babi i f a ge gai e . H e e, he e a egie ca a i i a ici a i i i ge i a e , hich a i i he e ia g h f ac a e a d he e ia g h f g a a eed be efi a d a he e e fic ih e a i e e b ec i e . Ce ai F d ad i ed b affi ia e, O bia Ma age e , e ch i a age e a egie . If e ec ce ai a be efi de he ac , e e ie i e i he e f d , hich a i i abi i ic ea e be efi . O a cia ed ih i g a a aged a i i a eg a a ad e e i ac he e a ce f a aged a i i f d .

Purchase Payment Risk. abi i a e b e e cha e a e i b ec e ic . We e e e he igh i i e ic cha e a e i ce ai ac ea ba ed age, a d i c ic ih ce ai a i i g a d dea h be efi ide ih ad a ce ice. A , a a a be e ie be e acce i g ce ai cha e a e . We e e e he igh i i ce ai a i fea e (e ea e, i e e) if a a ai e ie . The e i g a a ee ha i a a be e ie a e cha e a e .

Financial Strength and Claims-Paying Ability Risk. A g a a ee de he ac ha a e aid f ge e a ac (i c di g de a Fi ed Ac a e) a e b ec fi a cia e g h a d c ai - a i g abi i . If e e ie ce fi a cia di e , e a be ab e ee b iga

Cybersecurity Risk. I c ea i g , b i e e a e de e de he i i , ec i , a d effec ie ea f a ech g e . The a e f b i e de e d he i ed effec ie ea f e a d h e f b i e a e .

Thi de e de ce a e ce ibe e ea a a d i a ec i i f c be-a ac . The e i a i c de he i g:

– he de c f da a;
– hef, i e di e i a f da a he bic, i c di g i a e h d; a d
– de ia f e ice a ac e eb ie e he f a ac e a d he f a ea d had a e e e he .

The e a ac a d hei e e ce ca ega ie i ac c ac, i ac, abi i c d c a ac a ac, abi i ecei e i e e ice f . The i f c be a ac a be highe d ig e d f ge ica i. The e ca be a a ce ha e, he de igf d i c ac, e he b ie a e i a id e affec ig c ac de a cce f c be-a ac i a ec i b eache .

Potential Adverse Tax Consequences. Ta ide a a b i di id a fac a d cic a ce . Ta e a cha ge i h ice. Ge e a , ea i g de c ac a e a ed a di a i c e a a e he ihd a . a ha e a a a e a if a ea ihd a be e age 59 ½. If cha e a aified a i f d a e i e e a ha i a-defe ed, c ac i ide a ece a addi a a defe a be d ha i ided i ha e i e e a . O a a fe a.

The Va iab e Acc a d he F d

The variable account: The Va iab e Acc a e abi hed de Mi e a a A g. 23, 1995.The Va iab e Acc , i ig f bacc , i egi e ed ge he a a ige i i e de he I e e O a Ac f 1940 (he 1940 Ac). Thi egi a d e e i ea e i f a age e i e e ac ice a d icie b he SEC. A biga a i i g de he ac a e ge ea biga f Ri e S ce Life.

The Va iab e Acc ee he defi i f a e a a e acc de fede a ec i ie a . I e, gai , a d e c edi ed cha ged agai he Va iab e Acc ef ec he Va iab e Acc ' i e e e ie ce a d he i e e e e ie ce f Ri e S ce Life' he a e . The Va iab e Acc ' a e a e hed e a a e f Ri e S ce Life' a e a d a e cha geab e i h iabi i ie ic edi a he b ie f Ri e S ce Life. Ri e S ce Life i biga ed a a a i ed e ac e de he ac . The Va iab e Acc i c de he bacc ha a e a aiab e de ac ha a e de c ibed i hi ec .

The IRS ha i ed g ida ce i e ac b a i e addi a g ida ce i he f e. We e e e he igh dif he ac a i e e ade de he e f he ac ha he i e ac e a ea he ac e a he e f he bacc a e a he ha he e f a a i ac. If he ac i ea ed a a a i ac a e, he e a be b ec c e a a a c e acc a ed i e c edi ed he ac.

We i e d c i h a fede a a a ha he ac aifie a a a i fede a a e . We e e e he igh dif he ac a ece a i de aif he ac a a a i fede a a e .

The Funds: The ac c e ffe S bacc i e i g i ha e f he F d . I a ega di g each F d, i c di g (i) i a e, (ii) i i e e b ec i e, (iii) i i e e ad ie a da b-i e e ad ie, (i) c e e e e , a d ( ) e a ce a be di A e di A hi ec .

P ea e ead he F d ' ec e ca ef fac h d be e i e i g. The e ec e ai i g e de ai ed i a ab he F d a ea aiab e b ac i g a 70100 A e i i e Fi a cia Ce e , Mi ea i , MN 55474, e e h e: 1-800-862-7919, eb ie: A e i i e. / aiab e a i ie .

– **Investment objectives:** The i e e a age a d ad i e ca g a a ee ha he F d i ee hei i e e b ec i e .
– **Fund name and management:** A de i g F d i hich a S bacc i e a ha e a a e, f a age , b ec i e , a egie a d cha ac e i ic ha a e he a e b a ia i ia h e f a bic - aded e ai a f d. De ie he e i ia i ie , a de igf d i he a ea a bic - aded e ai a f d. Each de igf d i ha e i i e f h dig , fee , e a i g e e a d e a i g e . The e f each de igf d a diffe ig ifica f a bic - aded e ai a f d.
– **Eligible purchasers:** A F d a ea aiab e e ea de igf d aiab e a i ie a d aiab e ife i a ce icie . The F d a e a aiab e he bic (ee | F d a ea d a age e ab e). S e F d a a ea aiab e e ea i e e f a-defe ed e i e e a . I i ib e ha i he f e a , eg a he ea , i a be di ad a age aiab e a i acc a d aiab e ife i a ce acc a d a-defe ed e i e e a i e i he a aiab e f d i a e . A h gh e

a d he F d ' ide c c e e ea ch di ad a age , he a d f di ec ee f each F d i i e i de ide if a a e ia c fic be ee a i e , ic e a d a -defe ed e i e e a a d de e i e ha ac , if a , d be a e i e e a c fic . If a a d e e c c de ha i d e ab i h e a a e F d ide he a iab e a i , a iab e ife i a ce a d a -defe ed e i e e a ac , d bea a e e e a cia ed i h e ab i hi g e a a e F d . Pea e efe he F d ' ec e i di c e ega di g i a e i e e b a iab e a i , a iab e ife i a ce a d a -defe ed e i e e a ac . Each F d i e d c i h he di e ifica e A i e e de Sec 817(h) f he Cde.

- **Asset allocation programs may impact Fund performance:** A e a ca g a i ge e a a ega i e i ac he e a ce f a de i g f d. E e if c a ici a e i a a e a ca g a , a F d i hich S bacc i e a be i ac ed if i i i c ded i a a e a ca g a . Reba a ci g ea ca de he e f he a e a ca g a a ca e a F d e e e if i e a ge a f ec i ie ee a ede e A e . The e e ca be g ea e if he F d h d ec i ie ha a e a i id a he ; f e a e, a e f d , ha e f a e a ie a d ec i ie f f eig i e . A F d a a e e ie ce highe e e e beca e i e b ec i ie e f e A e ha i he i e igh i he ab e ce f a e a ca g a eba a ci g ea ca . Beca e a e a ca g a i c de e dic eba a ci g a d a a i c de ea ca , he e effec a cc de he a e a ca g a e ffe de a e a ca g a ed i c c ih he ac a d a f he e igib e cha e f he F d .
- **Funds available under the contract:** We ee ide a b ad a a f de i g f d a i g i ac he fee a d cha ge i ed b each F d a d he ac cha ge e i e. We e ec he de i g f d i hich he S bacc i i i a i e a d he he e i b i (ee | S b i f I e e). We a a e a deci ega di g hich F d e ai i a ac , hich F d add a ac ac a d hich F d i ge be ffe ed i a ac . I a i g he e deci , e a c ide a b b ec i e a d b ec i e fac . Ob ec i e fac i c de, b a e i ied F d e a ce, F d e e e , ca e f F d ha e a ai ab e, ie f he F d a di i e e b ec i e a di i e i g e f he F d. S b ec i e fac i c de, b a e i ied , i e e b- e a d ce , a age e i a dhi a he F d a d f b c ce a b a d ec eigh i g . We a c ide he e e a d e f e e e, i c di g b i ied e e e a e a d -ca h c e a b f a F d, i di ib , i e e adi e, bad i e, a fe age hei affi ia e a a d affi ia e . Thi e e ei c de , b i i ied c e a b f ad i i a i e e ice ided i h e ec he F d a d f a ei g a ddi ib e e e i c ed i h e ec he F d.
- **Money Market fund yield:** I i e e a e e i e , e a e f d ied a dec ea e a e e he e

A o e e i f h e a eceie hi e e e, a e a ce f e e e, i de c ibed i de ai be .

Payments the Funds May Make to Us

We affiia e a eceie f eachf he F d , hei affiia e , e a ic di g b i ied e e e a e . The e a e a e de ig ed i a e a e f he e e e e a ic behaf f he F d . I addi he e a e , he F d a e a e f h e a ig ac i ie a ici a e i ed ca a a e i g e i a ed b he F d .

We affiia e a eceie e e e de i ed f he 12b-1 fee cha ged b he F d . The e fee a e ded c ed f he a e f he F d . Thi e e ea d hea b hich i ca a a c ea e fic f i e e . The a , e, a d a e i hich he e e ef he e ce i ed a b F d.

Conflicts of Interest These Payments May Create

Whe e de e i ed he cha ge i e de he ac , e i ac a ici a ed a e f he F d . If e had a e i ac he e a ici a ed a e , he cha ge de he ac d ha e bee highe . Addi a , he a f a e e eceie f aF d i affiia e a c ea e a ice ie i c de ha F d a a i e e b a d a i f ce deci ega di g hich F d i c de i he Va iab e Ac a bac b f ac e . F d ha ffe e a e a e a a ha e e di ge e e c e ha a e e, e i gi dec ea ed e a fee a de e e ha eh de .

We ffe F d a aged b affiia e O bia Ma age e a d O bia Wa ge A e Ma age e , LLC (O bia Wa ge). We ha e addi a fi cia i ce ie ffe affiia ed f d beca e addi a a e he d b he ge ea e i added e e e a d a e a , A ei i e Fi a cia , I c. Addi a , e ee f A ei i e Fi a cia , I c. a d i affiia e , i c di g e ee , a be e a a e i ce ed i c de he affiia ed f d i he d c , a e ee e a b a d b ie i ea i gg a a a e e a e ied he cce f he a . C e , e e e eceiedf affiia ed f d i e he gea e a a d e ce age f e e e e de i ef a e ade b he F d .

The Amount of Payments We Receive from the Funds

We affiia e eceie e e e hich a ge 0.65% f he a e age dai e a e i e ed i he F d h gh hi a d he ac ea d affiia e i e.

Why revenues are paid to us: I ac da ce i ha icab e a , eg a a d he e f he ag ee e de hich ch e e ei aid, e affiia e a eceie e e e, i c di g b i ied e e e a e a d -ca h e a , a a e :

- O e a i g, ai i g a d ed ca i g fi a cia ad i h e he ac .
- G a i g acce e ee h e b i i e a e f he ac b a h ied e i g fi a d hei fi a cia ad i , a d g a i g acce fi a cia ad i f affiia ed e i g fi .
- Ac i i ie e ice e affiia e ide ha a i i he a ddi ib f he ac i c di g g h he f d a aiab e de he ac ac e , a h ied e i g fi a d fi a cia ad i .
- P idi g b- a fe age c a d ha eh de e ici g ac e .
- P i g, i c di g a d/ ea i i g he F d' i e e f b a de i g F d i he ac .
- Ad e i i g, i i g a d ai i g a e ie a e, a d i i g a d di ib i g ec e a d e .
- F i hi g e a e ice ac e , i c di g ed ca f ac e ega di g he F d , a e i g i e i A ii e ega di g a F d, ai ai i g ac a idi g ch he e ice e igib e e ice fee a defi ed de he e f he Fi a cia I d Reg a A h i (FINRA).
- S bac i g e ice , a ac ce i g, e d ee i g a d ad i i a .

- **Sources of revenue received from affiliated funds:** The affiia ed f d a e a aged b O bia Ma age e O bia Wa ge . The ce f e e e e ece ie f he e affiia ed f d , f he f d ' affiia e , a i c de, b a e ece a i i ied , he i g:
  - A e f he F d' ad i e, b-ad i e, a fe age , di ib a affiia e f he e. The e e e e i g f he e ce a be ba ed ei he a e ce age f a e age dai e a e f he F d he ac a f ce ai e ice e ide i h e ec he F d. We a ece ie hi e e e ei he i he i f a ca h a e i a be a ca ed .
  - O e a aid f 12b-1 fee ha a e ded c ed f F d a e .

– **Sources of revenue received from unaffiliated funds:** The affi ia ed f d a e a aged b a affi ia e f . The ce f e e e e ecei e f he e affi ia ed f d , he f d ' affi ia e , a i c de, b a e ece a i i ied , he f i g:
  – A e f he F d' ad i e , b-ad i e , a fe age , di ib a affi ia e f he e. The e e e e i g f he e ce a be ba ed ei he a e ce age f a e age dai e a e f he F d he ac a c f ce ai e ice e ide i h e ec he F d. We ecei e hi e e e i he f a ca h a e .
  – O e a aid f 12b-1 fee ha a e ded c ed f F d a e .

– he bac , e ha e ec ed e f he a i i g be efi ide , he
be efi ide .

O ce e ab i h a S ecia DCA fi ed ac , ca a ca e addi a cha e a e i . H e e ,
a e ab i h a he S ecia DCA fi ed ac a d a ca e e cha e a e i .

a di i e a S ecia DCA fi ed ac be e he e d f i e b gi i g ice. If d , e i
a fe he e ai i g ba a ce f he S ecia DCA fi ed ac : 1) he a ed i e e , if a i i g
be efi ide , he

P cha e Pa e

P cha e a e a ▪ a d cha e a e i i g a a b a e a d be i ied de he e ▪ f he ▪ ac . If e ▪ ▪ eceie ▪ i i ia cha e a e i hi 180 da f▪ he a ica▪ ig ed da e, e i ▪ ide ▪ ▪ ac ▪ id f▪ he a . F▪ ▪ ac i h a e ie ide , if e ▪ ▪ eceie ▪ i i ia cha e a e i hi 90 da f▪ he a ica▪ ig ed da e, e i ▪ ide ▪ ▪ ac ▪ id f▪ he a .

Minimum initial purchase payments*

Qualified annuities	**$1,000**
Nonqualified annuities	**$2,000**

Minimum additional purchase payments*

$50

Maximum total purchase payments**(i h▪ ▪ a ▪ a) ba ed▪ he ▪ ac ea a d ▪ age▪ he effec i e da e▪ f he a e :

F▪ he fi ▪ ac ea a d ▪ a :

through age 85	**$1,000,000**
for ages 86 to 90	**$100,000**
age 91 or older	**$0**

F▪ each ▪ ac ea he eaf e if a i cha e a e ▪ a ead ecei ed:

through age 85	**$100,000**
for ages 86 to 90	**$50,000**
age 91 or older	**$0**

* If a g▪ bi i g a a ge e i e h▪ gh ▪ e ▪ e, he i i i ia a d i i addi▪ a cha e a e i $25.

** The e i i a i ▪ a ▪ a Ri e S▪ ce Life a i ie ▪ ▪ e a highe a ▪ a ie ▪ ▪ ▪ ac . We e e e he igh ▪ ai e▪ i c ea e he a i i i . F▪ A aified a i ie , he O▪ de' i i ▪ a a ▪ ib ▪ a ▪ a . Addi▪ a cha e a e ▪ i he ied IRA ▪ ac ca ▪ be ade e he a e i IRA ▪ e i he ied f▪ he a e decede .

Addi▪ a cha e a e ca ▪ be ade af e ▪ a ▪ i a▪ ▪ ▪ i a▪ ▪ f a ▪ ac a a i he i ed IRA.

Addi▪ a cha e a e e ic▪ f▪ ▪ ac i h he e ie ide

Effec i e▪ Ma 24, 2021, ▪ addi▪ a cha e a e a e a▪ ed f▪ ▪ ac i h a ica▪ ig da e be▪ e 3/30/2020 i h he f▪ ▪ i g ide :

- b ec ▪ ce ai e ce ▪ i ed be▪ .

Ce ai e ce ▪ a f▪ Q a ified a i ie a d he f▪ ▪ i g addi▪ a cha e a e i be a▪ ed▪ ▪ af e Ma 24, 2021:

C e a ea ▪ ib ▪ f▪ Ta She e ed A i ie (TSA) de Sec▪ 403(b)▪ f he I e a Re e e O▪ de▪ f 1986 (he O▪ de) a d C ▪ dia a d i e e ▪ a de Sec▪ 401(a)▪ f he O▪ de, ▪ he a a i i e b he I e a Re e e Se ice (IRS).

P▪ a d c e a ea ▪ ib ▪ ▪ he a a i i e b he IRS f▪ a Q a ified Ac▪ e ce TSA a d 401(a). Thi a a i i a ie ▪ I di id a Re i e e Ac▪ (IRA), P▪ h IRA , SIMPLE IRA a d Si ified E ▪ ee Pe ▪ IRA (SEP) a .

The ide a ▪ ▪ hibi addi▪ a cha e a e if:

(1) ▪ dec i e a i c ea e b he IRS$P1 aB▪ 4 i(.7( )0▪ e)-299.7(i he i ed)-299.7(f)0( )-14.9▪)0( )-299.7( )0.7he)5

Addi a cha e a e ac i h he Acc a P ec Be efi ide a e a ed d i g he Wai i g Pe d e ce he fi 180 da (1) i edia e i g he effec i e da e a d (2) i g he a ac a i e a each e ec i e e .

F ac i h _ _, Acc a P ec Be efi a d ide , b ec a e e ic , e e e e he igh cha ge he e cha e a e i ia , i c di g a i g f he e ic , i e ice.

H Ma e P cha e Pa e

1 By letter
Send your check along with your name and contract number to:

RiverSource Life Insurance Company
70200 Ameriprise Financial Center
Minneapolis, MN 55474

2 By scheduled payment plan

We ca he e a ba a h i a .

Li i a U e f O ac

If a da ed b a icab e a , i c di g b i ied , fede a a i- e a dei g a , e a be e ied e ec a cha e a e . We a a be e ied b c a e ' acce O ac a e a d a i f he a b iga . U de he e ci c a ce , e a ef e i e e e e a fe , e de dea h be efi i i c a e ece i ed f he a ia e g e e a a h i O f O e e i dic .

The A i i a S a Da e

A i a begi he a i i a a da e. Thi ea ha he ac i be a i i ed (e ed a ea f h a e). If ac i a i i ed, he ac g e i a a d he a i a i i. Y i ge ha e acce O ac a e. Thi ea ha he dea h be efi a d a a be efi ha e e ec ed i e d. Whe e ce a ica.9(c)0(7)-14e efi a hd b cd.ha e a ea ia i0(be efi

Be eficia

We i a a ed be eficia he dea h be efi if i be e a ab e hi e he ac i i ce a d be e he a i i a a da e. If he e i e ha e be eficia e i a each be eficia ' de ig a ed ha e he e ecei e hei e ed c ai . A be eficia i bea he i e e i f he Va iab e Ac i e ecei e he be eficia ' e ed c ai . If he e i a ed be eficia , he he defa i f ac i a . (See | Be efi i Ca e f Dea h_ e ab be eficia ie .)

If e ec e f he _ _ ide i Life ide , ea e ide ca ef he he i h cha ge he be eficia f a i ac . The ide i e i a e if he i i g e ed e ca i i e

Waiver of surrender charges

We o a e e de cha ge :

– e de each ea ha e e e he a f ee a fo ha ea ;

– e ied i i di ib f a ified a i he e e ha he e ceed he f ee a . The a hich e de cha ge a e ai ed ca be g ea e ha he RMD a ca c a ed de ecific ac c e i ce. S e de cha ge a i he ied IRA a e ai ed ife i e RMD a , a 5 ea di ib ;

– a a ied a a i a e a (**Exception:** A de c ibed be , if e ag ee a e ec a i a e de a e ce ai i a e a a d ch e a e e de he a e f e ai i g a i a e , e i a e a e de cha ge.);

– e de ade a a e f e f he "O i ge e e " de c ibed be he e e e ied b a e a . Wai e f e de cha ge O i ge e e i a Ta F ee E cha ge , e a d a fe a he a i ac ;

– a e ef d d i g he f ee e d; a d

– dea h be efi .

Contingent events

– S e de a e if a e fi ed a h ia i g h e a d ha e bee he 60 da fi e e bega i hi 30 da i g a 60 da fi e e e d. S ch fi e e begi af e he ac i e da e. Y ac i i c de hi i he a e de age 76 a ac i e. Y ide i h a e e ai i g f a i fac f he fi e e a f he da e e e he e de . We ecei e e de e e a e ha 91 da af e ee a e f he h ia i g h e. The a e de ed be aid di ec .

– S e de a e if a e diag ed i he e d a e ac ea i h a edica di ha i h ea ab e edica ce ai i e i dea h i hi 12 h e f he da e f he diag i . Y ide i h a ice ed h icia ' a e e ai i g he e i a i e diag i , he e ec ed da e f dea h a d he da e he e i a i e a i i ia diag ed. The a e de ed be aid di ec .

Other information on charges: A e i i e Fi a cia , I c. a e ce ai c dia e ice a aiab e e fi ha i g, e cha e a d a ge be efi a f ded b a i ie . Fee he e e ice a a $30 e ca e da ea e a ici a . A e i i e Fi a cia , I c. i cha ge a e i a fee e e de age 59 ½ (fee ai ed i ca e f dea h di abi i).

Possible group reductions: I e ca e e a i c e a e a d ad ii a i e e e d e he i e f he g , he a e age ib a d he e f g e e ced e . I ch ca e , e a be ab e ed ce e i i a e ce ai cha ge ch a he ac ad ii a i e a d e de cha ge . H e e , e e ec hi cc i f e .

A a O ac E e e

Ba e O ac E e e

Ba e O ac E e e i f he ac ad ii a i e cha ge a d ai a d e e e i fee.

O ac Ad ii a i e Cha ge

We cha ge hi fee e ab i hi g a d ai ai i g e d . C e , e ded c $50* f ac a e ac a i e a , if ea ie , he he ac i f e de ed. We a e hi cha ge a g he S ecia DCA fi ed ac a d he bac i he a e b i ee i each ac bea a e ac a e.

We i ai e hi cha ge he ac a e i $50,000 e he c e ac a i e a . We e e e he igh cha ge $20 af e he fi ac a i e a f ac i h ac a e f $50,000 e.

If a e a f e de f ac , e i ded c he cha ge a he i e f e de ega d e f he ac a e. Thi cha ge e a a a ied a a i a e a he dea h be efi .

* F ac i h a ica b ig ed be e 5/4/2020, he ac ad ii a i e cha ge i $30.

M ai a d E e e Ri Fee

We cha ge hi fee dai he bac . The i a e f bac ef ec hi fee. The e fee e he ai a d e e i ha ea e. The e fee a he S ecia DCA fi ed ac . We ca i c ea e he e fee .

C e he _ _ ide fee d e a i h he i e e e ec ed; h e e , e e e e he igh a he ide fee b each i e e . The ide fee i e ceed he a i a h i he ab e be :

***SecureSource* series rider**

C e he Acc a P ec Be efi ide fee e a i h hei e e e ec ed; h e e, e e e he igh a he ide fee each a ed i e e , b i i e ceed he a i fee f 2.00%.

The i g de c ibe h a a ide fee a cha ge:

1. We a cha ge he a a ide fee a a ed i e e a di c e a d a di c i i a ba i a a i fee f 2.00%. a a ide fee i i c ea e if e dec a e a i c ea e he fee i h i e ice 30 da i ad a ce. The e fee i be i effec he da e e dec a e i he i e ice. ca e i a e hi ide if a e i e ed i a i e e ha ha a i c ea e a d if e ece i e i e e e e i a e he ide he da e f he fee i c ea e. H e e, i de be e igib e e i a a be i e ed i ha i e e he e igibi i da e e ecif i he i e ice. C e he Acc a P ec Be efi ide fee e a i h hei e e ec ed
2. We a a cha ge he a a ide fee( ) if e e ci e he e ec i e e - e ec i e a i a e . c ha e he e i a e he ide if he fee i c ea e d e a e ec i e e - .

If i e ide fee a e i effec d i g a ac ea, e i ca c a e a a e age a a ide fee, ba ed he be f da each fee a i effec a d he e ce age f ac a e a ca ed each i e e .

O ce e ec he Acc a P ec Be efi ide, a ca ce i a d he cha ge i i e be ded c ed h gh he e d f he Wai i g Pe d.

If c ac ide i e i a ed a ea i c di g a e f he dea h be efi, he ide cha ge i be ded c ed, ad ed he be f da e age a i ace 00(ide)-3052 900(30(b)6Tc( )Te)-300(f)-300(he)-300 (ee)-

Va i g l e e

We a e acc a :

The Fi ed Acc

We a e he a a ca e he S ecia DCA fi ed acc di ec i a . The a e f he fi ed acc e a :

– he f cha e a e a ca ed he S ecia DCA fi ed acc ;
– i e e c edi ed;
– i he f a e de ed (i c di g a a icab e e de cha ge) a d a a fe ed ;
– i a a ed f he ac ad i i a i e cha ge; a d
– i a a ed f he cha ge a f he i g a be efi ha e e ec ed:
  - Be efi P ec Dea h Be efi ;
  - Be efi ;
  - be efi ide ;
  - e ie ide ;
  - Acc a P ec Be efi ide .

S bac

We e a a ca ed he bac i acc a i . Each i e a e a cha e a e a fe a i e f he bac , e c edi a ce ai be f acc a i

– he cha ge f a f he i g a be efi ha e ec ed:
  - Be efi P ec Dea h Be efi ;
  - Be efi ;
  - be efi ide ;
  - e ie ide ;
  - Acc a P ec Be efi ide .

Acc a i a e i f c a e d e :
– cha ge i f d e a e a e;
– f d di ide d di ib ed he bac ;
– f d ca i a gai e ;
– f d ea i g e e ; a d
– ai a de e e i fee .

Ma i g he M f Y O ac

A a ed D a- O A e agi g

C e , ca e a a ed a fe a e ad a age f d a- a e agi g (i e i g a fi ed a a eg a i e a).

F e a e, igh a fe a e a h f a e a i e e a i e bac a e agg e i e e, e e a he . Y ca a b ai he be efi f d a- a e agi g b e i g eg a a a ic a e de a ched ed a e a .

The e i cha ge d a- a e agi g.

Thi e a ic a ach ca he be efi f f c a i acc a i a e ca ed b f c a i he a e a e f he f d . Si ce i e he a e a a each e d, a a aica ac ie e i he he a e a e a e fa a d fe e i he i i e . The e ia effec i e a e age e i.

How dollar-cost averaging works

B i e i g a e a be f d a each h

a a aica b e i he he e i a e ice i

a d fe e i he he e i a e ice i high.

Month	Amount invested	Accumulation unit value	Number of units purchased
Ja	$100	$20	5.00
Feb	100	18	5.56
Ma	100	17	5.88
A	100	15	6.67
Ma	100	16	6.25
J e	100	18	5.56
J	100	17	5.88
A g	100	19	5.26
Se	100	21	4.76
Oc	100	20	5.00

Y aid a a e age ice f $17.91 e i e he 10 h , hi e he a e age a e ice ac a a $18.10.

D a- a e agi g d e g a a ee ha a bac i gai i a e i i ec agai a dec i e i a e if a e ice fa . Beca e d a- a e agi g i e c i i e ig, cce i de e d i ii ge c i e i e eg a h gh e d f ice e e . D a- a e agi g ca be a effec i e a he ee g-e g a . F ecific fea e ac fi a cia ad i .

A e Reba a ci g

Y ca a i ii g a aica eba a ce he bac f ac a e ei he a e , e ia a , a . The e d e ec i a he da e e ec d e e . O he fi a a da e f each f he e e d , e a aica i eba a ce ac a e ha he a e i each bac a che c e bac e ce age a ca . The e e ce age a ca be i h e be . The e i cha ge a e eba a ci g. The ac a e be a ea $2,000.

ca cha ge e ce age a ca eba a ci g e d a a i e b ac i g i i i g. We i e a he eba a ci g e d e ec ed a f he da e e ec d cha ge. a ca a i i i g eba a ci g ac a e. a 30 da cha ge a i c ha c e a e i ace. e i a a e eba a ci g, ac fi a cia ad i .

ac i ed i h he ide ha e diffe e eba a ci g e . (See | I e e A ca Re ic f Ce ai Be efi Ride , I e e A ca Re ic f he Ride , Reba a ci g I e e Pa h 2 .)

The SM P g a

i a a e ice e c e ffe i h cha ge. I e cha ge he i e dif a f he he be efi , fea e , cha ge , e a d di a cia ed i h a i ac . The e f he g a i ide e i g a d i i g f i hd a a a e f a i . The e i g a d i i g i de ig ed ide i a ha a a i i ide i g he he ada i hd a a e i e.

he e f g a , he e | e a ic i hd a a i he a e a | a ed e a ic e de .

The assumptions we used in the program are not customized or individualized to your circumstances. Program participants and their unique individual circumstances will vary from the program assumptions, creating differing results. The simulations we used in connection with the program do not include any contract or underlying fund charge assumptions other than an assumed mortality and expense risk charge of 1.0%. Your contract value may be depleted prior to the end of the program. If you follow the program and make downward adjustments to your withdrawals to remain in the "On Track" status, the amount of your withdrawal can significantly decline over time.

i a i hd a a i i g e ice. The g a e abi he ha e ca a | P de I e A hich i ba ed ac a e, age, a d he he g a a de c ibed be . We ca c a e he P de I e A dai i g he i g fac :

(1) he age f he a ici a , (he age f he ge a ici a de he i O);

(2) he ac a e;

(3) P de I e Pe ce age .

The c e P de I e A i de e i ed b i g he c e ac a e b he c e P de I e Pe ce age. The P de I e A i a h he ica i hd a a a i ha i i 85% babi i ha if a e a d i hd a a ad e a e ade, i hd a a a ha a d de e e he ac a e age 95 (age 100 i), 8 ea if ge . Pea e efe he ec be de ai he a e ed c ea e he P de I e Pe ce age a d he e a f he P de I e A .

a e he a a a f he h e a ic i hd a a ha e e ec ed he c e P de I e A e ha e ca c a ed de e i e c e a i he g a . The c e a ide i a a he c e ai abi i f a e f i hd a a b a i g i he P de I e A .

The g a a e ec ha e i hd a a i e i ed ba ed e e (he | Si ge O) e (he | i O). We efe each e e ee ed de a a a ici a . i effec i e he e i i a a ih fi a cia ad i .

i ag a a eed i e a d i i bac ed b ge e a ac . If eed i e g a a eed ife a he ecified e d f i e, l d e i g . g a a eed i e e , ide a g a a eed ife i e i hd a a be efi ch a e ie ide, a i i a , he a i ac ha ide g a a eed ife i e i e ide be efi .

A i hd a a a e f e ac a e i e de cha ge , a e a d a e a ie . I addi , i hd a a a e i a a ed c he a da d dea h be efi a d a dea h be efi ha e e ec ed.

A a f he g a , e ide i h i a ega di g i hd a a a , b e de e i e he he a e ad e i hd a a a i e e a ca . eed decide ha cha ge ad e a be igh , he he ee he a i a ce f a fi a cia ad i i a i g a deci , ba ed he i a ided a d2.6283-1.1TDdd e eed a d cice a ce

i de ig ed a i a d fi a cia ad i i a agi g he i hd a a f e f
a i ac ide i e. T aid i a agi g i hd a a , e c e ide e dic e
a d fi a cia ad i . Thi i c de a de ai ed a a e e ide each ac a i e a a d a b ief
a he ida ed a e e ecei e ei he h A a e f AFS. The e e i c de a
a ba ed he P de I e A ca c a ed he da e e d ce he e . The e i g

(2) • a e age 65;
(3) • • h e a ic i hd a a a • i $350.00 ($4,200.00 a a); a d

If ☙ ☙ ac i i ed☙ a ⅄ a ified ba i , ☙ a e b⁄ec ☙ ce ai e⅄ i ed i i di ib ☙ e ☙ fede a a ☙ e . The e e a e⅄ i e ☙ ☙ a e i hd a a ☙ ☙ f ☙ a i ha e ceed he P de I ☙ e A ☙ . If hi ☙cc , a i g he e⅄ i ed i hd a a a i c ea e he i e ih☙☙d ha ☙ i de e e ☙ a i ☙ ac ☙ e i e.

I ☙ e G ide ☙e ☙ ☙ ide a addi ☙ a ai e ☙f a a icab e e de cha ge. Thi ea i ca e he e ☙ ☙ ac i b⁄ec ☙ a e de cha ge, a a ☙ i hd a i e ce ☙f he f ee a ☙ i be a e ed a e de cha ge, i c di g a i a ce he e ☙ a e i hd a i g a a e e e⅄ a ☙ he P de I ☙ e A ☙ . F☙ addi ☙ a i ☙ a ☙ ☙ e de cha ge , efe ☙ he | S e de Cha ge ‿ b ec ☙ ☙f he | Cha ge ‿ ec ☙ ☙f hi ☙ ec .

If ☙ e a ☙ hi i h ☙ ad i ☙ e d , ☙ i ☙ ☙ ge ecei e a i a ce i g he e ice. If ☙ ☙ ac ☙ i e ☙ be e iced b AFS, b ☙ ha e e ded ☙ e a ☙ hi i h he fi a cia ad i ☙ i h h☙ ☙ e , i ☙ i e, a d ☙ h☙ d e⅄ e AFS a ig ☙ a ☙ he ad i ☙ ☙ a i ☙ i h a i i i g he effec i e e ☙f . We ca ☙ g a a ee ha AFS i a ig ☙ a ad i ☙ ha i a i ☙ i h .

If ☙ e ☙ ☙ a agi g ☙ i ☙ e eed a d he e ice e i a e , ei he beca e e ch☙☙ e ☙ ☙ ☙ ge ☙ffe i ☙ a ci c a ce a i e he e a ☙ a ic e i a ☙ ☙cc , ☙ a be i a ☙ i ☙ he e ☙ ca ☙ fi d a ea ☙ a age☙ ☙ i☙ ☙ i ☙ e g☙i g ☙ a d. Re e be , i a i a ce he e AFS i ☙ ☙ ge he e ici g b☙ e -dea e ☙f e☙ d ☙ ☙ ☙ ac , i a ☙ a ica e i a e.

T a fe i g A ☙ g Ac☙

The a fe igh di c ed i hi ec ☙ ☙ ☙ a if ☙ ha e e ec ed☙ e☙f he☙ ☙ a i i g be efi ide , he ⌐ ☙ he be efi ide . F☙ a fe igh i ☙ i g i e e ☙ ☙ de ☙ ☙ a i i g be efi ide , he ⌐ ☙ he be efi ide , ea e ee | I e e A ☙ca ☙ Re ic ☙ ☙ Ce ai Be efi Ride ‿ ec ☙ .

Y☙ a a fe ☙ ac a e f☙ a ☙ e bac☙ ☙ a ☙ he bac☙ be☙ e he a i i a ☙ a da e. Y☙ a ☙ a fe ☙ ac a e ☙ he S ecia DCA fi ed ac☙ . Y☙ a ☙ a fe ☙ ac a e f☙ he S ecia DCA fi ed ac☙ e ce a a ☙f a ☙ a ed ☙ h a fe .

The da e ☙ e⅄ e ☙ a fe i be ☙ce ed de e d ☙ he a d h☙ e ecei e i :

F☙ a fe e⅄ e ecei ed i i i g:

- If e ecei e ☙ a fe e⅄ e a ☙ Se ice Ce e i g☙☙d☙ de be☙ e he c☙ e☙f he NYSE (4:00 Ea e i e e he NYSE c☙ e ea ie), e i ☙ce ☙ a fe i g he acc a ☙ i a e e ca c a e☙ he a a ☙ da e e ecei ed ☙ a fe e⅄ e .
- If e ecei e ☙ a fe e⅄ e a ☙ Se ice Ce e i g☙☙d☙ de a ☙ af e he c☙ e☙f he NYSE (4:00 Ea e i e e he NYSE c☙ e ea ie), e i ☙ce ☙ a fe i g he acc a ☙ i a e e ca c a e☙ he e a a ☙ da e af e e ecei ed ☙ a fe e⅄ e .

F☙ a fe e⅄ e ecei ed b h☙ e:

- If e ecei e ☙ a fe e⅄ e a ☙ Se ice Ce e i g☙☙d☙ de be☙ e he c☙ e☙f he NYSE (4:00 Ea e i e e he NYSE c☙ e ea ie), e i ☙ce ☙ a fe i g he acc a ☙ i a e e ca c a e☙ he a a ☙ da e e ecei ed ☙ a fe e⅄ e .
- If e ecei e ☙ a fe e⅄ e a ☙ Se ice Ce e i g☙☙d☙ de a ☙ af e he c☙ e☙f he NYSE (4:00 Ea e i e e he NYSE c☙ e ea ie), e i ☙ce ☙ a fe i g he acc a ☙ i a e e ca c a e☙ he e a a ☙ da e af e e ecei ed ☙ a fe e⅄ e .

The e i ☙ cha ge ☙ a fe . Be☙ e a i g a a fe , ☙ h☙ d ☙ ide he i i ☙ ed i cha gi g i e e .

We a e d☙ ☙dif a fe i i ege a a i e, b⁄ec ☙ a e eg a☙ e⅄ i e e .

F☙ i ☙ a ☙ ☙ a fe af e a i a☙ begi , ee | T a fe ☙ icie ‿ be☙ .

Transfer policies

- Be☙ e he a i i a ☙ a da e, ☙ a a fe ☙ ac a e be ee he bac☙ a a i e.
- Y☙ a ☙ a fe ☙ ac a e f☙ he bac☙ i ☙ he S ecia DCA fi ed ac☙ . H☙ e e , ☙ a a fe ☙ ac a e a a ☙ a ed ☙ h a fe f☙ he S ecia DCA fi ed ac☙ ☙ he bac☙ ,☙ ☙ he ‿ ‿ ide , APB ide , Be efi ☙ be efi ide , ☙ he e ec ed a ☙ ed i e e ☙ ☙ . (See | S ecia DCA Fi ed Ac☙ .‿)

– Af e he a iia a da e, a a e a fe ce e ac ea a g he bac . D i g he a i a e d, e e e e he igh i i he be f bac i hich a i e . O he a iia a da e, a fe a ac a e f S ecia DCA fi ed ac .

Market Timing

Ma e i i g ca ed ce he a e f i e e i he ac . If a e i i g ca e he e f a de i g f d ffe , ac a e ha e a ca ed a S bac ha i e i ha de i g f d i be e . Ma e i i g ca ca e , a i e f he ac a d be eficia (ie) de he ac a fi a cia .

We seek to prevent market timing. Market timing is frequent or short-term trading activity. We do not accommodate short-term trading activities. Do not buy a contract if you wish to use short-term trading strategies to manage your investment. The market timing policies and procedures described below apply to transfers among the Subaccounts within the contract. The underlying funds in which the Subaccounts invest have their own market timing policies and procedures. The market timing policies of the underlying funds may be more restrictive than the market timing policies and procedures we apply to transfers among the Subaccounts of the contract, and may include redemption fees. We reserve the right to modify our market timing policies and procedures at any time without prior notice to you.

Ma e i i g a h he e a ce f a de i g f di hich a S bac i e i e ea a , ic di g b ece ai i ied :

– di i g he a e f a i e e i a de i g f di hich a S bac i e ;
– i ce a i g he a ac c a d e e e f a de i g f di hich a S bac i e ; a d
– e e i g hei e e ad i e( ) f a de i g f di hich a S bac i e f f i e i g he a e f he F di ac da ce ih he F d' i e e b ec ie .

F d a aiab e a i e e b de he ac ha i e i ec iie ha ade i e ea ec iie a e a be a ge ea e i f f a e i i g, a a e i e a ee a e ad a age f cha ge i he a e f ec iie be ee he c e f e ea a e a d he c e f U.S. a e . A , he i f a e i i g a be ge ea e de i g f d ha i e i ec iie cha a ca c , high ie d b d , ici a ec iie , ha a be aded i f e e .

In order to help protect you and the underlying funds from the potentially harmful effects of market timing activity, we apply the following market timing policy to discourage frequent transfers of contract value among the Subaccounts of the Variable Account:

We di i g i h a e i i g f a fe ha e be ie e a e ha f , cha e dic eba a ci g e f a a e a ca , a - a e agi g a da e eba a ci g g a ha a be de c ibed i hi ec . The e i e be f a fe ha i e a e i i g. E e e a fe i e a ed ac a be a e i i g. We ee e ic he a fe i iege f a ac e h a e e ha h ee S bac a fe i a 90 da e d. We a e e e he igh ef e a a fe e e , if, i e dg e , he a a f he a fe e e dad e e affec i a e .

If e de e i e, i e dg e , ha a fe aci i i e a e i i g, e a dif , e ic e d a fe i iege he e e e i ed b a icab e a , hich a a ba ed he a e a ha a ie c ac a d he e f ac . The e e ic difica a i c de, b be i ied :

– e i i g a fe e e be b i ed b fi -c a U.S. ai ;
– acce i g ha d-de i e ed a fe e e e e ade b e igh ai ;
– acce i g e e h e e ec ic a fe e e ;
– e i i g a i i e e d be ee each a fe ;
– acce i g a fe e e f a age ac i g de e f a e ;
– i i i g he a a ha a a fe a a e i e;
– e di g he a fe i iege;
– dif i g i c de a a a ed a fe g a e c de a e ic ed f d if c ide e i c .

2 By automated transfers and automated partial surrenders

fi a cia ad i ca he e a aed a fe a g bac a aed a ia e de f S ecia DCA fi ed ac he bac .

ca a hi e ice b i e e e he e h d acce ab e . a 30 da cha ge a i c ha a e c e i ace.

- A a ed e de a be e ic ed b a icab e a de e ac .
- a a e addi a e a ic a e if a a ed a ia e de a e i effec .
- If ha e he Be efi , be efi ide , ide APB ide , a e a ed e a a ed a fe e ce i ec i h a S ecia DCA fi ed ac (ee "S ecia DCA Fi ed Ac " a d "I e e A ca Re ic f Ce ai Be efi Ride ").
- A a ed a ia e de a e i i e a e a d e a ie a a f he a e de ed.
- The ba a ce i a ac f hich a e a a a ed a fe a a ed a ia e de be fficie a i f i c . If , e i e d e i e a a ed a a ge e i he ba a ce i ade a e.
- If ha e a e ie ide , a e a a ed a ia e de he be efi a ai ab e f i hd a a de he ide .

Minimum amount

Ta fe e de : $50

Maximum amount

Ta fe e de : N e

3 By telephone

Ca :

1-800-862-7919

Minimum amount

Ta fe e de : $250 e i e ac ba a ce

Maximum amount

Ta fe : O ac a e e i e ac ba a ce

S e de : $100,000

We a e e e h e e e , b a e e ie ce de a he he ca e i a high. If a e ab e ge h gh, e he ai ced e a a a e a i e.

We i h a e e h e a fe e de e e ha e be ie e a e a he ic a d e i e ea ab e ced e c fi ha he a e. Thi ic de a i g ide if i g e a d ec di g ca . A g a e he ced e , e (a d affi ia e) i be iab e f a e i g f f a d e e e .

Te e h e a fe e de a e a a ica a ai ab e. a e e ha e e h e a fe e de be a h i ed f a ac b i i g .

S e de

a e de a a f c ac a a i e be e he a i i a a da e b e di g a i e e e ca i g .

The da e e de e e i be ce ed de e d he a d h e ece i e i :

P e de e e ece i ed i i i g:

- If e ece i e e de e e a Se ice Ce e i g d de be e he c e f he NYSE (4:00 Ea e i e e he NYSE c e ea ie), e i ce e de i g he acc a i a e e ca c a e he a a da e e ece i ed e de e e .

– If e ecei e e de e A e a Se ice Ce e i g d de a af e he c e f he NYSE (4:00
Ea e i e e he NYSE c e ea ie), e i ce e de i g he acc a i a e e

[redacted]

[redacted]

- adi g he NYSE i e ic ed, acc di g SEC e ;
- a e e ge c , a defi ed b SEC e , a e i i ac ica e ec i ie a e he e a e f he acc ;
- he SEC e i de a a e he ec f ec i h de .

We a a e a e f he a a ib ab e a cha e a e a a f he a e de a i c ea ed f he igi a i g fi a cia i i .

TSA S ecia P i

Pa ici a i Ta -She e ed A i ie

If he ac i i e ded be ed i ec i h a e e ed 403(b) a , addi a e e a i g hi ac ca be d i he a i e d e e a he e ed 403(b) a i ie . U e e ha e ade ecia a a ge e i h e e , he ac i i e ded e i ec i h a e e ed 403(b) a ha i bec he E ee Re i e e l e Sec i Ac f 1974, a a e ded (| ERISA_). I he e e ha he e e ei he b affi a i e e ec i ad e e ac ca e ib de a a ha i bec ERISA be ade hi ac , e i be e ib e a b iga a d e i e e de ERISA a d he eg a he e de, e e ha e i e ag ee e i h he e e . h d i h e e e de e i e he he 403(b) a i bec ERISA.

I he e e e ha e a i e ag ee e i h e e e ad i i e he a a ERISA, ecia e a a e hi he TSA e e e .

The e e ih ce ai di c i i a e i e e ce ai e f ib de a TSA ac be e c ded f a ab e i e. h d e e e de e i e he he he di c i i a e a .

The Ode i e ce ai e ic igh ece i e ea di ib f a TSA:

- Di ib a ib ab e a a ed c ib (ea i g) ade af e Dec. 31, 1988, a fe e f he ac , a be ade f he TSA if:
  - a e a ea age 59½;
  - a e di ab ed a defi ed i he Ode;
  - e e ed e e ih he e e h cha ed he ac ;
  - he di ib i beca e f dea h;
  - he di ib i de a e i a ;
  - a e a aif i g i i a e e i ;
  - a e e i a i a defi ed i he Ode;
  - a e ad i g a e ha i g a bab ;
  - a e i g Pe a a Fa i E e ge c E e e;
  - a e a D e ic Ab e Vic i :
  - a e i eed e E e e a d e ac f a FEMA dec a ed di a e .
- If e e a fi a cia ha d hi (a ided b he Ode), a be e igib e ece i e a di ib f a ac a e a ib ab e a a ed c ib ib ade af e Dec. 31, 1988, b he ea i g he .
- E e h gh a di ib a be e i ed de he ab e e , i a be bec IRS a e a d e a ie (ee | Ta e _).
- The ab e e ic di ib affec he a ai abi i f he a c edi ed he ac a f Dec. 31, 1988. The e ic a a fe e cha ge f ac a e i hi he ac , a he egi e ed a iab e a i ac i e e ehic e a ai ab e h gh he e e.
- If he ac ha a a i , he igh ece i e a a i de c ibed i de ai i ac . L a i be a ai ab e if ha e a e ie ide , APB ide , Be efi , be efi ide Be efi P ec Dea h Be efi ide .

Cha gi g he A i a

If ha e a A aified a i a d a e a a a e (e c di g a e cab e), a cha ge he a i a ige a i a if he e A e i ade he a i i a a da e a d hi e he e i i g a i a ige a i a i i i g. The cha ge i be e bi di g he e ece i e i. If a d he a i a a e he a e e a d he a i a die be e he a i i a a da e, he e be e he a i a e a

– If e ec ed he MAV Dea h Be efi a d if a e i de ha age 79 i edia e i g he e hi cha ge, hi ide i e i a e a d he S a da d Dea h Be efi i a . If a e a e age 79 ge , he MAV Dea h Be efi i i e.
– The ROPP Dea h Be efi , MAV Dea h Be efi a d 5-Yea MAV Dea h Be efi a e a be e e (ee | Be efi i he Ca e f Dea h).
– If he dea h be efi ha a ie ac cha ge d e a e hi cha ge, he ai a d e e e i fee a cha ge a e (ee | Cha ge M ai a d E e e Ri Fee).

F a S e ie Si g e Life ide , he ide i e i a e if he e i a a ig e a cha ge f e hi e he e e a ig ee a e a e hi f he ac a d a a e he e ed e be e he cha ge, i a - a a e e cab e , ei he h di g f he e be efi f he e . F ac i ed i Ca if ia, a e hi cha ge i e i a e he ide a d i cha ge he e ed e de he ide . i e hi a d i a i a a e a ed f ac i h S e ie Si g e Life ide .

F a e ie i Life ide , if he e i a a a e , he e ed e ca be e . If he e i a - a a e cab e e , e f he e ed e be he a i a . The ide i e i a e if he e i a a ig e a cha ge f e hi e he e e a ig ee a e a e hi f he ac a d a a e a e cab e , ei he h di g f he e be efi f he e . F ac i ed i Ca if ia, a fe f he e hi f he a i ac i i ed; h e e , he ide i e i a e a d he e ed e de he ide i cha ge.

F he Acc a P ec Be efi ide , b ec a e e , he ide i e i a e if he e i a cha ge f e hi e he e e a e a e hi f he ac a d a a e be e he cha ge. (See | O a Be efi .)

Be efi A ai ab e U de he O ac

The f i g ab e a i e i a ab he be efi a ai ab e de he O ac .

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
Standard Benefits *(no additional charge)*				
Dollar Cost Averaging	A he e a ic a fe f a ecified d a a a g he bac	N/A	N/A	– T a fe a ai ab e he S ecia DCAfi ed ac – N a ai ab e i h a i i g be efi
Special Dollar Cost Averaging (SDCA)	A he e a ic a fe f he S ecia DCA fi ed ac e igib e bac	N/A	N/A	– M be f ded i h a cha e a e , a fe ed ac a e – O 6- h a d 12- h a e a ai ab e – T a fe cc a h ba i a d he fi h a fe cc e da af e e ecei e cha e a e
Asset Rebalancing	A ha e i e e e dica eba a ced a g he bac e- e ec ed e ce age	N/A	N/A	– Y ha e $2,000 i ac Va e a ici a e. – We e i e 30 da ice cha ge ca ce he g a – Y ca e e eba a ci g be e ei he a e , e ia a a a – O he e ic a a ac i h he ide
Income Guide	P ide e i g a d i i g f i hd a a a e f a i	N/A	N/A	– O ac e be a ea age 50 a d de ha age 85 – A ai ab e if he e ici g b e -dea e ac i A e i i e Fi a cia Se ice , LLC – N a ai ab e i h a i i g be efi – N a ai ab e if a e a i g b a ia e a i hd a a – N a ai ab e if ha e e ha e e a ic i hd a a g a i ace – S e a ic i hd a a be e ac di g he a he e f l e G ide – Y ac ca ha e a a

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
Optional Benefits				
ROPP Death Benefit	P• ide a g a a eed dea h be efi e A a • he g ea e •f he Re •f P cha e Pa e Va e• O• ac Va e af e a ide cha ge ha e bee ded c ed	0.35%•f a e age dai a iab e ac• a e	0.35%	– A ai ab e if a • e i age 80 a d• de – M be e ec ed a •• ac i e – N• a ai ab e i h a e ie ide – Wi hd a a i •• • a e ed ce he be efi , hich ea • be efi •• d be ed ced b • e ha he •• a a • •f • i hd a a , a d ch ed c •• •• d be ig ifica – A i i i g he O• ac e i a e he be efi
MAV Death Benefit	I c ea e he g a a eed dea h be efi • he highe a i e a •• ac a e, ad ed •• a a ia e de	0.25%•f a e age dai a iab e ac• a e		

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
5-year MAV Death Benefit	I c ea e he g a a eed dea h be efi he highe 5 h a i e a ac a e, ad ed a a ia e de	0.10% f a e age dai a iab e ac a e	0.10%	– A ai ab e e age 75 a d ge – M be e ec ed a ac i e – N ge e igib e i c ea e a ac a i e a / af e 81 bi hda – Wi hd a a i a e ed ce he be efi , hich ea be efi d be ed ced b e ha he a a f i hd a a . S ch ed c d be ig ifica – A i i g he ac e i a e he be efi
Benefit Protector Death Benefit	P ide a addi a dea h be efi , ba ed a e ce age f ac ea i g , he ff e e e e af e dea h ch a f ea a e e e fede a a d a e a e	0.25% f ac a e	0.25%	– A ai ab e e age 75 a d ge – M be e ec ed a ac i e – O a ai ab e if e ec ed i h MAV 5- ea MAV – P ac e age 70 a d de a i e, he be efi dec ea e f 40% 15% f ea i g – A i i g he ac e i a e he be efi
***Enhanced Legacy* Benefit**	I c ea e he g a a eed dea h be efi he g ea e f he MAV (i.e. he highe a i e a ac a e) a d ADB a e (i.e cha e a e f ded a 5%), ad ed a a ia e de	1.75% f ac a e g a a eed dea h be efi a , hiche e i g ea e f af e age 86, 1.75% f g a a eed dea h be efi)	0.95%	– A ai ab e e age 75 a d ge – M be e ec ed a ac i e – N a ai ab e i h a i i g be efi ide a he dea h be efi ide – S bec l e e A ca e ic – N ge e igib e i c ea e a ac a i e a i g 81 (ADB a e) 86 h (MAV) bi hda – Wi hd a a i a e ed ce he be efi , hich ea be efi d be ed ced b e ha he a a f i hd a a . S ch ed c d be ig ifica – A i i g he ac e i a e he be efi

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
***SecureSource Legacy* Benefit**	P ac i h e f he ide i c ea e he g a a eed dea h be efi he highe a i e a ac a e, ad ed a a ia e de .	O af e 5/4/2020: 0.50% P 5/4/2020: 0.40% f ac a e Legac Dea h Be efi a , hiche e ceO		

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
SecureSource Core 2	P ide ife i e i e ega d e f i e e a ce	2.50% f ac a e he Be efi Ba e, hiche e i g ea e	Di c ed i he Ra e Shee ec S e e a g i h he be efi i a	– A ai ab e e age 85 ge – M be e ec ed a ac i e – A ai ab e a a Si g e Life i Life – N a ai ab e de a i he i ed A a ified a i – S b ec l e e A ca e ic – Ce ai i hd a a d ig ifica ed ce he g a a eed a de he ide a d he ide i e i a e if he ac a e g e e d e a e ce i hd a a – Ma ha e i i a addi a cha e a e ***mBenefit Base,***

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
SecureSource* 5® *Plus	P ide ife i e i e ega d e f i e e a ce	2.50% f ac a e he Be efi Ba e, hiche e i g ea e	Di c ed i he Ra e Shee P ec S e e a g i h he be efi i a	– A ai ab e e age 85 ge – M be e ec ed a ac i e – A ai ab e a7(ai ab.e6.9-1.4T)TJg300(a)(

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
SecureSource 4 Plus	P ide ife i e i i i hd a a be efi ega d e f i e e a ce	2.25% f ac a e he Be efi Ba e, hiche e i g ea e	Di c ed i he Ra e Shee P ec S e e a g i h he be efi i a	– A ai ab e e age 85 g – M be e ec ed a ac i e – A ai ab e a a Si g e Life i Life – N a ai ab e de a i he i ed A a ified a i – S b ec l e e A ca e ic – Ce ai i hd a a d ig ifica ed ce he g a a eed a de he ide a d he ide i e i a e if he ac a e g e e d e a e ce i hd a a – Li i a a addi a cha e a e
Accumulation Protector Benefit	P ide 100% f i i ia i e e 90% f highe ac a i e a a e (ad ed a ia e de) a he e d f 10 ea ai i g e d, ega d e f i e e e a ce	2.00% f ac a e he Mi i Ac a Acc a Va e, hiche e i g ea e	1.30% Va ie b i e da e a d e ec i e e da e	– A ai ab e e age 80 g – M be e ec ed a ac i e – N a ai ab e i h e ie ide Legac be efi ide – Wi hd a a i ed ce he be efi , hich ea be efi d be ed ced b e ha he a a f i hd a a . S ch ed c d be ig ifica – The ide e d he he Wai i g Pe d e i e – Li i a a addi a cha e a e – S b ec l e e A ca e ic – S e e a he Wai i g Pe d

Be efi i Ca e f Dea h S a da d Dea h Be efi

We i a he dea h be efi be eficia dea h if die be e he a i i a a da e i h he ac a e g ea e ha e . If a ac ha e ha e e a he e , e i a be efi he fi die f a e .

If a e age 79 ge he da e e i e he ac he da e f he ece ac e ed ife cha ge, he be eficia ece i e he g ea e f:

– he ac a e af e a ide cha ge ha e bee ded c ed;
– he Re f P cha e Pa e (ROPP) a e.

If a e age 80 de he da e e i e he ac he da e f he ece e ed ife cha ge, he be eficia ecei e he ac a e af e a ide cha ge ha e bee ded c ed.

Here are some terms that are used to describe the Standard Death Benefit and optional death benefits:

ROPP Value: i he a cha e a e he ac i e da e. Addi a cha e a e i be added

Nonqualified annuities

Spousal continuation: If [illegible] die bef[illegible] he a i i a[illegible] a da e, [illegible] e a ee he[illegible] ac a [illegible] e i h he[illegible] ac a e e[illegible] a [illegible] he dea h be efi ha [illegible] d[illegible] he i e ha e bee aid. T[illegible] hi [illegible] e ,[illegible] he da e[illegible] dea h c ai e[illegible] i e e a e f fi ed, gi e i e i c[illegible] [illegible] i e he[illegible] ac a [illegible] e.

The e i be [illegible] e de cha ge [illegible] he[illegible] ac f[illegible] ha [illegible] i [illegible] a d. If [illegible] e ec ed a [illegible] [illegible] a [illegible] ac fea e [illegible] ide , [illegible] e i be b ec [illegible] a i i a[illegible] a d/[illegible] e ic[illegible] [illegible] f h[illegible] e fea e [illegible] ide ' a if he e e cha i g a e [illegible] ac a d he a e a be e e (ee|O [illegible] a Li i g Be efi _, |O [illegible] a Dea h Be efi _ a d|Be efi i he Ca e[illegible] f Dea h S a da d Dea h Be efi _). If he dea h be efi a icab e [illegible] he[illegible] ac cha ge d e [illegible] [illegible] a[illegible] i a[illegible] , he [illegible] ai a d e e e i fee a cha ge a e (ee|Cha ge M[illegible] a i a d E e e Ri Fee_).

If [illegible] be eficia i [illegible] [illegible] e,[illegible] [illegible] [illegible] e[illegible]e [illegible] e ec [illegible] a[illegible] i a[illegible] , e i a he be eficia i a i g e e [illegible] gi e [illegible] he i e i c[illegible] . Ge e a , e f di ib e he dea h be efi i hi fi e ea [illegible] f [illegible] dea h. H[illegible] e e , he be eficia a ecei e a[illegible] de a a i a[illegible] a a ai ab e de hi [illegible] ac if:

- he be eficia e ec i i i g, a d a[illegible] begi , [illegible] a e ha [illegible] e ea af e [illegible] dea h,[illegible] [illegible] he da e a e i ed b he IRS; a d
- he a[illegible] e [illegible] d [illegible] e [illegible] e e d be[illegible] d he be eficia ' ife[illegible] ife e ec a c .

Qualified annuities

The i [illegible] a[illegible] be[illegible] ha bee e i ed [illegible] ef ec [illegible] [illegible] ed eg a[illegible] i ed b he I e a Re e e Se ice ha de c ibe he e i e e [illegible] e i ed i i di ib [illegible] he a e [illegible] [illegible] e i i he i a e he d i a IRA, 403(b)[illegible] a ified e i e e a . Thi [illegible] [illegible] a i [illegible] fi a a d a cha ge. O[illegible] ac [illegible] e a e ad i ed [illegible] [illegible] i h

Code. Eligible designated beneficiaries are required to withdraw assets from the inherited account if the died before Required Beginning Date the beneficiary generally has the option to withdraw assets from the inherited account if the died after Required Beginning Date. Eligible designated beneficiaries include:

- the surviving spouse;
- a minor child of the owner, but only until reaching the age of majority (generally age 21 in most states) but the IRS has ruled that the 10 year period for withdrawing the assets does not begin until the child reaches the age of majority;
- disabled individuals under section 72(t)(2)(A)(ii);
- chronically ill individuals under section 7702B(c)(2); and
- any other person who is not more than 10 years younger than the owner.

However, non-designated beneficiaries, such as estates, charities and non-qualified trusts, must withdraw the entire interest in the inherited IRA if the died before Required Beginning Date.

We interpret the beneficiary language to require that the beneficiary receive assets from the account by the end of the tenth year following the year of death; and

- the beneficiary could withdraw assets in any manner during the five year period following death; and
- the assets must be withdrawn by December 31 of the tenth year following the year of death unless the beneficiary is an eligible designated beneficiary.

- **Spouse and Non-spouse beneficiary:** If a beneficiary elects to assume ownership of a deceased owner's inherited IRA, the deceased owner's surviving beneficiary will be treated as the owner of the IRA. No additional charges will be assessed. The deceased owner's account value will be equal to the deceased owner's beneficiary's Standard Death Benefit.
- **Annuity payout plan:** If the owner elects annuity payments, the annuity payments must be distributed over the beneficiary's life or over a period certain not exceeding limitations established by the IRS Code and Regulations.

If You Die After the Annuity Start Date

If you die after the annuity start date, the remaining portion of the interest will be paid at least as rapidly as under the method of distribution in effect. Payments to beneficiaries are subject to withholding by the IRS Code and Regulations.

Death of the owner: If the owner dies after the annuity start date, any remaining guaranteed payments will be made to the beneficiary at least as rapidly as under the method of distribution in effect at the owner's death.

If the owner dies after the annuity start date, any remaining payments to the beneficiary according to the annuity option in effect.

Death of the annuitant or of a beneficiary receiving payments under an annuity payment plan: If the annuitant dies after the annuity start date, any remaining guaranteed payments to beneficiaries will be made at least as rapidly as under the method of distribution in effect at the annuitant's death.

If a beneficiary elects to receive a portion of the death benefit in the form of an annuity payment option, the remaining portion of the death benefit will be paid to the deceased beneficiary's beneficiary at least as rapidly as under the method of distribution in effect at the beneficiary's death. (See Annuity Payout Plan)

In some states, insurance companies are required to report to a state unit when contracts have become payable because of the death of the annuitant.

HOW WE HANDLE CONTRACTS UNDER UNCLAIMED PROPERTY LAWS

Some states have unclaimed property laws that require us to report and in some cases turn over to the state the assets of certain contracts if we are unable to locate the owner or other persons entitled to the assets. Generally, we first look to the owner's last known address as shown on our records. If we are unable to locate the owner, we look to the date of death of the beneficiary or annuitant, whichever is applicable. If we are unable to locate the beneficiary or annuitant, we look to the beneficiary designation. If we are unable to locate any beneficiary, we look to the owner's last known address. In some states, we are required to report and turn over the assets to the state if we are unable to locate the owner, beneficiary or annuitant after a specified period of time. This period of time is known as the escheat period. To avoid escheat, and to ensure that we can locate the beneficiary, we encourage you to update your beneficiary designations periodically. We may ask you to provide updated information about your beneficiaries, including their addresses, dates of birth, and relationship to you.

E chea e a a be e ied b a if a be eficia fai de a d e e a i e c e c ai he dea h be efi i a i e a e, c ea i g a e f aba c e . If be eficia e a d (i h he e c e a) c ai e chea ed a i ceed , he a e i b iga ed a a ch ceed i i h di g.

F a ified defe ed a i ie , - a dea h be efi a e ge e a e ied be di ib ed a d a ed i hi fi e ea f he da e f dea h f he e .

O a Be efi

The a e he d i ge e a acc he g a a ee de c ac , i c di g a dea h be efi a d a i i g be efi . F he e e ha e a e e ied a a a i addi a c ac a e de he e be efi , ch a i c e f ge e a acc a e . F h d be a a e ha ge e a acc i e ed he i a a cia ed i h a f ed-i c e ec i ie , i c di g i e e a e, , i idi a d c edi i . F h d a be a a e ha e i e he e f i a ce a d fi a cia d c a e, a d e a a b iga de he e d c f a e i ge e a acc . O ge e a acc i eg ega ed i a ed f he c ai f c edi . The fi a cia a e e c ai ed i he SAI i c de a f he di c f he i i he e i hi he i e e f he ge e a acc .

O a Dea h Be efi

I addi he S a da d Dea h Be efi , e a ffe he f i g a dea h be efi :

- ROPP Dea h Be efi ;
- MAV Dea h Be efi ;
- 5-Yea MAV Dea h Be efi ;
- Be efi P ec Dea h Be efi ;
- Be efi ; a d
- Be efi .

The a dea h be efi i ed ab e be e ec ed a he i e cha e c ac . O ce e ec a dea h be efi , ca cha ge i ; h e e, he dea h be efi ha a ie c ac a cha ge d e a e hi cha ge (ee | Cha gi g O e hi) c i a f he c ac b he e de he a c i a .

The dea h be efi de e i e he a i a d i e e e fee ha i a e ed agai he bac . We i ba e he be efi aid he dea h be efi c e age i effec c he da e f dea h.

If you are age 80 or older at contract issue, you may select the ROPP death benefit described below at the time you purchase your contract. The ROPP Death Benefit may not be purchased with the *SecureSource* series rider. Be sure to discuss with your financial advisor whether or not this death benefit is appropriate for your situation.

Re f P cha e Pa e (ROPP) Dea h Be efi

The ROPP Dea h Be efi i a be eficia ie e ha cha e a e , ad ed f e de . If die be e he a i i a a da e a d hi e hi c ac i i f ce, he dea h be efi i be he g ea e f:

1. he ac a e af e a ide cha ge ha e bee ded c ed,
2. he ROPP Va e.

F a e h c i e he ac a d i age 80 de , e e e he ROPP a e he ac a e he da e f he i a af e a ide cha ge ha e bee ded c ed a d af e a ic ea e he ac a e d e he dea h be efi ha d he i e ha e bee aid. If he e h c i e he ac i age 79 ge , he a ROPP Dea h Be efi i e i a e a d he S a da d Dea h Be efi i a .

Af e a c e ed ife cha ge he ha he e h c i e he ac , if a e i age 80 de e e e he ROPP a e he a a da e e ecei e e e f he e hi cha ge he ac a e af e a ide cha ge ha e bee ded c ed, if he ac a e i e .

If a e a e age 79 ge , he a ROPP Dea h Be efi i e i a e a d he S a da d Dea h Be efi i a .

If you are age 75 or younger at contract issue, you may select one of the following optional death benefits: MAV Death Benefit, 5-Year MAV Death Benefit, Benefit Protector Death Benefit or Enhanced Legacy Benefit. If you select the MAV Death Benefit or 5-Year MAV Death Benefit, you may also select the Benefit Protector Death Benefit. The MAV Death Benefit may not be purchased with the *SecureSource* series rider. If you are between ages 76-79 at contract issue, you may only select the MAV Death Benefit. The death benefits do not provide any additional benefit

before the first contract anniversary and may not be appropriate for certain older issue ages because the benefit values may be limited after age 80. Be sure to discuss with your financial advisor whether or not these death benefits are appropriate for your situation.

Ma i A i e a Va e (MAV) Dea h Be efi

The MAV Dea h Be efi ide ha if die hi e he ac i i ce a d be e he a i i a a da e, he dea h be efi i be he g ea e f he e a e :

1. he ac a e af e a ide cha ge ha e bee ded c ed;
2. he ROPP a e;
3. he MAV.

The MAV e a he ROPP a e he fi ac a i e a . E e ac a i e a he ea ie f 81 bi hda dea h, e a e he MAV he c e ac a e a d e e e he MAV he highe a . The MAV i i c ea ed b a addi a cha e a e a d ed ced b ad ed a ia e de a de c ibed ab e i he | Be efi i Ca e f Dea h S a da d Dea h Be efi ec .

F a e h i age 79 ge a d i e he ac , e e e he MAV he ac a e he da e f he i a af e a ide cha ge ha e bee ded c ed a d af e a i c ea e he ac a e d e e he dea h be efi ha d he i e ha e bee aid. If e i age 80 de he he ac i i ed, he MAV dea h be efi i e i a e a d he S a da d Dea h Be efi i a .

Af e a e ed ife cha ge he ha a e h i e he ac , if a e a e age 79 ge , e e e he MAV he a a da e e ece i e e e f he e a e :

(a) he ac a e af e a ide cha ge ha e bee ded c ed,

(b) he MAV ha da e, b he e e .

If a e e i age 80 de a he i e f he e ed ife cha ge, he MAV dea h be efi i e i a e a d he S a da d Dea h Be efi i a .

5-Yea Ma i A i e a Va e (5-Yea MAV) Dea h Be efi

The 5- ea MAV Dea h Be efi ide ha if die hi e he ac i i ce a d be e he a i i a a da e, he dea h be efi i be he g ea e f he e a e :

1. he ac a e af e a ide cha ge ha e bee ded c ed;
2. he ROPP a e;
3. he 5- ea MAV.

The 5- ea MAV e a he ROPP a e he fif h ac a i e a . E e fif h ac a i e a he ea ie f 81 bi hda dea h, e a e he 5- ea MAV he c e ac a e a d e e e he 5-Yea MAV he highe a . The 5- ea MAV i i c ea ed b a addi a cha e a e a d ed ced b ad ed a ia e de a de c ibed ab e i he | Be efi i Ca e f Dea h S a da d Dea h Be efi ec .

F a e h i age 75 ge a d i e he ac , e e e he 5-Yea MAV he ac a e he da e f he i a af e a ide cha ge ha e bee ded c ed a d af e a i c ea e he ac a e d e he dea h be efi ha d he i e ha e bee aid. If e i age 76 de he he ac a i ed, he 5- ea MAV dea h be efi i e i a e a d he S a da d Dea h Be efi i a .

Af e a e ed ife cha ge he ha a e h i e he ac , if a e a e age 75 ge , e e e he 5-Yea MAV he a a da e e ece i e e a e : he a e f he e a e

(a) he ac a e af e a ide cha ge ha e bee ded c ed,

(b) he 5-Yea MAV ha da e, b he e e .

If a e i age 76 de a he i e f he e ed ife cha ge, he 5- ea MAV dea h be efi i e i a e a d he S a da d Dea h Be efi i a .

Be efi P ec Dea h Be efi

The Be efi P ec i i e ded ide a addi a be efi be eficia if he e a e ea i g i he a i . Thi i he ff e e e e af e dea h ch a f e a e e e fede a a d a e a e . Thi i a a be efi ha a e ec a addi a a a cha ge (ee | Cha ge). I i a ai ab e if ha e e ec ed he MAV Dea h Be efi , 5- ea MAV Dea h Be efi S a da d Dea h Be efi . The Be efi P ec ide ed ced be efi if a e age 70 de a he ide effec i e da e. The Be efi P ec c e ide a addi a be efi be e he fi ide a i e a .

If a e age 75 ge a ac i e, a ch e add he Be efi P ec

Q a ified a iie ha e i i di ib e ha g e he i ig a d a f di ib f he a i ac (ee | Ta e Q a ified A iie Re ied Mi i Di ib). Si ce he be efi aid b he ide i de e ied b he a f ea i g a dea h, he a f he be efi aid a be ed ced a a e f a i g a e de i c di g RMD . Be e di c ih i e e fe a a d a ad i he he Be efi P ec i a ia e i a .

The Be efi P ec ide ha if die af e he fi ide a i e a , b be e he a i i a a da e, a d hi e hi ac i i ce, e i a he be eficia :

- he a icab e dea h be efi , :
- 40% f ea i g a dea h if e e de age 70 he ide effec i e da e;
- 15% f ea i g a dea h if e e age 70 de he ide effec i e da e.

If he e ha bee a e ed ife cha ge, e ai i g cha e a e i e a he ac a e he da e f he ece e ed ife cha ge. The eafe , e ai i g cha e a e i i c ea ed b he a f each addi a cha e a e a d ad ed each a ia e de .

Earnings at death: Ea i g a dea h i e a he dea h be efi ha i he i e a ab e (ih hi ide), e e ai i g cha e a e . We e a i ea i g a dea h f 250% f cha e a e e ihd a ha a e e e ea d. Ea i g a dea h ca be e ha e .

Terminating the Benefit Protector

- a e i a e he ide i hi 30 da af e he fi ide a i e a .
- a e i a e he ide i hi 30 da af e a ide a i e a begi i g ih he e e h ide a i e a .
- The ide i e i a e he a e a f e de f he ac he a i i a a da e.
- e a e i a e he ide i hi 30 da i g he effec i e da e f he a ac i a if e i age 75 ge .
- a e i a e he ide i hi 30 da i g he effec i e da e f a e hi cha ge if a e age 75 ge .
- The ide i e i a e a ac i a e hi cha ge if he e a e i age 76 de a he i e f he cha ge.
- The ide i e i a e af e he dea h be efi i a ab e, e he e ec i e he ac de a ac i a i .
- The ide i e i a e he be eficia ee ec a a e a i e a e a hich i a i he ied IRA.

If your spouse is the sole beneficiary a d die be e he a i i a a da e, e a ee he ac a e. e i be b ec a he i i a a d e ic f he ide a if he e e cha i g a e ac a d he age f he e a he i e f he cha ge i be ed de e i e he ea i g a dea h e ce age g i g a d. If e ec e a if he ide he ba i f age e i e i a e he ide a d he S a da d Dea h Be efi i a . If he ec a if he ide he ba i f age e i e he ac a e e a he dea h be efi ha d he i e ha e bee aid a d e i b i e hi e ac a e he da e f dea h | e ai i g cha e a e ed i ca c a i g ea i g a dea h.

Af e a e ed ife cha ge he ha a e ha i e he ac , a e i be b ec a f he i i a a d e ic f he ide a if he e e cha i g a e ac ; a d he age f a e a he i e f he cha ge i be ed de e i e he ea i g a dea h e ce age g i g a d. If a ec e a if he ide he ba i f age, e i e i a e he ide a d he S a da d Dea h Be efi i a . If he ec a if he ide he ba i f age, e i b i e he ac a e he da e f he e hi cha ge e ai i g cha e a e ed i ca c a i g ea i g a dea h.

F a e a e, ea e ee A e di D.

Be efi

The Be efi i a a dea h be efi ha ca add ac a addi a cha ge. The Be efi a be cha ed ih a i i g be efi ide ih MAV, 5- ea MAV, Be efi P ec Dea h Be efi be efi ide . A , a i be a ai ab e if cha e hi a be efi . Thi be efi i i e ded ide addi a g a a ee ha a i c ea e he dea h be efi ided i he ac .

If a e age 75 ge a ac i e, a ch e add hi ide ac . The ide i e i a e a ig e a cha ge i e hi f he ac e he e a ig ee e e ee he ifica ecified i he A ig e a d Cha ge f O e hi ec be (c e a c ac i ed i Ca i ia).

The Be efi ide ha if die hi e he ac i i ce a d be e he a i i a a da e, he dea h be efi i be he g ea e f he e a e :

1. ac a e af e a ide cha ge ha e bee ded c ed;
2. he ROPP a e;
3. he Acc a Dea h Be efi (ADB) a e;
4. he MAV.

The Acc a Dea h Be efi (ADB) i a e f he dea h be efi ha i ba ed cha e a e i c ea ed b 5% each a i e a h gh age 80 (ad ed a ia e de).

F ac i ed i Ca if ia, he i g a ie :

– The be efi ided de hi ide a e a ab e a he a i a ' dea h a d e | | efe a i a .
– If he e i a a a e , he e a d he a i a be he a e a i e.

The e e a d i f he Be efi a e:

Covered Life Change: i ei he he i a f he ac b a e de he e' ac i e ac i , i a a e e ce Ca if ia, a e hi cha ge he e a e af e he e hi cha ge a a e he cha ge.

Adjustments for Partial Surrenders: Ad e a ia e de a e ca c a ed he ROPP a e, ADB a e a d MAV e a a e each a ia e de i g he i g a:

$$\frac{a \times b}{c}$$

he e:

a = he a he ac a e i ed ced b he a ia e de
b = he a icab e ROPP a e, ADB a e MAV he da e f (b) he a ia e de
c = he ac a e he da e f (b) he a ia e de .

ROPP Value, ADB Value and MAV: a e he a cha e a e he ac i e da e. Addi a cha e a e i be added he ROPP a e, ADB a e a d MAV. Ad e a ia e de (a ca c a ed ab e) i be b ac ed f he ROPP a e, ADB a e a d MAV. The ROPP a e, ADB a e a d MAV ca be i hd a i a .

O each ac a i e a da e f dea h he ADB a e a d MAV i be ad ed a :

1. O he fi ac a i e a , e i c ea e he ADB a e b 5%, i ied b he ADB a e a f 60 da af e he ac da e.
2. O each ac a i e a af e he fi a d eachi g age 81, e i c ea e he ADB a e b 5%, i ied b he ac a i e a ' ADB a e.
3. O each ac a i e a eachi g age 86, he MAV i be i c ea ed he ac a e (af e ide cha ge a e ded c ed) if g ea e .

F a e h i age 75 ge a d i e he ac , he Be efi i i e a d he ROPP a e, ADB a e a d MAV a e e e he ac a e he da e f i a af e a ide cha ge ha e bee ded c ed a d af e a i c ea e he ac a e d e he dea h be efi ha d he i e ha e bee aid. If e i age 76 de he he ac i i ed, he i e i a e a d he S a da d Dea h Be efi i a .

i e e ▪ ▪ cha ge if e)A i ed ▪ ▪ i h he i e i c ▪ ▪ f a f d (ee | Ma i g he M ▪ ▪ f Y ▪ O ▪ ac , T a fe i g A ▪ g Ac ▪ , Ma e Ti i g). We e e e he igh ▪ add, e ▪ e ▪ b i e a ▪ ed i e e ▪ ▪ a a i e a d i ▪ ▪ e di c e ▪ . A b i ▪ ▪ f f d a be b/ec ▪ he SEC ▪ a e i a ce de a e a ▪ a . (See | S b i ▪ ▪ f I e e).

– **Limitation on Purchase payments:** We e e e he igh ▪ i i he c a i e a ▪ ▪ f cha e a e , b/ec ▪ a e e ic ▪ . Thi a i i ▪ abi i ▪ i c ea e he ▪ ac a e a d dea h be efi . F ▪ c e cha e a e e ic ▪ , ea e ee | B i g Y ▪ O ▪ ac P cha e Pa e .

Assignment and Change of Ownership

▪ i ▪ e hi a d ▪ i a i a a e ▪ a ▪ ed hi e hi ide i i f ▪ ce. I a a e , e ce Ca i f ▪ ia, hi ide i ▪ i e a d he be efi a ▪ a be e e if he e i a a ig e ▪ a cha ge ▪ f ▪ e hi a d he ▪ e ▪ a ig ee i age 75 ▪ ▪ ge . A a ig e ▪ cha ge ▪ f ▪ e hi a a ▪ be ade ▪ a ▪ - a a ▪ e (e.g. a i di id a ▪ e hi cha ged ▪ a i e ▪ cab e) ▪ ▪ a e ▪ cab e , i h ei he h ▪ di g f ▪ he ▪ e be efi ▪ f he ▪ ▪ e . A ig e a d ▪ e hi cha ge ▪ he ha he e i e i a e he ide .

F ▪ ▪ ac i ed i Ca i f ▪ ia, he be efi ▪ ided de hi ide a e ▪ a ab e a he a i a ' dea h. Y ▪ a ▪ cha ge he a i a hi e hi ide i i f ▪ ce, e ▪ a e he a i a a d ▪ ▪ e be ▪ e he ▪ e a d a i a de he ▪ a ▪ i a ▪ ▪ i ▪ .

Termination of the Rider

The ide ca ▪ be e i a ed de he f ▪ ▪ i g ci c a ce :

1. Af e he dea h be efi i a ab e, e he ▪ e ▪ i e he ▪ ac a de c ibed i he ▪ e' ▪ ▪ ▪ ▪ i e ▪ ac ▪ i ▪ , he ide i e i a e.
2. F ▪ ▪ ac i ed i Ca i f ▪ ia, af e he dea h be efi i a ab e, if ▪ a e ▪ he a i a , he ide i e i a e.
3. Ce ai a ig e a d ▪ e hi cha ge a de c ibed i he A ig e a d Cha ge ▪ f O e hi ▪ i ▪ i e i a e he ide (▪ e ▪ a ▪ ▪ ac i ed i Ca i f ▪ ia).
4. O he a i i a ▪ a da e he ide i e i a e.
5. I e a ▪ ▪ ce ai i c ea e ▪ he a a ide fee a de c ibed i he Be efi Cha ge ▪ i ▪ , ▪ i e e)A e i e i a e he ide .
6. Red c ▪ ▪ f he ▪ ac a e ▪ e ▪ i e i a e he ide .
7. Te i a ▪ ▪ f he ▪ ac f ▪ a ea ▪ i e i a e he ide .

U ▪ e i a ▪ ▪ f hi ide , a addi ▪ a dea h be efi ▪ ided b he ide i ▪ be a ab e ▪ ▪ dea h. U ▪ e i a ▪ , hi ide a ▪ be ei a ed.

F ▪ a e a e, ea e ee A e di D.

Be efi

The be efi i a ▪ ▪ a dea h be efi ha ▪ ca e ec ▪ a i e ▪ f a ica ▪ f ▪ a addi ▪ a cha ge. The ide i i e ded ▪ ▪ ide addi ▪ a dea h be efi g a a ee ha a i c ea e he dea h be efi ▪ ided de he ▪ ac . Thi ide i a ai ab e ▪ he cha ed i ▪ bi a ▪ i h he ▪ e ▪ f he ide (G a a eed Life i e Wi hd a a Be efi (GLWB) ide). Te ed i hi ide ha e he a e ea i g a i he GLWB ide ▪ hich he a e a ached. If ▪ e ec , ▪ a ▪ e ec a ▪ he dea h be efi ide a ai ab e de he ▪ ac .

The ▪ ide ha if ▪ die (f ▪ ▪ ac i ed i Ca i f ▪ ia, if he a i a die) be f ▪ e he a i i a ▪ a da e, a d hi e hi ▪ ac i i f ▪ ce, e i a he be eficia he g ea e ▪ f he be efi a ▪ ▪ ided b hi ide ▪ he dea h be efi de he e ▪ f he ▪ ac .

F ▪ ▪ ac i ed i Ca i f ▪ ia, he f ▪ ▪ i g a ie :

– The be efi ▪ ided de hi ide a e ▪ a ab e a he a i a ' dea h.

– If he e i a e hi cha ge e i g i a a e ha i he a e a he a i a , he Sec e ce Legac be efi a i be a ab e if he a i a die . The dea h be efi de he e f he ba e ac i be a ab e

be efi a i b ec he a i a f $20 i .

Determination of the *SecureSource Legacy* benefit amount: The be efi a i de e i ed a he f i g i e :

If he C e A a Pa e i de e i ed b i c ec i a ega di g he O e ed Pe ' (he i Life ide, O e ed S e') bi h da e, he be efi a i be ad ed ba ed he ec ed C e A a Pa e .

Spousal Option to Continue the Contract upon Owner's Death (Spousal Continuation):

Single Life: If a e ec i e he ac a d i e he ac a he e e de he a i a i f he ac, he ide e i a e .

Joint Life: If a i i g e i a O e ed S e a defi ed de he a ached GLWB ide a d ch e i e he ac de he a i a i , he ig i a :

- Thi ide i e a a f he ac .
- A he i e f a i a , he be efi a a be i c ea ed. O he a a da e a i a i effec i e, he be efi a i be i c ea ed he ac a e (af e a ide fee ha e bee ded c ed a d af e a i c ea e he ac a e d e he dea h be efi ha d he i e ha e bee aid) if he ac a e i g ea e. The dea h be efi ha d he i e ha e bee aid i i c de he be efi a .
- The be efi a i a ai ab e a e a he dea h f he i i g O e ed S e.

Annuity Provisions (applicable to contracts with applications signed on or after 5/4/2020):

If ch e ece i e he C e A a Pa e he a i i a a da e, he be efi a i ed ced b he a f each a e aid a defi ed de he a ached GLWB ide, b i i be e ha e . N e cha ge i be ec ed he ide . A he dea h f he O e ed Pe (he i Life ide, h O e ed S e) e i a he be eficia he be efi a ided b hi ide i a a e .

Annuity Provisions (applicable to contracts with applications signed prior to 5/4/2020):

F ac i h a ica ig ed be e 5/4/2020, he a i i a a da e, hi ide i e i a e.

h d ide he he he ide i a ia e be eca e:

- **Investment Allocation Restrictions:** Thi ide e ie 100% a ca f cha e a e a d ac a e a ed i e e . (See | I e e A ca Re ic f Ce ai Be efi Ride a d | A e di B: F d A ai ab e U de he O a Be efi Offe ed U de he O ac , I e e A ca Re ic f he be efi ide a d I e e A ca e ic f he ide). Thi ea ha i be ab e a ca e ac a e a f he bac ha a e a ai ab e de he ac ac e h e ec he ide . We e e he igh i i e ec i ei e e cha ge if e ied ih he i e i c f a f d (ee | Ma i g he M f O ac , Ta fe i g A g Ac , Ma e Ti i g). We e e he igh add, e e b i e a ed i e e a a i e a di e di ce . A b i f f d a be bec he SEC a ei a ce de a e a a. (See | S b i f I e e).
- **Limitation on Transfers:** Beca e hi ide e ie 100% a ca a ed i e e , a fe i iege g a ed de he ac a e e ded he ha : (1) a fe a g he a ai ab e i e e a de c ibed i he i e e a d i i i , ided ch a fe a e de e ied di ad a age he ac e (See | Ma i g he M f O ac , Ta fe i g A g Ac , Ma e Ti i g) (2) a fe a he i e ag eed b .

Termination of the Rider
(for contract applications signed on or after 5/4/2020)

The ide ca be e i a ed ei he b e a :

1. **Single Life:** Af e he dea h be efi i a ab e, he ide i e i a e.
2. **Joint Life:** Af e he dea h be efi i a ab e, e he O e ed S e i e he ac a de c ibed i he e' i e ac i , he ide i e i a e.
3. O he a i i a a da e, if ch e a a a ai ab e de he ac , he ide i e i a e.
4. I ea ce ai i c ea e he a ide fee a de c ibed i he Be efi Ride Cha ge i , i e e e i e i a e he ide .
5. Red c f he be efi a e i e i a e he ide .
6. Te i a f he e ie ide a ea i a e i a e he be efi ide .
7. Te i a f he ac a ea i e i a e he ide .

Termination of the Rider
(for contract applications signed prior to 5/4/2020)

The ide ca be e i a ed ei he b e ce a :

1. **Single Life:** Af e he dea h be efi i a ab e, he ide i e i a e.
2. **Joint Life:** Af e he dea h be efi i a ab e, e he O e ed S e i e he ac a de c ibed i he e' ac i , he ide i e i a e.
3. O he a i i a a da e he ide i e i a e.
4. I e a ce ai i c ea e he a a ide fee a de c ibed i he Be efi Ride Cha ge i , i e e e i e i a e he ide .

Excess Withdrawal: a i hd a a a e be e he C e A a Pa e i e ab i hed, a i hd a a ha i g ea e ha he Re ai i g A a Pa e . A e ce i hd a a e e i be ide ed i g d de i e ecei e a ig ed Be efi I ac Ac edge e h i g he ec ed effec f he e de he ide be efi a e ba ac edge e ha de a d a d acce he i ac ha ha e bee e ai ed .

Excess Withdrawal Processing: ed ce be efi de he ide if a E ce Wi hd a a i ce ed.

Income Bonus:

Returns-linked Credit: i a a ha ca be added he Be efi Ba e Ride A i e aie d i g a C edi Pe d, b ec i i ia . E ce Wi hd a a ed ce e i i a e he be efi f a Re -i ed C edi . Re -i ed C edi i c ea e he C e A a Pa e b a e i highe ide cha ge ha a e ceed he be efi f he Re -i ed C edi .

Returns-linked Credit Base: ed de e i e he Ma i C edi a d he Ma i Ca e. The Re -i ed C edi Ba e ca be i hd a a ii ed a d i a ab e a dea h be efi .

(Available for contract applications signed on or after 5/3/2021)

The ide i a b a be efi ha ca e ec a i e f a ica b a addi a cha ge. I a be cha ed i h a he b a i i g be efi a d ce ai dea h be efi ide (ROPP ide , MAV ide Be efi). Thi be efi i i e ded ide a ecified i hd a a a a ife, e e if c ac a e i e , b ec he e a d i de c ibed i hi ec . Addi a , hi be efi ffe a Re -i ed C edi fea e a d a e - fea e c i ac a i e a gai i c ea e he Be efi Ba e a d he ife i e a e .

If he ac a e i ed ced e d e a e f a ce, fee cha ge , a i hd a a ha e e ceed he a a aiab e de he ide , he i ece i e ife i e a e ade b a de c ibed i he | O he i - R e f S e de . H e e , he ac a d ide i e i a e if he ac a e g e e d e a e ce i hd a a . If die be e he ac a e i de e ed, i ece i e a e a e f he ide .

The ide a be ***appropriate*** if:

– i e d a e e dic i hd a a f a i ac ; a d
– i h e e ha a e e f a ce i ad e e affec abi i i hd a i e e e ife i e.

The ide a be ***not appropriate*** if:

– a ici a e he eed i hd a a be e he ife i e be efi i e abi hed i hd a a ha e ceed he a a aiab e de he ide (i.e. e ce i hd a a);
– a i e i f d he ha hea ed i e e . Ce ai a ed i e e a be a aiab e i hi a a ca a , b ec e A i e e a d i ia . F a i f c e a ed i e e a da a ca a , ee | I e e A ca Re ic f Ce ai Be efi Ride .

The ide g a a ee ha , ega d e f i e e e f a ce, a a e i hd a a he C e A a Pa e each ac ea af e he C e A a Pa e i e abi hed. Y age a he i e f he fi i hd a a i de e i e he Age Ba d f a g a be efi a e a ab e e ce a de c ibed i he Life i e Pa e Pe ce age i . The C e A a Pa e ca a ba ed he ea hi f ac a e he Wi hd a a Ad e Ba e. O he da f fi i hd a a each ac ea , e de e i e if he I e e B i a aiab e f ha ac ea . (ee | Life i e Pa e Pe ce age be).

A g a a i hd a a d i g he c e ac ea e ceed he C e A a Pa e , i be a e ed a e de cha ge. If i hd a a a ge a , he e ce a i be a e ed a a icab e e de cha ge a d be efi i be ed ced i ac da ce i h E ce Wi hd a a P ce i g. A a i e, a i hd a a a i e de a e, b ec E ce Wi hd a a P ce i g de he ide (ee | De e i a f Ad e f Be efi Va e).

A a e a i e ce f ac a e i b ec fi a cia e g h a d cai - a i g abi i .

S b ec ac di a d i i a , he C e A a Pa e ca be i c ea ed if a Re -i ed C edi i a aiab e ac a e ha i c ea ed ab e he Be efi Ba e a ide a i e a .

Y be efi de he ide ca be ed ced if :

– i hd a e ha hea ed i hd a a a i a ac ea ,
– a e i hd a a be e he C e A a Pa e i e abi hed.

Each ea , C e A a Pa e a a i c de a l e B . If he ac a e i 20% e be he Wi hd a a Ad e Ba e, he l e B Pe ce age i be a aiab e. (ee Wi hd a a Ad e Ba e de c ibed be).

For important considerations on whether a *SecureSource Tempo* rider is appropriate for you, see "Important *SecureSource* Series Rider Considerations" section below.

AVAILABILITY

The e a e ide a ai ab e de c ac :

– - Si g e Life
– - i Life

The i a i hi ec a ie h ide , e he i e ed.

F he e f hi ide, he e | ihd a a ha he a e ea i g a he e | e de i he ac a he ide

The Si g e Life ide c e e e . The i Life Ride c e e e i h a e a ed a ac i e. a ee c he Si g e Life ide he i Life ide, h, a d a ich ide a e.

e ec he ide he cha e ac . The ide effec i e da e i be he ac i e da e. i e hi a d i a i a a e a ed Si g e Life ide.

The ide i a a be efi ha a e ec, a addi a a cha ge if:

– ***Single Life:*** a e 85 ge he da e he ac i i ed;
– ***Joint Life:*** a d e a e 85 ge he da e he ac i i ed.

I e age f 81 h gh 85 e i e a a.

The ide a e a ai ab e de a i he i ed/A ai fied a i .

The ide g a a ee ha , ega d e f he i e e e a ce f c ac , i be ab e ihd a a ce ai a each ea f he ac be e he a i i a a da e i:

– ***Single Life:*** dea h (ee | A Dea h headi g be).
– ***Joint Life:*** he dea h f he a i i g O e ed S e e (ee | : O e ed S e a d | A Dea h headi g be).

For key terms associated with a *SecureSource Tempo* rider, see "*SecureSource* Series Rider Terms" section above.

RATE SHEET PROSPECTUS SUPPLEMENT

The c e ide cha ge a d he c e a e he Mi i Life i e Pa e Pe ce age , I c e B Pe ce age, C edi Pe d, Ma i C edi e ce age, Ma i Ca e e ce age a d C edi M i ie a icab e c ac a e di c ed i he Ra e Shee P ec S e e a ached hi ec . The e e ca cha ge a ided i hi ec (ee | Life i e Pa e Pe ce age , | I c e B e ce age , | Re - i ed C edi , | C edi Ca e , be). We a cha ge he e e e cha e , 7 ca e da da ice. A ea 7 ca e da da be e e cha ge he e c ai ed i a Ra e Shee P ec S e e e effec i e e d, e i fie a e Ra e Shee P ec S e e . A hi ica Ra e Shee P ec S e e a e ef ec ed i A e di G. A Ra e Shee P ec S e e e , i c di g he Ra e Shee P ec S e e a icab e , ha e bee fi ed i h he Sec i ie a d E cha ge O i (he | SEC) a d a e a ai ab e he Edga e a . ec.g (Fi e N . 333 229360).

CURRENT ANNUAL PAYMENT DESCRIPTION

Single Life only: **Covered Person:** he e h e ife i ed de e i e he he C e A a Pa e i e ab i hed, a d he d a f he C e A a Pa e (ee | C e A a Pa e headi g be). The O e ed Pe i he ac e. If a e e he ide effec i e da e i a a a e (e.g., a i e cab e c a be cha ged.

Joint Life only: **Covered Spouses:** he ac e a d hei e e a ed he a ica f a g a he a iage e ai i effec . If a ac e i a a a e a e cab e , he O e ed S e a e he a i a a d he e f he a i a a ed he a ica . Af e dea h di f a iage ha ea e e f he O e ed S e a he e (- a a e , he a i a), ha e ai i g O e ed S e i be ed he efe i g he ge O e ed S e. The O e ed S e i e a e ed de e i e he he C e A a Pa e i e ab i hed, a d he d a f he C e A a Pa e (ee | C e A a Pa e headi g be). The O e ed S e a e e ab i hed he ide effec i e da e a d ca be cha ged. F e de ai , ee | A ig e a d Cha ge f O e hi , i Life ec be .

Current Annual Payment: he be efi a ai ab e i hd a a each c ac ea af e he O e ed Pe (***Joint life:*** ge O e ed S e) ha eached he ge age i he fi Age Ba d. Whe he C e A a Pa e i e ab i hed a d a a i e he eafe, he C e A a Pa e i e a a he Be efi Ba e i ied b he Life i e Pa e Pe ce age. A i e he Life i e Pa e Pe ce age he Be efi Ba e cha ge a de c ibed

be , he C e A a Pa e i be eca c a ed. Whe he fi i hd a a i a e i each c ac ea , e i de e i e if he l c e B Pe ce age i be i c ded i he Life i e Pa e Pe ce age f he e ai de f ha c ac ea .

The C e A a Pa e ca a each c ac ea a d i c de he i i a a ife i e a e a d a a i c de a l c e B . The i i a a ife i e a e i he g a a eed ife i e be efi a a ai ab e f i hd a a each c ac ea . I i ca c a ed b i i g he Be efi Ba e b he Mi i Life i e Pa e Pe ce age. The l c e B i a e ia i c ea e he C e A a Pa e a d i ca c a ed b i i g he Be efi Ba e b he l c e B Pe ce age. If he l c e B Pe ce age i i c ded i he Life i e Pa e Pe ce age, he he i c e b i i c ded i he C e A a Pa e .

If i hd a e ha he C e A a Pa e i a c ac ea , he ed b c e ca e f e c ac ea .

Single Life: The C e A a Pa e i e ab i hed he a e f he ide effec i e da e if he O e ed Pe ha eached he ge age i he fi Age Ba d, he da e he O e ed Pe ' a ai ed age e A a he ge age i he fi Age Ba d.

Joint Life: The C e A a Pa e i e ab i hed he ea ie f he f i g da e :

– The ide effec i e da e if he ge O e ed S e ha a ead eached he ge age i he fi Age Ba d.
– The da e he ge O e ed S e' a ai ed age e A a he ge age i he fi Age Ba d.
– U he fi dea h f a O e ed S e, he ei he : (a) he da e e ecei e a i e ice he he dea h be efi i a ab e a d he i i g O e ed S e ha a ead eached he ge age i he fi Age Ba d, (b) he 300(a)(S
– U he fi a d dF( )-600(The)-300i he hea ei Ba TJ-4.6198-1.4T e ed00(i)-300(a (he)-300(da e)-300( )03.9A

The be efi de e i i g e ce age i ca c a ed◆ each a a◆ da e a ◆◆ , b i i ◆ be e ha e◆:

1 – (a/b)

a = O◆ ac a e a he e d◆f he ◆ a a◆ e◆d

b = Wi hd a a Ad e Ba e a he e d◆f he ◆ a a◆ e◆d

Af e he C e A a Pa e i e abi hed, he fi i hd a a a e i each◆ ac ea i e he Life i e Pa e Pe ce age◆ a fi ed e ce age f◆ he e ai de◆f he◆ ac ea e ce a ◆ ed be◆ . F◆ ◆ i g each ide a i e a , he a ai abi i ◆f he l◆ e B◆ Pe ce age, a d he ef◆ e he Life i e Pa e Pe ce age, ca cha ge◆ each a a◆ da e i a i hd a a i a e i ha◆ ac ea . F◆ ◆ e i f◆ a◆ ◆ h◆ hi ide ◆ e a e , ea e ee | A e di E: E a e O ◆ a Li i g Be efi Ride .

H◆ e e, a he ea ie ◆f (1)◆ (2) be◆ , he Life i e Pa e Pe ce age i be e a d e ai fi ed a ◆ g a he be efi i a ab e:

(1) he ◆ ◆ ac a e◆ a ide a i e a i e ha ◆ i e he Be efi Ba e i ied b he Mi i Life i e Pa e Pe ce age f◆ ◆ c e Age Ba d,◆

(2) he he ◆ ac a e ed ce ◆ e◆.

F◆ ce ai e◆d ◆f i e a◆ di c e◆ a d◆ a ◆ -di c i i a◆ ba i , ◆ Life i e Pa e Pe ce age a be e b ◆ i c de he l◆ e B◆ Pe ce age if ◆ e fa◆ ab e ◆ ◆ .

Determination of Adjustments of Benefit Values: a e a e de e i ed a he f◆ ◆ i g i e a d a e b ec ◆ a a i a ◆ ◆f $20 i ◆ each:

1. **At rider effective date**

The Be efi Ba e, Re -i ed C edi Ba e a d Wi hd a a Ad e Ba e a e e e a ◆ he i i ia cha e a e .

The C edi Ca ◆ e i e◆.

The Ma i C edi e a he Re -i ed C edi Ba e i ied b he Ma i C edi Pe ce age.

The Ma i Ca ◆ e e a he Re -i ed C edi Ba e i ied b he Ma i Ca ◆ e Pe ce age.

2. **When an additional purchase payment is made**

The Be efi Ba e a d Wi hd a a Ad e Ba e i be i c ea ed b he a ◆ ◆f each addi ◆ a cha e a e .

The C edi Ca ◆ e c◆e ◆ cha ge.

If he cha e a e i ece i ed i hi 180 da af e he ◆ ac da e:

– he Re -i ed C edi Ba e i be i c ea ed b he a ◆ ◆f he addi ◆ a cha e a e ; a d

– he Ma i C edi i eca c a ed◆ he Re -i ed C edi Ba e i ied b he Ma i C edi Pe ce age; a d

– he Ma i Ca ◆ e i eca c a ed◆ he Re -i ed C edi Ba e i ied b he Ma i Ca ◆ e Pe ce age.

P cha e a e af e 180 da c◆ ◆ i c ea e he Ma i C edi◆ Ma i Ca ◆ e i he◆ ac ea af e he cha e a e a ece i ed.

See | B i g ◆ O◆ ac P cha e Pa e f◆ cha e a e i ia◆ .

3. **When a withdrawal is taken**

A Re -i ed C edi i ◆ be added◆ he Be efi Ba e◆ he f◆ ◆ i g ide a i e a .

The Wi hd a a Ad e Ba e, Be efi Ba e a d C edi Ca ◆ e ca be ad ed, b he i ◆ be e ha e◆.

(A) The Wi hd a a Ad e Ba e i be ed ced b he a e ◆◆ ◆ ha he◆ ac a e i ed ced. The ◆◆ ◆ a a ◆ ded c ed i he | ad e f◆ i hd a a , ca c a ed a f◆ ◆ :

$$\frac{\mathbf{a} \times \mathbf{b}}{\mathbf{c}}$$ he e:

a = he a ◆ ◆f he i hd a a

b = he Wi hd a a Ad e Ba e◆ he da e◆f (b ◆ ◆) he i hd a a

c = he◆ ac a e◆ he da e◆f (b ◆ ◆) he i hd a a .

(B) If he C e A a Pa e i ◆ e abi hed, E ce Wi hd a a P◆ce i g i ◆cc a f◆ ◆ .

The Be efi Ba e a d C edi Ca ◆ e i be ed ced b he a e ◆◆ ◆ ha he◆ ac a e i ed ced i g he | ad e f◆ i hd a a , ca c a ◆ de c ibed ab◆ e b b i i g he Be efi Ba e◆ C edi Ca ◆ e (a a icab e) f◆ he Wi hd a a Ad e Ba e.

(C) If the C e A a Pa e i e abi hed a d he ihd a a i e ha e⁄A a he Re ai i g A a Pa e , he Be efi Ba e a d C edi Ca e c cha ge.

(D) If the C e A a Pa e i e abi hed a d he ihd a a i g ea e ha he Re ai i g A a Pa e , E ce Wi hd a a P ce i g i cc , a d he Be efi Ba e a d C edi Ca e i be ed ced b a a ac a ed be :

$$\frac{d \times e}{f}$$ he e:

d = he a f he ihd a a i he Re ai i g A a Pa e

e = he Be efi Ba e C edi Ca e (a a icab e) he da e f (b) he ihd a a

f = he ac a e he da e f (b) he ihd a a i he Re ai i g A a Pa e .

Rider Anniversary Processing: The i g de c ibe h be efi a e a e ca c a ed Ride A i e a ie . The Be efi Ba e, Re -i ed C edi Ba e a d Wi hd a a Ad e Ba e a e b ec he a i a f $20 i f each. If he Ride A i e a fa a Da ha he Ne S c E cha ge i c ed, he a i e a ac Va e (f he Va iab e Ac) i ba ed he c e f b i e a e he e Va a Da e.

1. **Returns-linked Credit for the Benefit Base:** If did a e a ihd a a d i g he ac ea a d did dec i e a i c ea e he a a ide fee, Re -i ed C edi a be a ai ab e. The Ma i C edi e ce age, Ma i C edi Ca e e ce age a d C edi M i ie a e h i he Ra e Shee P ec S e e .

   The Re -i ed C edi e⁄A a he e e f he Ma i C edi (i edia e hi ide a i e a) he i g:

   (a × b) + c he e:

   a = ac Yea Re ed C edi

   b = C edi M i ie

   c = C edi Ca e

   The Be efi Ba e i be i c ea ed b he Re -i ed C edi he Ride A i e a .

– **Contract Returns Used for Credit:**

- **On the first Rider Anniversary**
  The ac Re U ed C edi e⁄A a he ac Va e he fi Ride A i e a e he cha e a e eceiv ed d i g he fi ac ea, b i i be e ha e.
- **On Any Other Rider Anniversary During a Credit Period**
  The ac Re U ed C edi e⁄A a he ac Va e he Ride A i e a e he ac Va e he Ride A i e a e a cha e a e eceiv ed i ha ac ea, b i i be e ha e.
- The ac Va e ed de e i e he ac Re U ed C edi i he a e he a i e a af e a cha ge ha e bee ded c ed. abii ea Re -i ed C edi ca be i ied b deci i g a ai e e⁄A i a e e a ce, ihd a a a d cha ge .
- If he e ed S e ac i ed he ac de he a ac i a i i he ac ea, he ac Re U ed F C edi i ed ced b a i c ea e he ac Va e d e he dea h be efi ha d he i e ha e bee aid.

Af e he e d f he C edi Pe d he e i be addi a Re -i ed C edi e he C edi Pe d e a d e a A a S e -U f he Be efi Ba e.

The Re -i ed C edi Ba e, C edi Ca e , Ma i C edi a d Ma i Ca e i be e e e a Ride A i e a f a C edi Pe d.

The Re -i ed C edi Ba e, C edi Ca e , Ma i C edi a d Ma i Ca e i be e a e e e he a e f: (A) he ide a i e a af e he de e ' 95 h bi hda (B) he ide a i e a e⁄A a he C edi Pe d d a , a h i he Ra e Shee P ec S e e .

2. **Annual Step-Up for the Benefit Base:** Begi i g i h he fi ide a i e a , a A a S e -U a be a ai ab e. If dec i e a i c ea e he a a ide fee, f e A a S e -U i ge be a ai ab e.

   The A a S e -U i a e ace a ide a i e a he e he ac a e (af e cha ge a e ded c ed) i g ea e ha he Be efi Ba e (af e a Re -i ed C edi i added). If a A a S e -U i e ec ed, he i g ad e i be ade:

– The Be efi Ba e i be i c ea ed he ac a e,

– The C edi e d i e a ,

– If he O▪ e ed Pe ▪ ' a ai ed age (***Joint Life:*** ▪ ge O▪ e ed S ▪ e' a ai ed age)▪ he ide a i e a i i a highe Age Ba d, he he highe Age Ba d i be ed ▪ de e i e he a ▪ ia e Life i e Pa e Pe ce age, ega d e ▪ f a ▪ i hd a a . The highe Age Ba d i be ed e e if he e a ▪ A a S e -U d e ▪ he a i Be efi Ba e i i a ▪ .

3. Credit Carryover: If ▪ did ▪ a e a i hd a a d i g he ▪ O▪ ac ea , he C edi Ca ▪ e i eca c a ed▪ he Ride A i e a af e a Re -i ed C edi a d a A a S e -U ha bee a ied ▪ he Be efi Ba e. I e a he e e ▪ f he Ma i Ca ▪ e (i edia e ▪ ▪ hi ide a i e a)▪ he ▪ ▪ i g:

(a × b) + c - d he e:

a = O▪ ac Re U ed ▪ C edi
b = C edi M i ie
c = C edi Ca ▪ e i edia e ▪ ▪ hi ide a i e a
d = a Re -i ed C edi ha a a ied▪ hi Ride A i e a

If a i hd a a ha bee a e d i g he ▪ O▪ ac ea , he C edi Ca ▪ e i ▪ eca c a ed. I a a e i e O▪ ac ea ▪ ea i e a C edi Ca ▪ e d i g he C edi Pe ▪ d.

4. Returns-linked Credit Base, Maximum Credit and Maximum Carryover: The ▪ ▪ i g a e a e e e▪ each Ride A i e a af e a Re -i ed C edi a d a A a S e -U ha bee a ied ▪ he Be efi Ba e:

– The Re -i ed C edi Ba e i e e ▪ he O▪ ac Va e (af e ide cha ge a e ded c ed)▪ he Ride A i e a .
– The Ma i C edi i eca c a ed a d e a he Re -i ed C edi Ba e i ied b he Ma i C edi Pe ce age.
– The Ma i Ca ▪ e i eca c a ed a d e a he g ea e ▪ f 1) Re -i ed C edi Ba e i ied b he Ma i Ca ▪ e Pe ce age▪ 2) he C edi Ca ▪ e a de e i ed de i e 3▪ f he Ride A i e a ▪ ce i g ▪ i ▪ ab▪ e.

5. The Withdrawal Adjustment Base: If ▪ did ▪ dec i e a i c ea e ▪ he a a ide fee, he Wi hd a a Ad e Ba e i be i c ea ed ▪ he O▪ ac Va e, if g ea e .

OTHER PROVISIONS

Required Minimum Distributions (RMD): If ▪ a e a i g RMD f▪ ▪ ▪ O▪ ac a d ▪ RMD ca c a ed e a a e ▪ ▪ O▪ ac i g ea e ha he C e A a Pa e , he ▪ ▪ ▪ f ▪ RMD ha e ceed he C e A a Pa e i ▪ be b ec ▪ E ce Wi hd a a P▪ ce i g ▪ ided ha he ▪ ▪ i g O▪ di ▪ a e e :

– The C e A a Pa e i e ab i hed;
– The RMD i ▪ ▪ O▪ ac a▪ e;
– The RMD i ba ed▪ ▪ eca c a ed ife e ec a c a e f▪ he U i▪ Life i e Tab e de he O▪ de; a d
– The RMD a ▪ i ▪ he i e ba ed▪ he e a i e e ▪ f ec ▪ 401(a) (9), e a ed O▪ de ▪ i ▪ a d eg a ▪ he e de ha e e i effec ▪ he O▪ ac da e.

If he C e A a Pa e i ▪ e ab i hed, he RMD i be b ec ▪ E ce Wi hd a a P▪ ce i g. RMD e

If ... ac a e i ed ced ... e..., he Re -i ed C edi Ba e, C edi Ca ... e, Ma i C edi a d Ma i Ca ... e i be e a e e e ... e..., a d he e i be ... addi ... a Re -i ed C edi . A ..., he ... i g i ...cc :

– If he C e A a Pa e i ... e abi hed a d if he ... ac a e i ed ced ... e... a a e ...f a e e ... a ce, fee ... cha ge , he he... e ai i he C e A a Pa e ... d be e abi hed, a d he C e A a Pa e i be aid a a i he dea h ...f he O... e ed Pe ... (***Joint Life:*** b... h O... e ed S... e) (ee | C e A a Pa e De ci ... ab... e).
– If he C e A a Pa e i e abi hed a d if he ... ac a e i ed ced ... e... a a e ...f a e e ... a ce, fee ... cha ge ,... a a e ...f a i hd a a ha i e ha ... e... a ... he Re ai i g A a Pa e (i c di g RMD ha a e ... b...ec ... E ce Wi hd a a P...ce i g a de c ibed ab... e), he he... e i ece i e he C e A a Pa e aid a a i he dea h ...f he O... e ed Pe ... (***Joint Life:*** b... h O... e ed S... e).

  I b... h ca e ab... e:

  – The e a a i ed a ... i be aid i ... h i a e . If he ... h a e i e ha $100, e ha e he igh ... cha ge he f e... e c , b ... e f e... e ha a a .
  – We i ... ge acce addi ... a cha e a e .
  – N... e cha ge i be ... ec ed f... he ide .
  – The C e A a Pa e i fi ed f... a ... g a a e a e ade.
  – The a ... aid i he c e ... ac ea i be ed ced f... a ... i hd a a i ha ... ac ea .
  – If he C e A a Pa e i de e i ed b i ... ec i f... a ... ega di g he O... e ed Pe ... ' bi h da e, a e i be ad ed. The i be ba ed... ha ... d ha e bee ... ided i g he ... ec bi h da e. A de a e ade b i be ade ... i h... i e e . We e e e he igh ... e... e f... ... ... e a e a ea a ... ... e aid. If he e a e a f e a e de hi ide , ... e a e ade b i be b ac ed, i h... i e e , a d/... a ... he i e ega e i ib e.
– If he C e A a Pa e i ... e abi hed a d if he ... ac a e i ed ced ... e... a a e ...f a i hd a a a e be... e he C e A a Pa e i e abi hed, he ide a d he ... ac i e i a e.
– If he C e A a Pa e i e abi hed a d if he ... ac a e i ed ced ... e... a a e ...f a i hd a a ha i g ea e ha he Re ai i g A a Pa e (i c di g RMD ha a e b...ec ... E ce Wi hd a a P...ce i g a de c ibed ab... e), he ide a d he ... ac i e i a e.

At Death:

Single Life: he ide i e i a e if he ... ac i ... i ed de he ... a ... i a ... ...

Joint Life: If he dea h be efi be... e a ab e a he dea h ...f a O... e ed S... e, he i i g O... e ed S... e ii e he ... a ... i a ... ... i e he ife i e be efi . If ... a ... i a ... i ... a ai ab e, he ide e i a e . The ife i e be efi e d a he dea h ...f he i i g O... e ed S... e.

Assignment and Change of Ownership

Single Life: The ide i e i a e if he e i a a ig e ... a cha ge ...f... e hi e he e ... e ... a ig ee a e ... a ... e hi ...f he ... ac a d a a ... e ... he O... e ed e ... be... e he cha ge,... i a ... a a ... e (e.g., a i di id a ... e hi cha ged ... a i e ...cab e)... a e ...cab e , ei he h... di g f... he ... e be efi ...f he ... ... e . ...i ... e hi a d ...i a ia a e ... a ... ed hi e hi ide i i f... ce. E ce ... : ... e hi cha ge i ... e i a e he ide f... ... ac i ed i Ca if... ia.

Joint Life: I ... de ... ai ai he ...i ife be efi , he i i g O... e ed S... e be ab e ... ... i e he ... ac de he ... a ... i a ... ... i ... . The e f... e, ... e hi a a ge e ha e i ch ... i a ... a e a ... ed a ide i e. If he ... e i a a a e ... , ... he O... e ed S... e ca be ... e . If he e i a ... - a a ... e ...cab e ... e , ... e ...f he O... e ed S... e be he a i a . F... a ... ac e ce h... e i ed i Ca if... ia, he ide i e i a e if he e i a a ig e ... a cha ge ...f... e hi e he e ... e ... a ig ee a e ... a ... e hi ...f he ... ac a d a a ... e ... a O... e ed S... e be... e he cha ge,... i a ... - a a ... e h... di g f... he ... e be efi ...f he ... ... e . F... ... ac i ed i Ca if... ia, a fe ...f he ... e hi ...f he a i ... ac i ... i ied a d he ide i ... e i a e; h... e e, he O... e ed S... e de he ide i ... cha ge e e if he e i a ... e hi cha ge.

Annuity Provisions: If ... a i i a ... a da e i he a i a i i a ... a da e (ee | The A i i a ... S a Da e), ... ca ch... e... e ...f he a ... ... a ai ab e de he ... ac (ee | A i Pa ... P a ...) ... a a e a i e fi ed a i a ... ... a ai ab e de he ide . If ... e ec a a i i a ... a da e ha i ea ie ha he a i a i i a ... a da e, he a e a i e fi ed a i a ... ... de he ide i ... a ai ab e.

U de he ide' a , i ecei e he C e A a Pa e ided b hi ide i he dea h f he e ed Pe (Joi Life: h e ed S e). If ch e ecei e he C e A a Pa e , hea a a abe each ea i be e a he C e A a Pa e he a iia a da e. The a aid i he c e ac ea i be ed ced a ihd a a i ha ac ea. The ea ai ed a i be aid i h i a e . If he h a e i e ha $100, e ha e he igh cha ge he fe e c, b e fe e ha a a . If he h a e i e ha $20, e ha e he igh a ea a e e a he e e a e f a e ai i g f e a e . The e e a e i be ca c a ed he a e ai a di e e a e ba i ed i Pa Bi he ac . F ei a a i a a , ea e ee | The A i Pa Pe d - A i Pa P a .

If ch e ecei e he C e A a Pa e a he ha a a a aiab e de he ac , a he ac fea e , ide fea e a d cha ge e i a e af e hea iia a da e.

The ide a a be gea e e ha he a a aiab e de he ac . h d ide a a ca ef a d fi a cia adi be e a i g a de e i a .

RIDER TERMINATION

The ide ca be e i a ed ei he b e ce a :

- ***Single Life:*** af e he dea h be efi i a ab e, he ide i e i a e.
- ***Single Life:*** a ac i a i e i a e he ide.
- ***Single Life:*** ac i ed i Ca i ia, af e he dea h f he e ed Pe , he ide i e i a e.
- ***Joint Life:*** ac i ed i Ca i ia, af e he dea h f he a e ed S e, he ide i e i a e.
- ***Joint Life:*** Af e he dea h be efi i a ab e he ide i e i a e if a e he ha a e ed S e ac i e he ac . H e e, if he e ed S e ac i e he ac a a i he ied IRA a ab e eficia f a a ici a i a e e ed ei e e a , he ide i e i a e.
- Whe he e a ece ai a ig e a d e hi cha ge a de c ibed i he | A ig e a d Cha ge f O e hi ec ab e, he ide i e i a e.
- O he a iia a da e, he ide i e i a e, if ch e ea a a aiab e de he ac .
- a e i a e he ide if a a ide fee af e a i c ea ei e ha 0.25 e ce age i highe ha fee be e he i c ea e. (See | Cha ge ide cha ge).
- Whe he ac a ei ed ced e a a e f a E ce Wi hd a a a de c ibed i he R e S e de Sec ab e, he ide i e i a e.
- Te i a f he ac a ea i e i a e he ide.

F a e a e, ee A e di E.

Ride

(Available for contract applications signed on or after 5/3/2021 and prior to 1/1/2022)

The ide i a a be efi ha ca e ec a i e f a ica a addi a cha ge. I a be cha ed i h a he a i i g be efi a d ce ai dea h be efi ide (ROPP ide , MAV ide Be efi). Thi be efi i i e ded ide a ecified i hd a a a a ife, e e if ac a ei e , b ec he e a d i de c ibed i hi ec . Addi a , hi be efi ffe a A a C edi fea e he i e ee i g a e a d a e - fea e c i ac a ie a gai i c ea e he Be efi Ba e.

If he ac a ei ed ced e d e a e a ce, fee cha ge , a i hd a a ha e e ceed he a a aiab e de he ide , he i ecei e ife i e a e ade b a de c ibed i he | O he i - R e S e de . H e e, he ac a d ide i e i a e if he ac a e g e e d e a e ce i hd a a.

The ide a be ***appropriate*** if:

- i e d a e e dic i hd a a f a i ac ; a d
- i h e e ha a e e a ce i ad e e affec abi i i hd a i e e e ife i e.

The ide a be ***not appropriate*** if:

- a ici a e he eed i hd a a be e he ife i e be efi i e ab i hed i hd a a ha e ceed he a a aiab e de he ide (i.e. E ce Wi hd a a);
- a i e i f d he ha hea ed i e e . F a i fc e a ed i e e , ee | I e e A ca Re ic F Ce ai Be efi Ride .

CURRENT ANNUAL PAYMENT DESCRIPTION

Single Life only: **Covered Person:** he e h e ife i ed de e i e he he C e A a Pa e i e ab i hed, a d he d a f he C e A a Pa e (ee | C e A a Pa e headi g be). The e ed Pe i he ac e. If a e i a a a e (e.g., a i e cab e a a)a e cab e , he e ed Pe i he a i a . The e ed Pe ca be cha ged.

Joint Life only: **Covered Spouses:** he ac e a d hei e a ed he a ica f a g a he a iage e ai i effec . If a e i a a a e cab e , he e ed S e a e he a i a a d he e f he a i a a ed he a ica . Af e dea h di f a iage ha ea e e f he e ed S e a he e (f - a a e , he a i a), ha e ai i g e ed S e i be ed he efe i g he ge e ed S e. The e ed S e i e a e ed de e i e he he C e A a Pa e i e ab i hed, a d he d a f he C e A a Pa e (ee | C e A a Pa e) headi g be). The e ed S e a e e ab i hed he ide effec i e da e a d ca be cha ged. F e de ai , ee | A ig e a d Cha ge f O e hi i Life ec be .

Current Annual Payment: he be efi a ai ab e f i hd a a each ac ea af e he e ed Pe (***Joint life:*** ge e ed S e) ha eached he ge age i he fi Age Ba d. Whe he C e A a Pa e i e ab i hed a d a a i e he eaf e, he C e A a Pa e i e a he Be efi Ba e i ied b he Life i e Pa e Pe ce age. A i e he Life i e Pa e Pe ce age he Be efi Ba e cha ge a de c ibed be , he C e A a Pa e i be eca c a ed.

If i hd a e ha he C e A a Pa e i a ac ea, he ed f e ac ea .

Single Life: The C e A a Pa e i e ab i hed he a e f he ide effec i e da e if he e ed Pe ha eached he ge age i he fi Age Ba d, he da e he e ed Pe ' a ai ed age e a he ge age i he fi Age Ba d.

Joint Life: The C e A a Pa e i e ab i hed he ea ie f he f i g da e :

- The ide effec i e da e if he ge e ed S e ha a ead eached he ge age i he fi Age Ba d.
- The da e he ge e ed S e' a ai ed age e a he ge age i he fi Age Ba d.
- U he fi dea h f a e ed S e, he ei he : (a) he da e e ece i e a i e ice he he dea h be efi i a ab e a d he i i g e ed S e ha a ead eached he ge age i he fi Age Ba d, (b) he da e a ac i a i effec i e he he dea h be efi i a ab e a d he i i g e ed S e ha a ead eached he ge age i he fi Age Ba d, (c) he da e he i i g e ed S e eache he ge age i he fi Age Ba d.
- F i g di f a iage f he e ed S e , he ei he (a) he da e e ece i e a i e ice if he e ai i g e ed S e h i he e (f a ia i he ca e f a a e cab e e hi) ha a ead eached he ge age i he fi Age Ba d, (b) he da e he e ai i g e ed S e h i he e (f a ia i he ca e f a a e cab e e hi) eache he ge age i he fi Age Ba d.

Remaining Annual Payment: he a a ai ab e f i hd a a f he e ai de f he e ac ea. The Re ai i g A a Pa e i e ab i hed a he a e i e a he C e A a Pa e . The Re ai i g A a Pa e e a he C e A a Pa e e a i hd a a i he c e e ac ea, b i i be e ha e .

Lifetime Payment Percentage: ed ca c a e he C e A a Pa e .

The Life i e Pa e Pe ce age f each Age Ba d a d Age Ba d a e h i he Ra e Shee P ec S e e .

The Age Ba d f he Life i e Pa e Pe ce age i de e i ed a he f i g i e :

- Whe he C e A a Pa e i e ab i hed: The Age Ba d ed ca c a e he i ia C e A a Pa e i he e ce age f he e ed Pe ' a ai ed age (***Joint life:*** ge e ed S e' a ai ed age).
- O he e ed Pe ' b e a e bi hda (***Joint life:*** ge e ed S e' b e a e bi hda): If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i c ea e he a ide fee ha bee dec i ed, a d if he e ed Pe ' e a ai ed age (***Joint Life:*** ge e ed S e' a ai ed age) i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age.
- U A a Se -U (ee | A a Se -U be).
- F he i ife ide , dea h cha ge i a i a a : (A) If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i c ea e he a a ide fee ha bee dec i ed, he Life i e Pa e Pe ce age i be e e ba ed he Age Ba d f he e ai i g e ed S e' a ai ed age. (B) If he C e A a Pa e i e ab i hed b he e ai i g e ed S e ha eached he ge age i he fi Age

Ba d, he e ai i g O e ed S e' a ai ed age i be ed de e i e he Age Ba d he Life i e Pa e Pe ce age. I he e e f e a iage f he O e ed S e e each he , he Life i e Pa e Pe ce age ed i he e ce age he ge O e ed S e' a ai ed age.

Determination of Adjustments of Benefit Values: a e a e de e ied a he i g i e a d a e b ec a a i a f $20 i each:

1. **At rider effective date**

   The C edi Ba e a d Be efi Ba e a e e e a he i i ia cha e a e .

2. **When an additional purchase payment is made**

   The Be efi Ba e i be i c ea ed b he a f each addi a cha e a e .

   If he C edi Ba e i g ea e ha e , he C edi Ba e i be i c ea ed b he a f each addi a cha e a e .

   See | B i g O ac P cha e Pa e f cha e a e i ia .

3. **When a withdrawal is taken**

   If he C edi Ba e i g ea e ha e , A a C edi i be added he Be efi Ba e he i g ide a i e a .

   The Be efi Ba e a d C edi Ba e ca be ad ed, b he i be e ha e .

   (A) If he C e A a Pa e i e abi hed, E ce Wi hd a a P ce i g i cc a f .

   The Be efi Ba e a d C edi Ba e i be ed ced b he a e f he ha he O ac a e i ed ced. The f f a a ded c edi he | ad e i hd a a ca c a ed a f :

   $$\frac{\mathbf{a} \times \mathbf{b}}{\mathbf{c}}$$ he e:

   a = he a f he i hd a a
   b = he C edi Ba e Be efi Ba e (a a icab e) he da e f (b f) he i hd a a
   c = he O ac a e he da e f (b f) he i hd a a .

   (B) If he C e A a Pa e i e abi hed a d he i hd a a i e ha e a he Re ai i g A a Pa e , he Be efi Ba e a d C edi Ba e d cha ge.

   (C) If he C e A a Pa e i e abi hed a d he i hd a a i g ea e ha he Re ai i g A a Pa e , E ce Wi hd a a P ce i g i cc , a d he Be efi Ba e a d C edi Ba e i be ed ced b a a a ca c a ed a f :

   $$\frac{\mathbf{d} \times \mathbf{e}}{\mathbf{f}}$$ he e:

   d = he a f he i hd a a i he Re ai i g A a Pa e
   e = he Be efi Ba e C edi Ba e (a a icab e) he da e f (b f) he i hd a a
   f = he O ac a e he da e f (b f) he i hd a a i he Re ai i g A a Pa e .

Rider Anniversary Processing: The f i g de c ibe h he Be efi Ba e a d C edi Ba e a e ca c a ed ide a i e a ie , b ec he a i a f $20 i f each, a d h he Life i e Pa e Pe ce age ca cha ge ide a i e a ie .

– **Annual Credits:** If did a e a i hd a a d i g he O ac ea a d did dec i e a i c ea e he a a ide fee, A a C edi a be a ai ab e. The A a C edi e ce age a d C edi Pe d a e h i he Ra e Shee P ec S e e .

   (A) O he fi ide a i e a

   The A a C edi e a he C edi Ba e 180 da f i g he ide effec i e da e i ied b he A a C edi e ce age, a h i he Ra e Shee P ec S e e , he fi ide a i e a .

   – ***Single Life:*** The Be efi Ba e i be i c ea ed b he A a C edi .

   – **Joint Life:** The Be efi Ba e i be e he g ea e f he c e Be efi Ba e, he Be efi Ba e 180 da f i g he ide effec i e da e i c ea ed b he A a C edi a d a addi a cha e a e 180 da f i g he ide effec i e da e.

   (B)O a he ide a i e a d i g a C edi Pe d

   The A a C edi e a he C edi Ba e a f he ide a i e a i ied b he c e A a c edi e ce age a h i he Ra e Shee P ec S e e .

   – ***Single Life:*** The Be efi Ba e i be i c ea ed b he A a C edi .

– ***Joint Life:*** The Be efi Ba e i be e he g ea e f he c e Be efi Ba e, he Be efi Ba e he ide a i e a i c ea ed b he A a C edi a d a addi a cha e a e i ce he ide a i e a .

The C edi Ba e i be e e e he a ide a i e a f a C edi Pe d af e a ad e he Be efi Ba e, a d he e i be addi a A a C edi e he C edi Pe d e a d e a e - f he Be efi Ba e.

The C edi Ba e i be e a e e e e he a e f: (A) he ide a i e a af e he e' 95 h bi hda (B) he ide a i e a e a he C edi Pe d d a , a i he Ra e Shee P ec S e e .

– **Annual Step-Ups:** Begi i g i h he fi ide a i e a , a A a Se -U a be a ai ab e. If dec i e a i c ea e he a a ide fee, f e A a Se -U i g be a ai ab e.

The A a Se -U i a e ace a ide a i e a he e he ac a e (af e cha ge a e ded c ed) i g ea e ha he Be efi Ba e af e a a a c edi i added. If a a a e - i e ec ed, he Be efi Ba e, C edi Ba e a d Life i e Pa e Pe ce age i be ad ed a :

– The Be efi Ba e (af e a A a C edi i added) i be i c ea ed he ac a e.
– The C edi Ba e i be i c ea ed he ac a e a d he C edi Pe d i e a , if he e i a i c ea e Be efi Ba e d e a A a Se -U .
– If he O e ed Pe ' a ai ed age (***Joint Life:*** ge O e ed S e' a ai ed age) he ide a i e a i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age, ega de f a i hd a a . The highe Age Ba d i be ed e e if he e a A a Se -U d e he a i Be efi Ba e i ia .

OTHER PROVISIONS

Required Minimum Distributions (RMD): If a e a i g RMD f ac a d RMD ca c a ed e a a e ac i g ea e ha he C e A a Pa e , he f RMD ha e ceed he C e A a Pa e i be b ec E ce Wi hd a a P ce i g ided ha he i g di a e e:

– The C e A a Pa e i e abi hed;
– The RMD i ac a e;
– The RMD i ba ed eca c a ed ife e ec a c a e f he U i Life i e Tab e de he O de; a d
– The RMD a i he i e ba ed he e A i e e f ec 401(a) (9), e a ed O de i a d eg a he e de ha e e i effec he ac da e.

If he C e A a Pa e i e abi hed, he RMD i be b ec E ce Wi hd a a P ce i g. RMD e he ca e da ea hich ie d e c i cide ih ac ea a d he e e a i i he ca a e RMD a d be b ec E ce Wi hd a a P ce i g. See A e di F addi a i a .

Spousal Option to Continue the Contract upon Owner's Death (Spousal Continuation):

Single Life: If a i i g e e ec i e he ac a d i e he ac a he e e de he a c i a f he ac , he Si g e Life ide e i a e .

Joint Life: If a i i g e i a O e ed S e a d e ec he a c i a f he ac a he e e, he i Life ide a c i e . The i i g O e ed S e ca a e a e be eficia ; h e e, a e O e ed S e ca be added he ide (ee | Be efi i Ca e f Dea h . If Die Be e he A i i a Sa Da e).

If did dec i e a i c ea e he a a ide fee, a he i e f a c i a , a e - a be a ai ab e. A A a Se -U e (ee | Ride A i e a P ce i g A a Se -U headi g ab e) a a he a c i a e - e ce ha he Re ai i g A a Pa e i be ed ced a ihda a i ha ac ea . A , he C edi Pe d i e a he e ac a i e a . The a c i a e - i ce ed he a a da e a c i a i effec i e.

Rules for Surrender: The e i i ac a e e ie e i g a a ia e de. S e de i be a e f a acc a d he a iab e bac i he a e a i e e i each bea he ac a e.

If ac a e i ed ced e , he C edi Ba e i be e a e e e e , a d he e i be addi a A a C edi . A , he i g i cc :

– If he C e A a Pa e i e abi hed a d if he ac a e i ed ced e a a e f a e e f a ce, fee cha ge , he he e ai i he C e A a Pa e d be e abi hed, a d ha a i be aid a a i he dea h f he O e ed Pe (***Joint Life:*** h O e ed S e) (ee | C e A a Pa e De ci ab e).

fe A e c, b e fe A e ha a a . If he h a e i e ha $20, e ha e he igh a e a a e A a he e e a e fa e ai i g f e a e . The e e a e i be ca c a ed he a e a di e e a e ba i ed i Pa Bi he ac . F ei a ab a i a a , ea e ee | The A i Pa Pe d - A i Pa Pa .

If ch e ece i e he C e A a Pa e a he ha a a a aiab e de he ac , a he ac fea e , ide fea e a d cha ge e i a e afe hea i i a a da e.

The ide a a be g ea e e ha he a a aiab e de he ac . I d ide a a ca ef a d fi a cia adi be e a i g ade e i a .

RIDER TERMINATION

The ide ca be e i a ed ei he b e ce a :

- ***Single Life:*** af e he dea h be efi i a ab e, he ide i e i a e.
- ***Single Life:*** a ac i a i e i a e he ide .
- ***Single Life:*** ac i ed i Ca if ia, af e he dea h f he O e ed Pe , he ide i e i a e.
- ***Joint Life:*** ac i ed i Ca if ia, af e he dea h f he a O e ed S e, he ide i e i a e.
- ***Joint Life:*** Af e he dea h be efi i a ab e he ide i e i a e if a e he ha a O e ed S e ac i e he ac . H e e, if he O e ed S e ac i e he ac a a i he i ed IRA a a be eficia f a a ici a i a e e ed e ie e a , he ide i e i a e.
- Whe he ea ece ai a ig e a d e hi cha ge a de c ibed i he | A ig e a d Cha ge f O e hi ec ab e, he ide i e i a e.
- O he a i i a da e, he ide i e i a e, if ch e ea a aiab e de he ac .
- a e i a e he ide if a a ide fee af e a i ce a ei e ha 0.25 ece age i highe ha fee be e he i ce a e. (See | Cha ge ide cha ge).
- Whe he ac a e i ed ced e a a e f a E ce Wi hd a a a de c ibed i he R e S e de Sec ab e, he ide i e i a e.
- Te i a f he ac a ea i e i a e he ide .

F a e a e, ee A e di E.

Ride

(Available for contract applications signed on or after 5/3/2021 and prior to 1/1/2022)

The ide i a a be efi ha ca e ec a i e f a ica a a addi a cha ge. I a be cha ed i h a he a a i i g be efi a d ce ai dea h be efi ide (ROPP ide , MAV ide Be efi). Thi be efi i i e ded ide a ecified i hd a a a a ife, e e if ac a e i e , b ec he e a d i de c ibed i hi ec . Addi a , hi be efi ffe a A a C edi fea e he i e e a g a e a da e - fea e c i ac a i e a gai i ce a e he Be efi Ba e.

If he ac a e i ed ced e d e a e e a ce, fee cha ge , a i hd a a ha e e ceed he a a aiab e de he ide , he i ece i e ife i e a e ade b a de c ibed i he | O he i - R e S e de . H e e, he ac a d ide i e i a e if he ac a e g e e d e a e ce i hd a a . If die be e he ac a e i de e ed, i ece i e a e a e f he ide .

The ide a be ***appropriate*** if:

- i e d a e e dic i hd a a f a i ac ; a d
- i h e e ha a e e a ce i ad e e affec abi i i hd a i ac e e ife i e.

The ide a be ***not appropriate*** if:

- a ici a e he eed i hd a a be e he ife i e be efi i e ab i hed i hd a a ha e ceed he a aiab e de he ide (i.e. E ce Wi hd a a);
- a i e i f d he ha hea ed i e e . F a i fc e a ed i e e , ee | I e e A ca Re ic F Ce ai Be efi Ride .

The ide g a a ee ha , ega de f i e e e a ce, a a e i hd a a he C e A a Pa e each ac ea af e he C e A a Pa e i e ab i hed. a age a he i e f he fi i hd a a i de e i e he Age Ba d a g a be efi a e a ab e e ce a de c ibed i he Life i e

Pa e Pe ce age i . The C e A a Pa e ca a ba ed he e a hi f ac a e he Wi hd a a Ad e Ba e. O he da f fi i hd a a each ac ea , e de e i e if he I e B i a ai ab e f ha ac ea (ee | Life i e Pa e Pe ce age be).

A g a a i hd a a d i g he c e ac ea d e ceed he C e A a Pa e , i be a e ed a e de cha ge. If i hd a a a ge a , he e ce a i be a e ed a a icab e e de cha ge a d be efi i be ed ced i ac da ce i h E ce Wi hd a a P ce i g. A a i e, a i hd a a a e i e e de a e, b ec E ce Wi hd a a P ce i g de he ide (ee | De e i a f Ad e f Be efi Va e).

A a e a i e ce f ac a e i b ec fi a cia e g h a d c ai - a i g abi i .

S b ec di a d i i a , he C e A a Pa e ca be i c ea ed if a A a C edi i a ai ab e ac a e ha i c ea ed ab e he Be efi Ba e a ide a i e a .

be efi de he ide ca be ed ced if :

– i hd a e ha he a ed i hd a a a i a ac ea ,
– a e i hd a a be f e he C e A a Pa e i e ab i hed.

Each ea , C e A a Pa e a a i c de a I e B . If he ac a e i 20% e be he Wi hd a a Ad e Ba e, he I e B Pe ce age i be a ai ab e. (ee Wi hd a a Ad e Ba e de c ibed be).

For important considerations on whether a *SecureSource 5* rider is appropriate for you, see "Important *SecureSource* Series Rider Considerations" section below.

AVAILABILITY

The e a e ide a ai ab e de ac :

– - Si g e Life
– - i Life

The i f a i hi ec a ie b h ide , e he i e ed.

F he e f hi ide , he e | i hd a a ha he a e ea i g a he e | e de i he ac a he ide

The Si g e Life ide e e e . The i Life Ride e e e i h a e a ed a ac i e. a e ec he Si g e Life ide he i Life ide , b h, a d a i ch ide a e .

e ec he ide he cha e ac . The ide effec i e da e i be he ac i e da e. i e hi a d i a i a a e a ed f Si g e Life ide .

The ide i a a be efi ha a e ec , f a addi a a a cha ge if:

– ***Single Life:*** a e 85 ge he da e he ac i i ed;
– ***Joint Life:*** a d e a e 85 ge he da e he ac i i ed.

I e age f 81 h gh 85 e A i e a a .

The ide a e a ai ab e de a i he i ed A a ified a i .

The ide g a a ee ha , ega d e f he i e e e f a ce f ac , i be ab e i hd a a ce ai a each ea f he ac be f e he a i i a a da e i :

– ***Single Life:*** dea h (ee | A Dea h headi g be).
– ***Joint Life:*** he dea h f he a i i g O e ed S e (ee | : O e ed S e a d | A Dea h headi g be).

For key terms associated with a *SecureSource 5* rider, see "*SecureSource* Series Rider Terms" section above.

RATE SHEET PROSPECTUS SUPPLEMENT

The c e ide cha ge a d he c e a e f he Mi i Life i e Pa e e ce age , I e B Pe ce age, C edi Pe d a d A a C edi e ce age , a icab e ac i ed a e di c ed i he Ra e Shee P ec S e e a ached hi ec . The e e ca cha ge a ided i hi ec (ee | Life i e Pa e Pe ce age , | I e B e ce age a d | A a C edi be). We a cha ge he e e f e cha e , 7ca e da da ice. A ea 7 ca e da da be f e e cha ge he e ai ed i a Ra e Shee P ec S e e f he e effec i e e d, e i fi e a e Ra e Shee P ec S e e . A hi ica Ra e Shee P ec S e e a e ef ec ed i A e di G. A Ra e Shee

P ec S e e , i c di g he Ra e Shee P ec S e e a icab e , ha e bee fi ed i h he Sec i ie a d E cha ge O i (he | SEC) a d a e a a ai ab e he Edga e a . ec.g (Fi e N . 333 229360).

CURRENT ANNUAL PAYMENT DESCRIPTION

The Age Ba d f he Life i e Pa e Pe ce age i de e i ed a he f i g i e :

- Whe he C e A a Pa e i e ab i hed: The Age Ba d ed ca c a e he i ia C e A a Pa e i he e ce age f he O e ed Pe ' a ai ed age (***Joint life:*** ge O e ed S e' a ai ed age).
- O he O e ed Pe ' b e e bi hda (***Joint life:*** ge O e ed S e' b e e bi hda): If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i c ea e he a a ide fee ha bee dec i ed, a d if he O e ed Pe ' e a ai ed age (***Joint Life:*** ge O e ed S e' a ai ed age) i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age.
- U A a S e -U (ee | A a S e -U be).
- F he i ife ide , dea h cha ge i a i a a : (A) If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i c ea e he a a ide fee ha bee dec i ed, he Life i e Pa e Pe ce age i be e e ba ed he Age Ba d f he e ai i g O e ed S e' a ai ed age. (B) If he C e A a Pa e i e ab i hed b he e ai i g O e ed S e ha eached he ge age i he fi Age Ba d, he e ai i g O e ed S e' a ai ed age i be ed de e i e he Age Ba d f he Life i e Pa e Pe ce age. I he e e f e a iage f he O e ed S e e each he , he Life i e Pa e Pe ce age ed i he e ce age f he ge O e ed S e' a ai ed age.

Income Bonus Percentage: The I c e B Pe ce age a ide addi a i c e de he ide . A ai abi i f he I c e B Pe ce age i de e i ed a he i e f fi i hd a a each c ac ea . The be efi de e i i g e ce age i a c a i f c ac a e a d he Wi hd a a Ad e Ba e. If he be efi de e i i g e ce age i e ha 20%, he he Life i e Pa e Pe ce age i i c de he I c e B Pe ce age, a h i he Ra e Shee P ec S e e , he ca c a i g he C e A a Pa e (e he Life i e Pa e Pe ce age i e a fi ed e ce age a de c ibed be).

The be efi de e i i g e ce age i ca c a ed each a a da e a f , b i i be e ha e :

1 – (a / b)

a = O ac a e a he e d f he a a e d

b = Wi hd a a Ad e Ba e a he e d f he a a e dS 3Tf3.62 a-1.2759b

The lesonus PerSpouses Sp3 300t.6 2tna-1.275 9bmineddme

(A) The Wi hd a a Ad e Ba e i be ed ced b he a e ha he ac a e i ed ced. The a a ded c ed i he | ad e i hd a a , ca c a ed a :

$$\frac{a \times b}{\quad}$$

he e:

– If he O e ed Pe ' a ai ed age (***Joint Life:*** ge O e ed S e' a ai ed age) he ide a i e a

– ***Joint Life:*** Af e he dea h be efi i a ab e he ide i e i a e if a e he ha a O e ed S e c i e he c ac . H e e e, if he O e ed S e c i e he c ac a a i he ied IRA a a be eficia f a a ici a i a e e e ed e ie e a , he ide i e i a e.

– Whe he e a e ce ai a ig e a d e hi cha ge a de c ibed i he | A ig e a d Cha ge f O e hi ec ab e, he ide i e i a e.

– O he a ii ab a da e, he ide i e i a e, if ch e a a a ab e de he c ac .

– Y a e i a e he ide if a a ide fee af e a i c ea e i e ha 0.25 e ce age i highe ha fee be e he i c ea e. (See | Cha ge ide cha ge).

– Whe he c ac a e i ed ced e a a e f a E ce Wi hd a a a de c ibed i he R e S e de Sec ab e, he ide i e i a e.

– Te i a f he c ac a ea i e i a e he ide .

F a e a e, ee A e di E.

Ride

(Available for contract applications signed on or after 5/3/2021 and prior to 1/1/2022)

The ide i a ab e a be efi ha ca e ec a i e f a ica f a addi a cha ge. I a be cha ed i h a he a i ig be efi a d ce ai dea h be efi ide (ROPP Dea h Be efi , MAV Dea h Be efi Be efi). Thi be efi i i e ded ide a ecified i hd a a a a ife, e e if c ac a e i e , b ec he e a d i de c ibed i hi ec . Addi a , hi be efi ffe a A a C edi fea e a da e - fea e c i c ac a i e a gai i c ea e he Be efi Ba e a d he ife i e a e .

If he c ac a e i ed ced e d e a e e a ce, fee cha ge , a i hd a a ha c e e ceed he a a ai ab e de he ide , he i ece i e ife i e a e ade b a de c ibed i he | O he i - R e S e de . H e e , he c ac a d ide i e i a e if he c ac a e g e e d e a e ce i hd a a . If die be e he c ac a e i de e ed, i ece i e a e a e f he ide .

The ide a be ***appropriate*** if:

– i e d a e e dic i hd a a f a i c ac ; a d

– i h e e ha a e e a ce i ad e e affec abi i i hd a i c e e e ife i e.

The ide a be ***not appropriate*** if:

– a ici a e he eed i hd a a be e he ife i e be efi i e ab i hed i hd a a ha e ceed he a a ai ab e de he ide (i.e. E ce Wi hd a a);

– a i e i f d he ha hea ed i e e . F a i f c e a ed i e e , ee | I e e A ca Re ic f Ce ai Be efi Ride .

The ide g a a ee ha , ega d e f i e e e a ce, a a e i hd a a he C e A a Pa e each c ac ea a f e he C e A a Pa e i e ab i hed. Y age a he i e f he fi i hd a a i de e i e he Age Ba d a g a be efi a e a ab e e ce a de c ibed i he Life i e Pa e Pe ce age i . The a a be efi a ca a ba ed he ea hi f c ac a e he i hd a a ad e ba e. O he da f fi i hd a a each c ac ea , e de e i e if he l c e B i a aiab e ha c ac ea (ee | Life i e Pa e Pe ce age be).

A g a a i hd a a d ig he c e c ac ea c e ceed he C e A a Pa e , i be a e ed a e de cha ge. If i hd a a a ge a , he e ce a i be a e ed a a icab e e de cha ge a d be efi i be ed ced i acc da ce i h E ce Wi hd a a P ce i g. A a i e, a i hd a a a e e ie e de a e, b ec E ce Wi hd a a P ce i g de he ide (ee | De e i a f Ad e f Be efi Va e).

A a e a i e ce f c ac a e i b ec fi a cia e g h a d c ai - a i g abi i .

S b ec c di a d i i a , he C e A a Pa e ca be i c ea ed if a A a C edi i a aiab e c ac a e ha i c ea ed ab e he Be efi Ba e a ide a i e a .

Y be efi de he ide ca be ed ced if :

– i hd a e ha hea ed i hd a a a i a c ac ea ,

– a e i hd a a be e he C e A a Pa e i e ab i hed.

Each ea , C e A a Pa e a a i c de a l e B . If he ac a e i 20% e be he Wi hd a a Ad e Ba e, he l e B Pe ce age i be a ai ab e. (ee Wi hd a a Ad e Ba e de c ibed be).

For important considerations on whether a *SecureSource 5 Plus* rider is appropriate for you, see "Important *SecureSource* Series Rider Considerations" section.

AVAILABILITY

The e a e _ ide a ai ab e de ac :

– _ - Si g e Life
– _ - i Life

The i a i hi ec a ie h h ide , e he i e ed.

F he e f hi ide , he e | i hd a a_ ha he a e ea i g a he e | e de_ i he ac a he ide

The _ Si g e Life ide e e e . The _ i Life Ride e e e i h a e a ed a ac i e. a e ec he _ Si g e Life ide he _ i Life ide , h, a d a i ch ide a e . e ec he ide he cha e ac . The ide effec i e da e i be he ac i e da e. i e hi a d i a i a e a ed _ Si g e Life ide .

The _ ide i a a be efi ha a e ec , a addi a a cha ge if:

– ***Single Life:*** a e 85 ge he da e he ac i i ed;
– ***Joint Life:*** a d e a e 85 ge he da e he ac i i ed.

I e age f 81 h gh 85 e i e a a .

The _ ide a e a ai ab e de a i he i ed a ified a i .

The _ ide g a a ee ha , ega d e f he i e e e a ce f ac ,

Income Bonus Percentage: The I c e B Pe ce age a ide addi a i c e de he ide . A ai abi i f he I c e B Pe ce age i de e i ed a he i e f fi i hd a a each c ac ea . The be efi de e i i g e ce age i a c a i f c ac a e a d he Wi hd a a Ad e Ba e. If he be efi de e i i g e ce age i e ha 20%, he he Life i e Pa e Pe ce age i i c de he I c e B Pe ce age, a h i he Ra e Shee P ec S e e he ca c a i g he C e A a Pa e (e

(D) If he C e A a Pa e i e abi hed a d he i hd a a i g ea e ha he Re ai i g A a Pa e , E ce Wi hd a a P ce i g i cc , a d he Be efi Ba e a d C edi Ba e i be ed ced b a a a ca c a ed be :

$$\frac{\mathbf{d} \times \mathbf{e}}{\mathbf{f}}$$ he e:

d = he a of he i hd a a i he Re ai i g A a Pa e
e = he Be efi Ba e C edi Ba e (a a icab e) he da e f (b) he i hd a a
f = he ac a e he da e f (b) he i hd a a i he Re ai i g A a Pa e .

Rider Anniversary Processing: The i g de c ibe h he Wi hd a a Ad e Ba e, Be efi Ba e a d, C edi Ba e a e ca c a ed ide a i e a ie , b ec he a i a f $20 i each, a d h he Life i e Pa e Pe ce age ca cha ge ide a i e a ie .

– **Annual Credits:** If did a e a i hd a a d i g he ac ea a d did dec i e a i c ea e he a a ide fee, A a C edi a be a ai ab e.

(A) O he fi ide a i e a

The A a C edi e a he C edi Ba e 180 da i g he ide effec i e da e ied b he A a C edi e ce age, a h i he Ra e Shee P ec S e e .

– ***Single Life:*** The Be efi Ba e i be i c ea ed b he A a C edi .
– **Joint Life:** The Be efi Ba e i be e he g ea e f he c e Be efi Ba e, he Be efi Ba e 180 da i g he ide effec i e da e i c ea ed b he A a C edi a d a addi a cha e a e i ce 180 da i g he ide effec i e da e.

(B) O a he ide a i e a d i g a C edi Pe d

The A a C edi e a he C edi Ba e a f he ide a i e a ied b he c e A a C edi e ce age, a h i he Ra e Shee P ec S e e .

– ***Single Life:*** The Be efi Ba e i be i c ea ed b he A a C edi .
– **Joint Life:** The Be efi Ba e i be e he g ea e f he c e Be efi Ba e, he Be efi Ba e he ide a i e a i c ea ed b he A a C edi a d a addi a cha e a e i ce he ide a i e a .

The C edi Ba e i be e e he a ide a i e a f a C edi Pe d af e a ad e he Be efi Ba e, a d he e i be addi a A a C edi e he C edi Pe d e a d e a e - f he Be efi Ba e.

The C edi Ba e i be e a e e he a e f: A) he ide a i e a af e he e ' 95 h bi hda (B) he ide a i e a e a he C edi Pe d d a , a h i he Ra e Shee S e e .

– **Annual Step-Ups:** Begi i g i h he fi ide a i e a , a A a Se -U a be a ai ab e. If dec i e a i c ea e he a a ide fee, f e A a Se -U i ge be a ai ab e.

The A a Se -U i a e ace a ide a i e a he e he ac a e (af e cha ge a e ded c ed) i g ea e ha he Be efi Ba e af e a a a c edi i added. If a a a e - i e ec ed, he Be efi Ba e, C edi Ba e a d Life i e Pa e Pe ce age i be ad ed a :

– The Be efi Ba e (af e a A a C edi i added) i be i c ea ed he ac a e, if g ea e .
– The C edi Ba e i be i c ea ed he ac a e a d he C edi Pe d i e a , if he e i a i c ea e Be efi Ba e d e a A a Se -U .
– If he O e ed Pe ' a ai ed age (i Life: ge O e ed S e' a ai ed age) he ide a i e a i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age, ega de f a i hd a a . The highe Age Ba d i be ed e e if he e a A a Se -U d e he a i Be efi Ba e i ia .

– **The Withdrawal Adjustment Base on rider anniversaries:** If did dec i e a i c ea e he a a ide fee, he Wi hd a a Ad e Ba e i be i c ea ed he ac a e, if g ea e .

OTHER PROVISIONS

Required Minimum Distributions (RMD): If a e a i g RMD f ac a d RMD ca c a ed e a a e

– The RMD a i he i e ba ed he e A i e e f ec 401(a) (9), e a ed O de i a d

Joint Life: If he dea h be efi bec e a ab e a he dea h f a O e ed S e, he i i g O e ed S e ii e he a O i a b O c i e he ife i e be efi . If a O i a b i a ai ab e, he ide e i a e . The ife i e be efi e d a he dea h f he i i g O e ed S e.

If he O ac a e i g ea e ha e he he dea h be efi bec e a ab e, he be eficia a :

– e ec a e he dea h be efi de he e f he O ac ,
– O i e he O ac de he a O i a b .

Assignment and Change of Ownership

The Si g e Life ide e e . The i Life Ride e e e i h a e a ed a ac i e. a e ec he Si g e Life ide he i Life ide , h, a d a i ch ide a e.

e ec he ide he cha e e ac . The ide effec i e da e i be he ac i e da e. i e hi a d i a i a e a ed , Si g e Life ide .

The ide i a be efi ha a e ec , a addi a a cha ge if:

- ***Single Life:*** a e 85 ge he da e he ac i i ed;
- ***Joint Life:*** a d e a e 85 ge he da e he ac i i ed.

I e age f 81 h gh 85 e i e a a.

The ide a e a ai ab e de a i he i ed a ified a i .

The ide g a a ee ha , ega d e f he i e e e a ce f ac , i be ab e i hd a a ce ai a each ea f he ac be e he a i i a a da e i:

- ***Single Life:*** dea h (ee | A Dea h headi g be).
- ***Joint Life:*** he dea h f he a i i g e ed S e (ee | : e ed S e a d | A Dea h headi g be).

For key terms associated with a *SecureSource Core* rider, see "*SecureSource* Series Rider Terms" section.

RATE SHEET PROSPECTUS SUPPLEMENT

The c e ide cha ge a d he c e a e he Life i e Pa e e ce age , C edi Pe d a d A a C edi e ce age , a icab e ac i ed a e di c ed i he Ra e Shee P ec S e e a ached hi ec . The e e ca cha ge a ided i hi ec (ee | Life i e Pa e Pe ce age a d | A a C edi be). We a cha ge he e e e cha e , 7 ca e da da ice. A ea 7 ca e da da be e e cha ge he e ai ed i a Ra e Shee P ec S e e e he e effec i e e d, e i fie a e Ra e Shee P ec S e e . A hi ica Ra e Shee P ec S e e a e efec ed i A e di G hi ec . A Ra e Shee P ec S e e , i c di g he Ra e Shee P ec S e e a icab e , ha e bee fi ed i h he Sec i ie a d E cha ge i (he | SEC) a d a e a a ai ab e he Edga e a . ec.g (Fi e N . 333 229360).

CURRENT ANNUAL PAYMENT DESCRIPTION

Single Life only: **Covered Person:** he e h e ife i ed de e i e he he C e A a Pa e i e ab i hed, a d he d a f he C e A a Pa e (ee | C e A a Pa e headi g be). The e ed Pe i he ac e . If a e i a a a e (e.g., a i e cab e a) a e cab e , he e ed Pe i he a i a . The e ed Pe ca be cha ged.

Joint Life only: **Covered Spouses:** he ac e a d hei e a ed he a ica f a g a he a iage e ai i effec . If a e i a a a e a e cab e , he e ed S e a e he a i a a d he e f he a i a a ed he a ica . Af e dea h di f a iage ha ea e e f he e ed S e a he e (f - a a e , he a i a), ha e ai i g e ed S e i be ed he efe i g he ge e ed S e. The e ed S e i e a e ed de e i e he he C e A a Pa e i e ab i hed, a d he d a f he C e A a Pa e (ee | C e A a Pa e) headi g be). The e ed S e a e e ab i hed he ide effec i e da e a d ca be cha ged. F e de ai , ee | A ig e a d Cha ge f O e hi i Life ec be .

Current Annual Payment: he be efi a ai ab e i hd a a each ac ea af e he e ed Pe (***Joint life:*** ge e ed S e) ha eached he ge age i he fi Age Ba d. Whe he C e A a Pa e i e ab i hed a d a a i e he eaf e, he C e A a Pa e i e a he Be efi Ba e i ied b he Life i e Pa e Pe ce age. A i e he Life i e Pa e Pe ce age he Be efi Ba e cha ge a de c ibed be , he C e A a Pa e i be eca c a ed.

If i hd a e ha he C e A a Pa e i a ac ea, he ed e ca e f e ac ea .

Single Life: LifeD700( )-300(dLifeD700( ) eached)-3 300(i hdihe)TJT*(Life i e)-3300(ed)-300 .8( )-9i PeER a e e a

Single Life:T 0-1 -308( )-13.9-300 00(-)-9 Pe i a The e Pe (

– U he fi dea h f a O e ed S e, he ei he : (a) he da e e ecei e a i e ice he he dea h be efi i a abe a d he i i g O e ed S e ha a ead eached he ge age i he fi Age Ba d, (b) he da e a c i a i effec i e he he dea h be efi i a abe a d he i i g O e ed S e ha a ead eached he ge age i he fi Age Ba d, (c) he da e he i i g O e ed S e eache he ge age i he fi Age Ba d.

– F ig di f a iage f he O e ed S e , he ei he (a) he da e e ecei e a i e ice if he e ai i g O e ed S e h i he e a ia i he ca e f a a e cabe e hi) ha a ead eached he ge age i he fi Age Ba d, (b) he da e he e ai i g O e ed S e h i he e a ia i he ca e f a a e cabe e hi) eache he ge age i he fi Age Ba d.

Remaining Annual Payment: he a a ai ab e i hd a a he e ai de f he ac ea . The Re ai i g A a Pa e i e abi hed a he a e i e a he C e A a Pa e . The Re ai i g A a Pa e e a he C e A a Pa e e a ihd a a i he c e ac ea , b i i be e ha e .

Lifetime Payment Percentage: ed ca c a e he C e A a Pa e .

The Life i e Pa e Pe ce age f each Age Ba d a d Age Ba d a e h i he Ra e Shee P ec S e e .

The Age Ba d f he Life i e Pa e Pe ce age i de e i ed a he f ig i e :

– Whe he C e A a Pa e i e abi hed: The Age Ba d ed ca c a e he i iia C e A a Pa e i he e ce age f he O e ed Pe ' a ai ed age (***Joint life:*** ge O e ed S e e' a ai ed age).

– O he O e ed Pe ' b e e bi hda (***Joint life:*** ge O e ed S e e' b e e bi hda): If ihd a a ha bee a e i ce he C e A a Pa e a e abi hed a d i c ea e he a ide fee ha bee dec i ed, a d if he O e ed Pe ' e a ai ed age (***Joint Life:*** ge O e ed S e e' a ai ed age) i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age.

– U A a S e -U (ee | A a S e -U be).

– F he i ife ide , dea h cha ge i a i a a : (A) If ihd a a ha bee a e i ce he C e A a Pa e a e abi hed a d i c ea e he a a ide fee ha bee dec i ed, he Life i e Pa e Pe ce age i be e e ba ed he Age Ba d f he e ai i g O e ed S e e' a ai ed age. (B) If he C e A a Pa e i e abi hed b he e ai i g O e ed S e e ha eached he ge age i he fi Age Ba d, he e ai i g O e ed S e e' a ai ed age i be ed de e i e he Age Ba d f he Life i e Pa e Pe ce age. I he e e f e a iage f he O e ed S e e each he , he Life i e Pa e Pe ce age ed i he e ce age f he ge O e ed S e e' a ai ed age.

Determination of Adjustments of Benefit Values: a e a e de e i ed a he f ig i e a d a e b ec a a i a f $20 i each:

1. **At rider effective date**

   The C edi Ba e a d Be efi Ba e a e e a he i iia cha e a e .

2. **When an additional purchase payment is made**

   The Be efi Ba e i be i c ea ed b he a f each addi a cha e a e .

   If he C edi Ba e i g ea e ha e , he C edi Ba e i be i c ea ed b he a f each addi a cha e a e .

   See | B i g O ac P cha e Pa e f cha e a e i ia .

3. **When a withdrawal is taken**

   If he C edi Ba e i g ea e ha e , A a C edi i be added he Be efi Ba e he f ig ide a i e a .

   The Be efi Ba e a d C edi Ba e ca be ad ed, b he i be e ha e .

   (A) If he C e A a Pa e i e abi hed, E ce Wi hd a a P ce i g i cc a f .

   The Be efi Ba e a d C edi Ba e i be ed ced b he a e f ha he ac a e i ed ced. The f f a a ded c ed i he | ad e f ihd a a ca c a ed a f :

   $$\frac{\mathbf{a} \times \mathbf{b}}{\mathbf{c}}$$ he e:

   a = he a f he ihd a a

   b = he C edi Ba e Be efi Ba e (a a icab e) he da e f (b f) he ihd a a

   c = he ac a e he da e f (b f) he ihd a a .

(B) If the C e A a Pa e i e abi hed a d he i hd a a i e ha e⁄a a he Re ai i g A a Pa e , he Be efi Ba e a d C edi Ba e c⁄ cha ge.

(C) If the C e A a Pa e i e abi hed a d he i hd a a i g ea e ha he Re ai i g A a Pa e , E ce Wi hd a a P⁄ce i g i⁄cc , a d he Be efi Ba e a d C edi Ba e i be ed ced b a a⁄ a ca c a ed a f⁄ :

$$\frac{\mathbf{d} \times \mathbf{e}}{\mathbf{f}}$$ he e:

d = he a⁄ ⁄f he i hd a a i he Re ai i g A a Pa e

e = he Be efi Ba e⁄ C edi Ba e (a a icab e)⁄ he da e⁄f (b f⁄ ⁄) he i hd a a

f = he c⁄ ac a e⁄ he da e⁄f (b f⁄ ⁄) he i hd a a i he Re ai i g A a Pa e .

Rider Anniversary Processing: The f⁄ i g de c ibe f⁄ he Be efi Ba e a d C edi Ba e a e ca c a ed⁄ ide a i e a ie , b ec⁄ he a i a⁄ ⁄f $20 i f⁄ each, a d f⁄ he Life i e Pa e Pe ce age ca cha ge⁄ ide a i e a ie .

– **Annual Credits:** If⁄ did⁄ a e a i hd a a d i g he f⁄ c⁄ ac ea a d⁄ did⁄ dec i e a i c ea e⁄ he a a ide fee, A a C edi a be a ai ab e. The A a C edi e ce age a d C edi Pe⁄d a e f⁄ i he Ra e Shee P⁄ ec S e e .

(A) O he fi ide a i e a

The A a C edi e⁄a a he C edi Ba e 180 da f⁄ i g he ide effec i e da e i ied b he A a C edi e ce age, a f⁄ i he Ra e Shee P⁄ ec S e e , f⁄ he fi ide a i e a .

– ***Single Life:*** The Be efi Ba e i be i c ea ed b he A a C edi .
– **Joint Life:** The Be efi Ba e i be e⁄ he g ea e⁄f he c e Be efi Ba e,⁄ he Be efi Ba e 180 da f⁄ i g he ide effec i e da e i c ea ed b he A a C edi a d a addi⁄ a cha e a e 180 da f⁄ i g he ide effec i e da e.

(B)O a⁄ he ide a i e a d i g a C edi Pe⁄d

The A a C edi e⁄a a he C edi Ba e a⁄f he f⁄ ide a i e a i ied b he c e A a C edi e ce age, a f⁄ i he Ra e Shee P⁄ ec S e e .

– ***Single Life:*** The Be efi Ba e i be i c ea ed b he A a C edi .
– ***Joint Life:*** The Be efi Ba e i be e⁄ he g ea e⁄f he c e Be efi Ba e,⁄ he Be efi Ba e⁄ he f⁄ ide a i e a i c ea ed b he A a C edi a d a addi⁄ a cha e a e i ce he f⁄ ide a i e a .

The C edi Ba e i be e⁄ e⁄⁄ he a ide a i e a ⁄f a C edi Pe⁄d af e a ad/ e⁄ he Be efi Ba e, a d he e i be⁄ addi⁄ a A a C edi e he C edi Pe⁄d e a d e⁄ a e - ⁄f he Be efi Ba e.

The C edi Ba e i be e a e e⁄ e⁄⁄ he a e⁄f: (A) he ide a i e a ⁄ ⁄ af e he⁄ e ' 95 h bi hda⁄ (B) he ide a i e a e⁄a a⁄ he C edi Pe⁄d d a⁄ , a f⁄ i he Ra e Shee P⁄ ec S e e .

– **Annual Step-Ups:** Begi i g i h he fi ide a i e a , a A a Se -U a be a ai ab e. If⁄ dec i e a i c ea e⁄ he a a ide fee, f e A a Se -U i ⁄⁄ ge be a ai ab e.

The A a Se -U i a e ace⁄ a ide a i e a he e he c⁄ ac a e (af e cha ge a e ded c ed) i g ea e ha he Be efi Ba e af e a a a c edi i added. If a a a e - i e ec ed, he Be efi Ba e, C edi Ba e a d Life i e Pa e Pe ce age i be ad/ ed a f⁄ :

– The Be efi Ba e (af e a A a C edi i added) i be i c ea ed⁄ he c⁄ ac a e.
– The C edi Ba e i be i c ea ed⁄ he c⁄ ac a e a d he C edi Pe⁄d i e a , if he e i a i c ea e⁄ Be efi Ba e d e⁄ a A a Se -U .
– If he O⁄ e ed Pe⁄ ' a ai ed age (***Joint Life:*** ⁄ ge O⁄ e ed S⁄ e' a ai ed age)⁄ he ide a i e a i i a highe Age Ba d, he he highe Age Ba d i be ed⁄ de e i e he a⁄ ia e Life i e Pa e Pe ce age, ega d e⁄f a f⁄ i hd a a . The highe Age Ba d i be ed e e if he e a⁄ A a Se -U d e⁄ he a i Be efi Ba e i ia f⁄ .

OTHER PROVISIONS

Required Minimum Distributions (RMD): If⁄ a e a i g RMD f⁄ ⁄ c⁄ ac a d⁄ RMD ca c a ed e a a e f⁄ ⁄ c⁄ ac i g ea e ha he C e A a Pa e , he⁄ ⁄ ⁄f⁄ RMD ha e ceed he C e A a Pa e i⁄ be b ec⁄ E ce Wi hd a a P⁄ce i g ⁄ ided ha he f⁄ i g c⁄ di⁄ a e e:

– The C e A a Pa e i e abi hed;
– The RMD i f⁄ ⁄ c⁄ ac a⁄ e;

– The RMD i ba ed eca c a ed ife e ec a c a e f he U i Life i e Tab e de he O de; a d
– The RMD a i he i e ba ed he e A i e e f ec 401(a) (9), e a ed O de i a d eg a he e de ha e e i effec he c ac da e.

If he C e A a Pa e i e abi hed, he RMD i be b ec E ce Wi hd a a P ce i g. RMD e he ca e da ea hich i e c e c i cide i h c ac ea a d he e e a i i he ca a e RMD a d be b ec E ce Wi hd a a P ce i g. See A e di F addi a i a .

Spousal Option to Continue the Contract upon Owner's Death (Spousal Continuation):

Single Life: If a i i g e e ec c i e he c ac a d c i e he c ac a he e e de he a c i a i f he c ac , he Si g e Life ide e i a e .

Joint Life: If a i i g e i a O e ed S e a d e ec he a c i a i f he c ac a he e e , he J i Life ide a c i e . The i i g O e ed S e ca a e a e be eficia ; h e e , a e O e ed S e ca be added he ide (ee | Be efi i Ca e f Dea h . If Die Be e he A i i a S a Da e).

If did dec i e a i c ea e he a a ide fee, a he i e f a c i a , a e - a be a ai ab e. A A a S e -U e (ee | Ride A i e a P ce i g A a S e -U headi g ab e) a a he a c i a e - e ce ha he Re ai i g A a Pa e i be ed ced a i hd a a i ha c ac ea . A , he C edi Pe d i e a he e c ac a ie a . The a c i a e - i ce ed he a a da e a c i a i effec i e.

Rules for Surrender: The e i i i c ac a e e A i e e f i g a a ia e de . S e de i be a e f b e)i he a h TJ/F41Tf8-M.9(edi)69 a e a i e( )-13.9(e)-300(i)-300each ba e c ac a

If c ac a e i ed ced edi edi i bea e ee d i he i be adi(a)-300(A a)-300C( )-13.9(edi (.)-300(A)0(,)-300(he)-300(f)0(i g)-300(i)-300cec)TJ0-140TD-.00003Te A

If he ac a e i g ea e ha e he he dea h be efi be e a ab e, he be eficia a :
– e ec a e he dea h be efi de he e f he ac ,

Ride

Y e ec he ide he cha e c ac . The ide effec i e da e i be he c ac i e da e. i e hi a d i a i a a e a ed _ Si g e Life ide .

The _ ide i a b a be efi ha a e ec , a addi a a a cha ge if:

– ***Single Life:*** a e 85 ge he da e he c ac i i ed;
– ***Joint Life:*** a d e a e 85 ge he da e he c ac i i ed.

I e age f 81 h gh 85 e A i e a a .

The _ ide a e a ai ab e de a i he i ed A a ified a i .

The _ ide g a a ee ha , ega d e f he i e e e a ce f c ac , i be ab e i hd a a ce ai a each ea f he c ac be e he a i i a a da e i:

– ***Single Life:*** dea h (ee | A Dea h_ headi g be).
– ***Joint Life:*** he dea h f he a i i g O e ed S e (ee | _ : O e ed S e _ a d | A Dea h_ headi g be).

For key terms associated with the *SecureSource Core Plus* rider, see "*SecureSource* Rider Terms" section.

RATE SHEET PROSPECTUS SUPPLEMENT

The c e ide cha ge a d he c e a e he Life i e Pa e e ce age , C edi Pe d, A a C edi e ce age a d Ba e D b e age a d d a , a icab e c ed i he Ra e Shee P ec S e e a ached hi ec . The e e ca cha ge a ided i hi ec (ee | Life i e Pa e Pe ce age_ , | A a C edi _ a d | Ba e D b e_ be). We a cha ge he e e e cha e , 7 ca e da da ice. A ea 7 ca e da da be e e cha ge he e O ai ed i a Ra e Shee P ec S e e e effec i e e d, e i fie a e Ra e Shee S e e . A hi ica Ra e Shee P ec S e e a e ef ec ed i A e di G. A Ra e Shee P ec S e e , i c di g he Ra e Shee P ec S e e a icab e , ha e bee fi ed i h he Sec i ie a d E cha ge O i (he | SEC_) a d a e a a ai ab e he Edga e a . ec.g (Fi e N . 333 229360).

CURRENT ANNUAL PAYMENT DESCRIPTION-300(Supplements-300(Cr)-13.9(edits")-300(and)-300("Base)-300(Doubler")-3r0r)-1

da e a c i a i effec i e he he dea h be efi i a ab e a d he i i g O e ed S e ha a ead eached he ge age i he fi Age Ba d, (c) he da e he i i g O e ed S e eache he ge age i he fi Age Ba d.

– F i g di f a iage f he O e ed S e , he ei he (a) he da e e eceiea i e ice if he e ai i g O e ed S e h i he e a ia i he ca e f a a e cab e e hi) ha a ead eached he ge age i he fi Age Ba d, (b) he da e he e ai i g O e ed S e h i he e a ia i he ca e f a a e cab e e hi) eache he ge age i he fi Age Ba d.

Remaining Annual Payment: he a a ai ab e i hd a a he e ai de f he ac ea. The Re ai i g A a Pa e i e ab i hed a he a e i ea he C e A a Pa e . The Re ai i g A a Pa e e a he C e A a Pa e e a ihd a a i he c e ac ea, b i i be e ha e .

Lifetime Payment Percentage: ed ca c a e he C e A a Pa e .

The Life i e Pa e Pe ce age f each Age Ba d a d Age Ba d a e h i he Ra e Shee P ec S e e .

The Age Ba d f he Life i e Pa e Pe ce age i de e i ed a he f i g i e :

– Whe he C e A a Pa e i e ab i hed: The Age Ba d ed ca c a e he i iia C e A a Pa e i he e ce age f he O e ed Pe ' a ai ed age (***Joint life:*** ge O e ed S e' a ai ed age).
– O he O e ed Pe ' b e e bi hda (***Joint life:*** ge O e ed S e' b e e bi hda): If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i ce ea e he a a ide fee ha bee dec i ed, a d if he O e ed Pe ' e a ai ed age (***Joint Life:*** ge O e ed S e' a ai ed age) i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age.
– U A a S e -U (ee | A a S e - _ be).
– F he i ife ide , dea h cha ge i a i a a : (A) If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i ce ea e he a a ide fee ha bee dec i ed, he Life i e Pa e Pe ce age i be e e ba ed he Age Ba d f he e ai i g O e ed S e' a ai ed age. (B) If he C e A a Pa e i e ab i hed b he e ai i g O e ed S e ha eached he ge age i he fi Age Ba d, he e ai i g O e ed S e' a ai ed age i be ed de e i e he Age Ba d f he Life i e Pa e Pe ce age. I he e e f e a iage f he O e ed S e e each he , he Life i e Pa e Pe ce age ed i he e ce age f he ge O e ed S e' a ai ed age.

Joint Life: **Base Doubler Date (for contracts with applications signed before 5/1/2020):** If he Ba e D b e i g ea e ha e , he Ba e D b e Da e a be e e i he e e f: (1) di f a iage; (2) a O e ed S e' dea h he he dea h be efi i a ab e. O he da e e eceiv e i e if ica b f he e e e , he Ba e D b e Da e i be e he a e f: (1) he ide a i e a f i g he e ai i g O e ed S e eachi g he Ba e D b e age h i he Ra e Shee P ec S e e ; (2) he 12th ide a i e a ; (3) he e ide a i e a .

Base Doubler Date (for contracts with applications signed on/after 5/1/2020): If he Ba e D b e i g ea e ha e , he Ba e D b e Da e a be e e i he e e f: (1) di f a iage; (2) a O e ed S e' dea h he he dea h be efi i a ab e. O he da e e eceiv e i e if ica b f he e e e , he Ba e D b e Da e i be e he a e f: (1) he ide a i e a f i g he e ai i g O e ed S e eachi g he Ba e D b e age; (2) he ide a i e a e a he Ba e D b e d a (b h h i he Ra e Shee P ec S e e); (3) he e ide a i e a .

The Ba e D b e Da e a a be e e if he e i a a c i a . See he S e' O f c i e c ac i .

For contracts with applications signed before 5/1/2020: I he e e f e a iage f he O e ed S e e each he be e he Ba e D b e Da e, he Ba e D b e Da e i be e e he a e f he 12th ide a i e a ; he ide a i e a f i g he ge O e ed S e eachi g he Ba e D b e age h i he Ra e Shee P ec S e e .

For contracts with applications signed on/after 5/1/2020: I he e e f e a iage f he O e ed S e e each he be e he Ba e D b e Da e, he Ba e D b e Da e i be e e he a e f he ide a i e a e a he Ba e D b e d a , he ide a i e a f i g he ge O e ed S e eachi g he Ba e D b e age (b h h i he Ra e Shee P ec S e e).

Determination of Adjustments of Benefit Values: a e a e de e i ed a he f i g i e a da e b ec a a i a f \$20 i each:

1. **At rider effective date**

The C edi Ba e a d Be efi Ba e a e e a he i i ia cha e a e .
The Ba e D b e i e a he i i ia cha e a e i ied b he a icab e Ba e D b e Pe ce age, a h i he ab e be .

Purchase Payments	Base Doubler Percentage

The ▯ a▯ i a▯ e - i ▯ce ed▯ he a a▯ da e ▯ a▯ i a▯ i effec i e.

F▯ ▯ ac i h a ica▯ ig ed be▯ e 5/1/2020: If he Ba e D▯ be i g ea e ha e▯, he Ba e D▯ be Da e i be e ▯ he a e ▯f: (1) he ide a i e a ▯ ▯ f▯ i g he e ai i g O▯ e ed S▯ e eachi g he Ba e D▯ be age h▯ i he Ra e Shee P▯ ec S e e ; (2) he 12 h ide a i e a ;▯ (3) he e ide a i e a .

F▯ ▯ ac i h a ica▯ ig ed▯ /af e 5/1/2020: If he Ba e D▯ be i g ea e ha e▯, he Ba e D▯ be Da e i be e ▯ he a e ▯f: (1) he ide a i e a ▯ ▯ f▯ i g he e ai i g O▯ e ed S▯ e eachi g he Ba e D▯ be age; (2) he ide a i e a e▯a ▯ he C edi Pe▯d Ba e D▯ be d a▯ , (▯ h a h▯ i he Ra e Shee P▯ ec S e e);▯ (3) he e ide a i e a .

Rules for Surrender: The ei ▯ i i ▯ ac a e e▯ie e f▯ ▯ i g a a ia e de. S e de i be a e f▯ a ac▯ a d he a iab e bac▯ i he a e ▯ ▯ ▯ a ▯ i e e i each bea ▯ he ▯ ac a e.

If ▯ ▯ ac a e i ed ced ▯ e▯, he C edi Ba e a d Ba e D▯ be , i be e a e e ▯ e▯, a d he e i be ▯ addi ▯ a A a C edi a d ▯ Ba e D▯ be i a ied. A ▯, he f▯ ▯ i g i ▯cc :

- If he C e A a Pa e i ▯ e abi hed a d if he ▯ ac a e i ed ced ▯ e▯ a a e ▯f a e e f▯ a ce, fee ▯ cha ge , he he▯ e ai i he C e A a Pa e ▯ d be e abi hed, a d ha a ▯ i be aid a a i he dea h▯f he O▯ e ed Pe ▯ (***Joint Life:*** b▯ h O▯ e ed S▯ e) (ee | C e A a Pa e De c i ▯ ▯ ab▯ e).
- If he C e A a Pa e i e abi hed a d if he ▯ ac a e i ed ced ▯ e▯ a a e ▯f a e e f▯ a ce, fee ▯ cha ge ,▯ a a e ▯f a i hd a a ha i e ha ▯ e▯a ▯ he Re ai i g A a Pa e (i c di g RMD ha a e ▯ b▯ec ▯ E ce Wi hd a a P▯ce i g a de c ibed ab▯ e), he he▯ e i ece i e he C e A a Pa e aid a a i he dea h▯f he O▯ e ed Pe ▯ (***Joint Life:*** b▯ h O▯ e ed S▯ e).

  I b▯ h ca e ab▯ e:

  - The e a ai ed a ▯ i be aid i ▯ h i a e . If he ▯ h a e i e ha $100, e ha e he igh ▯ cha ge he f e▯ e c , b ▯ e f e▯ e ha a a .
  - We i ▯ ▯ ge acce addi ▯ a cha e a e .
  - N▯ ▯ e cha ge i be ▯ ec ed f▯ he ide .
  - The C e A a Pa e i fi ed f▯ a ▯ g a a e a e ade.
  - The a ▯ aid i he c e ▯ ac ea i be ed ced f▯ a ▯ i hd a a i ha ▯ ac ea .
  - If he C e A a Pa e i de e i ed b i ▯ ec i f▯ a ▯ ega di g he O▯ e ed Pe ▯ ' bi h da e, a e i be ad ed. The i be ba ed▯ ha ▯ d ha e bee ▯ ided i g he ▯ ec bi h da e. A de a e ade b i be ade ▯ i h▯ i e e . We e e e he igh ▯ e▯ e f▯ ▯ ▯ ▯ e a e a a ▯ ▯ e aid. If he e a e a f e a e de hi ide , ▯ e a e ade b i be b ac ed, i h▯ i e e , a d▯ a ▯ he i e ega e i ib e.
- If he C e A a Pa e i ▯ e abi hed a d if he ▯ ac a e i ed ced ▯ e▯ a a e ▯f a i hd a a e be▯ e he C e A a Pa e i e abi hed, he ide a d he ▯ ac i e i a e.
- If he C e A a Pa e i e abi hed a d if he ▯ ac a e i ed ced ▯ e▯ a a e ▯f a i hd a a ha i g ea e ha he Re ai i g A a Pa e (i c di g RMD ha a e ▯ b▯ec ▯ E ce Wi hd a a P▯ce i g a de c ibed ab▯ e), he ide a d he ▯ ac i e i a e.

At Death:

Single Life: he ide i e i a e e e if he ▯ ac i ▯ i ed de he ▯ a ▯ i a▯ ▯ ▯ .

Joint Life: If he dea h be efi be▯ e a ab e a he dea h▯f a O▯ e ed S▯ e, he i i g O▯ e ed S▯ e ii e he ▯ a ▯ i a▯ ▯ ▯ ▯ i e he ife i e be efi . If ▯ a ▯ i a▯ i ▯ a ai ab e, he ide e i a e . The ife i e be efi e d a he dea h▯f he i i g O▯ e ed S▯ e.

If he ▯ ac a e i g ea e ha e▯ he he dea h be efi be▯ e a ab e, he be eficia a :

- e ec ▯ a e he dea h be efi de he e ▯f he ▯ ac ,▯
- ▯ i e he ▯ ac de he ▯ a ▯ i a▯ ▯ ▯ .

Assignment and Change of Ownership

Single Life: The ide i e i a e if he e i a a ig e ▯ a cha ge▯f▯ e hi e he e ▯ e▯ a ig ee a e ▯ a▯ e hi ▯f he ▯ ac a d a a ▯ e▯ he O▯ e ed e ▯ be▯ e he cha ge,▯ i a ▯ a a▯ e (e.g., a i di id a▯ e hi cha ged ▯ a i e▯cab e)▯ a e▯cab e , ei he h▯ di g f▯ he ▯ e be efi ▯f he ▯ ▯ e. ▯i ▯ e hi a d▯i a ia a e ▯ a▯ ed hi e hi ide i i f▯ ce. E ce ▯ :▯ e hi cha ge i ▯ e i a e he ide f▯ ▯ ac i ed i Ca if▯ ia.

Joint Life: l de ai ai he i ife be efi , he i i g O e ed S e be ab e c i e he ac de he a c i a i . The e e, e hi a ge e ha e i ch c i a a e a ed a ide i e. If he e i a a a e , he O e ed S e ca be e . If he e i a - a a e cab e e , e f he O e ed S e be he a i a . F a c ac e ce h e i ed i Ca if ia, he ide i e i a e if he e i a ig e a cha ge f e hi e he e e a ig ee a e a e hi f he c ac a d a a e e a O e ed S e be f e he cha ge, i a - a a e a e cab e , h di g f he e be efi f he e . F c ac i ed i Ca if ia, a fe f he e hi f he a i c ac i i ied a d he ide i e i a e; h e e , he O e ed S e de he ide i cha ge e e if he e i a e hi cha ge.

Annuity Provisions: If a i i a a da e i he a i a i i a a da e (ee | The A i i a S a Da e), ca ch e e f he a a aiab e de he ac (ee | A i Pa Pa)a a e a ie fied a i a a aiab e de he ide . If ee c a a i i a a da e ha i ea ie ha he a i a i i a a da e, he a e a ie fied a i a a de he ide i a aiab e.

U de he ide ' a a , i ecei e he C e A a Pa e ided b hi ide i he dea h f he O e ed Pe (***Joint Life:*** h O e ed S e). If ch e ecei e he C e A a Pa e , he a a ab e each ea i be e a he C e A a Pa e he a i i a a da e. The a aid i he c e ac ea i be ed ced a ihd a a i ha ac ea . The e a ai ed a i be aid i h i a e . If he h a e i e ha $100, e ha e he igh cha ge he f e c , b e f e ha a a . If he h a e i e ha $20, e ha e he igh a ea a e e a he e e a e f a e ai i g f e a e . The e e a e i be ca c a ed he a e a ai a di e e a e ba i ed i Pa Bi he ac . F ei a ab a i a e a , ea e ee | The A i Pa Pe d - A i Pa Pa .

If ch e ecei e he C e A a Pa e a he ha a a aiab e de he ac , a he ac fea e , ide fea e a d cha ge e i a e af e he a i i a a da e.

The ide a a be g ea e e ha he a a aiab e de he ac . l d ide a a ca ef a d fi a cia ad i be e a i g a de e i a .

RIDER TERMINATION

The ide ca be e i a ed ei he b e ce a :

- ***Single Life:*** af e he dea h be efi i a ab e, he ide i e i a e.
- ***Single Life:*** a c i a i e i a e he ide .
- ***Single Life:*** ac i ed i Ca if ia, af e he dea h f he O e ed Pe , he ide i e i a e.
- ***Joint Life:*** ac i ed i Ca if ia, af e he dea h f he a O e ed S e, he ide i e i a e.
- ***Joint Life:*** Af e he dea h be efi i a ab e he ide i e i a e if a e e he ha a O e ed S e ac i e he ac . H e e , if he O e ed S e ac i e he ac a a i he i ed IRA a a be eficia f a a ici a i a e e e ed e i e e a , he ide i e i a e.
- Whe he e a e ce ai a ig e a d e hi cha ge a de c ibed i he | A ig e a d Cha ge f O e hi ec ab e, he ide i e i a e.
- O he a i i a a da e, he ide i e i a e, if ch e ea a a aiab e de he ac .
- a e i a e he ide if a a ide fee af e a i c ea e i e ha 0.25 e ce age i highe ha fee be e he i c ea e. (See | Cha ge ide cha ge).
- Whe he ac a e i ed ced e a a e f a E ce Wihd a a a de c ibed i he R e S e de Sec ab e, he ide i e i a e.
- Te i a f he ac a ea i e i a e he ide .

F a e a e, ee A e di E.

Ride

(Available for contract applications signed prior to 5/3/2021)

The ide i a a be efi ha ca e ec a i e f a ica f a addi a cha ge. l a be cha ed i h a he a a i ig be efi a d ce ai dea h be efi ide (ROPP ide , MAV ide Be efi). Thi be efi i i e ded ide a ecified i hd a a a a a f ife, e e if ac a e i e , b ec he e a d i de c ibed i hi ec . Addi a , hi be efi ffe a A a C edi fea e he i e e f i g a e a da e - fea e c i ac a i e a gai i c ea e he Be efi Ba e.

If he ac a e i ed ced e d e a e e a ce, fee cha ge , a i hd a a ha e e ce ed he a a ai ab e de he ide , he i ecei e ife i e a e ade b a de c ibed i he | O he i - R e S e de . H e e , he ac a d ide i e i a e if he ac a e g e e d e a e ce i hd a a . If die be e he ac a e i de e ed, i ecei e a e a a e f he ide .

The ide a be ***appropriate*** if:

– i e d a e e dic i hd a a f a i ac ; a d
– i h e e ha a e e a ce i ad e e affec abi i i hd a i e e e ife i e.

The ide a be ***not appropriate*** if:

– a ici a e he eed i hd a a be e he ife i e be efi i e ab i hed i hd a a ha e ceed he

I e age f 81 h gh 85 e i e a a.

The ide a e a ai ab e de a i he i ed ifie a i .

The ide g a a ee ha , ega d e f he i e e e a ce f c ac , i be ab e i hd a a ce ai a each ea f he c ac be e he a i i a a da e i:

– ***Single Life:*** dea h (ee | A Dea h headi g be).
– ***Joint Life:*** he dea h f he a i i g O e ed S e (ee | : O e ed S e a d | A Dea h headi g be).

For key terms associated with a *SecureSource 4* rider, see "*SecureSource* Series Rider Terms" section.

RATE SHEET PROSPECTUS SUPPLEMENT

The c e ide cha ge a d he c e a e he Mi i Life i e Pa e e ce age , I c e B Pe ce age, C edi Pe d a d A a C edi e ce age , a icab e c ac i ed a e di c ed i he Ra e Shee P ec S e e a ached hi ec . The e e ca cha ge a ided i hi ec (ee | Life i e Pa e Pe ce age , | I c e B e ce age a d | A a C edi be). We a cha ge he e e e cha e , 7 ca e da da ice. A ea 7 ca e da da be e e cha ge he e c ai ed i a Ra e Shee P ec S e e he e effec i e e d e i fie a e Ra e Shee P ec S e e . A hi ica Ra e Shee S e e i be ef ec ed i A e di G hi ec . A Ra e Shee P ec S e e , i c di g he Ra e Shee P ec S e e a icab e , ha e bee fi ed i h he Sec i ie a d E cha ge O i (he | SEC) a d a e a a ai ab e he Edga e a . ec.g (Fi e N . 333 229360).

CURRENT ANNUAL PAYMENT DESCRIPTION

Single Life only: **Covered Person:** he e h e ife i ed de e i e he he C e A a Pa e i e ab i hed, a d he d a f he C e A a Pa e (ee | C e A a Pa e headi g be). The O e ed Pe i he c ac e . If a e he ide effec i e da e i a a a e (e.g., a i e cab e c a) a e cab e , he O e ed Pe i he de a i a . The O e ed Pe ca be cha ged.

Joint Life only: **Covered Spouses:** he c ac e a d hei e e a ed he a ica f a g a he a iage e ai i effec . If a c ac e i a a a e e a e cab e , he O e ed S e a e he a i a a d he e f he a i a a ed he a ica . Af e dea h di f a iage ha ea e e f he O e ed S e a he e (f - a a e , he a i a), ha e ai i g O e ed

– U he fi dea h f a O e ed S e, he ei he : (a) he da e e ecei e a i e ice he he dea h be efi
i a ab e a d he i i g O e ed S e ha a ead eached he ge age i he fi Age Ba d, (b) he

– **Joint Life:** The Be efi Ba e i be e ☞ he g ea e ☞ f he c e Be efi Ba e, ☞ he Be efi Ba e ☞ he ☞ ide a i e a i c ea ed b he A a C edi a d a addi ☞ a cha e a e i ce he ☞ ide a i e a .

The Wi hd a a Ad e Ba e i be e a ☞ ☞ :

(A) if ☞ i hd a a ha e bee a e , he Wi hd a a Ad e Ba e i be e ☞ he Be efi Ba e de e i ed ab ☞ e, ☞

(B) if a i hd a a ha e bee a e , he Wi hd a a Ad e Ba e i be e ☞ he a ☞ a ca c a ed be ☞ :

$$\frac{\mathbf{a \times b}}{\mathbf{c}}$$ he e:

a = he a Be e = a e , ☞

c = he Be efi Ba e 3003Tc(=)-600aJb00(a e ,)b– 300(☞)TJ- ea e ☞ f he c a e , ☞ a Be e

Pe300de d aJ88.9( )-300(d eTJ30☞)-300(a)-300( )0(e - (A)☞ f he Be efi Ba e.

The C edi Ba e Bebe ie h=i a e0(e)-33.8( )-1346i63 a0T3(c(=)-600a(a e)-300(A) c(=)-600aJ3.8( )-113-300(d a(T*((A))☞(e)-3)

If ▪ did ▪ dec i e a i c ea e ▪ he a a ide fee, a he i e▪f ▪ a c▪ i a▪ , a e - a be a ai ab e. A A a S e -U e (ee | Ride A ie a P▪ce i g A a S e -U ▪ headi g ab▪ e) a ▪ a ▪ he ▪ a c▪ i a▪ e - e ce ha he Re ai i g A a Pa e i be ed ced▪ a ▪ ihd a a i ha c▪ ac ea. A ▪, he C edi Pe▪d i e a ▪ he e c▪ ac a ie a . The Wi hd a a Ad e Ba e, if g ea e ha e▪, i be i c ea ed▪ he c▪ ac a e if he c▪ ac a e i g ea e. The ▪ a c▪ i a▪ e - i ▪ce ed▪ he a a▪ da e ▪ a c▪ i a▪ i effec i e.

Rules for Surrender: The e i ▪ i i c▪ ac a e e▶ie e ▪ i g a a ia e de. S e de i be a e f▪ a acc▪ a d he a iab e bac▪ i he a e ▪ ▪ ▪ a ▪ i e e i each bea ▪ he c▪ ac a e.

If ▪ c▪ ac a e i ed ced ▪ e▪, he C edi Ba e, if g ea e ha e▪, i be e a e e e ▪ e▪, a d he e i be ▪ addi ▪ a A a C edi . A ▪, he ▪ i g i ▪cc :

– If he C e A a Pa e i ▪ e ab i hed a d if he c▪ ac a e i ed ced ▪ e▪ a a e ▪f a e e ▪ a ce, fee ▪ cha ge , he he▪ e ai i he C e A a Pa e ▪ d be e ab i hed, a d he C e A a Pa e i be aid a a i he dea h▪f he O▪ e ed Pe ▪ (***Joint Life:*** b▪ h O▪ e ed S▪ e) (ee | C e A a Pa e De ci ▪ ▪ ab▪ e).
– If he C e A a Pa e i e ab i hed a d if he c▪ ac a e i ed ced ▪ e▪ a a e ▪f a e e ▪ a ce, fee ▪ cha ge ,▪ a a e ▪f a i hd a a ha i e ha ▪ e▶ a ▪ he Re ai i g A a Pa e (i c di g RMD ha a e ▪ b▪ec ▪ E ce Wi hd a a P▪ce i g a de c ibed ab▪ e), he he▪ e i ece i e he C e A a Pa e aid a a i he dea h▪f he O▪ e ed Pe ▪ (***Joint Life:*** b▪ h O▪ e ed S▪ e).

  I b▪ h ca e ab▪ e:

  – The e a a i ed a ▪ i be aid i ▪ h i a e . If he ▪ h a e i e ha $100, e ha e he igh ▪ cha ge he f e▶ e c , b ▪ e f e▶ e ha a a .
  – We i ▪ ▪ ge acce addi ▪ a cha e a e .
  – N▪ ▪ e cha ge i be c▪ ec ed f▪ he ide .
  – The C e A a Pa e i fi ed f▪ a ▪ g a a e a e ade.
  – The a ▪ aid i he c e c▪ ac ea i be ed ced▪ a ▪ ihd a a i ha c▪ ac ea.
  – If he C e A a Pa e i de e i ed b i c▪ ec i f▪ a ▪ ega di g he O▪ e ed Pe ▪ ' bi h da e, a e i be ad ed. The i be ba ed▪ ha ▪ d ha e bee ▪ ided i g he c▪ ec bi h da e. A de a e ade b i be ade ▪ i h▪ i e e . We e e e he igh ▪ e c▪ e f▪ ▪ ▪ ▪ e a e a a ▪ ▪ e aid. If he e a e a f e a e de hi ide , ▪ e a e ade b i be b ac ed, i h▪ i e e , a d/▪ a ▪ he i e ega e i ib e.
– If he C e A a Pa e i ▪ e ab i hed a d if he c▪ ac a e i ed ced ▪ e▪ a a e ▪f a i hd a a a e be f▪ e he C e A a Pa e i e ab i hed, he ide a d he c▪ ac i e i a e.
– If he C e A a Pa e i e ab i hed a d if he c▪ ac a e i ed ced ▪ e▪ a a e ▪f a i hd a a ha i g ea e ha he Re ai i g A a Pa e (i c di g RMD ha a e b▪ec ▪ E ce Wi hd a a P▪ce i g a de c ibed ab▪ e), he ide a d he c▪ ac i e i a e.

At Death:

Single Life: he ide i e i a e if he c▪ ac i c▪ i ed de he ▪ a c▪ i a▪ ▪ ▪ .

Joint Life: If he dea h be efi be c▪ e a ab e a he dea h▪f a O▪ e ed S▪ e, he i i g O▪ e ed S▪ e i i e he ▪ a c▪ i a▪ ▪ ▪ ▪ c▪ i e he ife i e be efi . If ▪ a c▪ i a▪ i ▪ a aiab e, he ide e i a e . The ife i e be efi e d a he dea h▪f he i i g O▪ e ed S▪ e.

Assignment and Change of Ownership

Single Life: The ide i e i a e if he e i a a ig e ▪ a cha ge▪f▪ e hi e he e ▪ e▪ a ig ee a e ▪ a▪ e hi▪f he c▪ ac a d a a ▪ e▪ he O▪ e ed e ▪ be f▪ e he cha ge,▪ i a ▪ a a▪ e (e.g., a i di id a▪ e hi cha ged▪ a i e▪cab e)▪ a e▪cab e , ei he h▪ di g f▪ he ▪ e be efi▪f he ▪ ▪ e . ▪i ▪ e hi a d▪i a ia a e ▪ a▪ ed hi e hi ide i i f▪ ce. E ce ▪ :▪ e hi cha ge i ▪ e i a e he ide f▪ c▪ ac i ed i Ca if▪ ia.

Joint Life: I ▪ de ▪ ai ai he▪i ife be efi , he i i g O▪ e ed S▪ e be ab e ▪ c▪ i e he c▪ ac de he ▪ a c▪ i a▪ ▪ i ▪ . The ef▪ e,▪ ▪ e hi a a ge e ha e i ch c▪ i a▪ a e a▪ ed a ide i e. If he▪ e i a a a e ▪ ,▪ he O▪ e ed S▪ e ca be▪ e . If he e i a ▪ - a a▪ e▪cab e ▪ e,▪ e▪f he O▪ e ed S▪ e be he a i a . F▪ a c▪ ac e ce h▪ e i ed i Ca if▪ ia, he ide i e i a e if he e i a a ig e ▪ a cha ge▪f▪ e hi e he e ▪ e▪ a ig ee a e ▪ a▪ e hi▪f he c▪ ac a d a a ▪ e▪ a O▪ e ed S▪ e be f▪ e he cha ge,▪ i a ▪ - a a▪ e h▪ di g f▪ he ▪ e be efi▪f he ▪ ▪ e▪ a e▪cab e , h▪ di g f▪ he ▪ e be efi▪f he

[illegible] e. [illegible] ac i ed i Cai[illegible] ia, a fe[illegible]f he[illegible] e hi[illegible]f he a i [illegible] ac i [illegible] i ied a d he ide i [illegible] e i a e; h[illegible] e e, he O[illegible] e ed S[illegible] e de he ide i [illegible] cha ge e e if he ei a [illegible] e hi cha ge.

Annuity Provisions: If [illegible] a i i a[illegible] a da e i he a i a i i a[illegible] a da e (ee | The A i i a[illegible] S a Da e), [illegible] ca ch[illegible] e[illegible] e[illegible]f he a[illegible] [illegible] a aiab e de he [illegible] ac (ee | A i Pa[illegible] P a) [illegible] a a e a i e fi ed a i a[illegible] [illegible] a aiab e de he ide. If [illegible] e ec a a i i a[illegible] a da e ha i ea ie ha he a i a i i a[illegible] a da e, he a e a i e fi ed a i a[illegible] [illegible] de he ide i [illegible] a aiab e.

U de he ide' a[illegible] [illegible], [illegible] i ecei e he C e A a Pa e [illegible] ided b hi ide i he dea h[illegible]f he O[illegible] e ed Pe [illegible] (J[illegible]i Life: h O[illegible] e ed S[illegible] e). If [illegible] ch[illegible] e [illegible] ecei e he C e A a Pa e , he a [illegible] a ab e each ea i be e[illegible] a [illegible] he C e A a Pa e [illegible] he a i i a[illegible] a da e. The a [illegible] aid i he c e [illegible] ac ea i be ed ced[illegible] a [illegible] i hd a a i ha [illegible] ac ea. The e a ai ed a [illegible] i be aid i [illegible] h i a e . If he [illegible] h a e i e ha $100, e ha e he igh [illegible] cha ge he f e[illegible] e c, b [illegible] e f e[illegible] e ha a a . If he [illegible] h a e i e ha $20, e ha e he igh [illegible] a e a a e e[illegible] a [illegible] he e e a e[illegible]f a e ai i g f e a e . The e e a e i be ca c a ed[illegible] he a e [illegible] ai a di e e a e ba i ed i Pa Bi he[illegible] ac. F[illegible] [illegible] e i [illegible] a[illegible] [illegible] a i a[illegible] a , ea e ee | The A i Pa[illegible] Pe[illegible]d - A i Pa[illegible] P a .

If [illegible] ch[illegible] e [illegible] ecei e he C e A a Pa e a he ha a a[illegible] [illegible] a aiab e de he [illegible] ac, a [illegible] he [illegible] ac fea e , ide fea e a d cha ge e i a e af e he a i i a[illegible] a da e.

The ide a[illegible] [illegible] a be g ea e [illegible] e ha [illegible] he a[illegible] [illegible] a aiab e de he [illegible] ac. Y[illegible] h[illegible] d [illegible] ide [illegible] a[illegible] [illegible] ca ef a d [illegible] fi a cia ad i[illegible] be[illegible] e a i g a de e i a[illegible] .

RIDER TERMINATION

The ide ca [illegible] be e i a ed ei he b [illegible] [illegible] e ce a [illegible] :

- ***Single Life:*** af e he dea h be efi i a ab e, he ide i e i a e, e e if he O[illegible] e ed Pe [illegible] i i i g.
- ***Single Life:*** [illegible] a [illegible] i a[illegible] i e i a e he ide, e e if he O[illegible] e ed Pe [illegible] i i i g.
- ***Single Life:*** [illegible] [illegible] ac i ed i Cai[illegible] ia, af e he dea h[illegible]f he O[illegible] e ed Pe [illegible], he ide i e i a e.
- ***Joint Life:*** [illegible] [illegible] ac i ed i Cai[illegible] ia, af e he dea h[illegible]f he a O[illegible] e ed S[illegible] e, he ide i e i a e.
- ***Joint Life:*** Af e he dea h be efi i a ab e he ide i e i a e if a [illegible] e[illegible] he ha a O[illegible] e ed S[illegible] e [illegible] i e he[illegible] ac. H[illegible] e e, if he O[illegible] e ed S[illegible] e [illegible] i e he[illegible] ac a a i he i ed IRA[illegible] a a be eficia [illegible]f a a ici a i a e [illegible] e [illegible] [illegible] ed e i e e a , he ide i e i a e.
- Whe he e a e ce ai a ig e a d[illegible] e hi cha ge a de c ibed i he | A ig e a d Cha ge[illegible]f O e hi [illegible] ec[illegible] ab[illegible] e, he ide i e i a e.
- O he a i i a[illegible] a da e, he ide i e i a e, if [illegible] ch[illegible] e a a[illegible] [illegible] a aiab e de he [illegible] ac.
- Y[illegible] a e i a e he ide if [illegible] a a ide fee af e a i c ea e i [illegible] e ha 0.25 e ce age [illegible]i highe ha [illegible] fee be[illegible] e he i c ea e. (See | Cha ge ide cha ge).
- Whe he [illegible] ac a e i ed ced [illegible] e[illegible] a a e [illegible]f a E ce Wi hd a a a de c ibed i he R e [illegible] S e de Sec[illegible] ab[illegible] e, he ide i e i a e.
- Te i a[illegible] [illegible]f he [illegible] ac [illegible] a ea[illegible] i e i a e he ide. [illegible]i 00(ide)4600(.8( )0( )-1e)-300(hD0Tc)-30

The _ ide a be ***appropriate*** if:

– i ed a e e dic ihd a a f a i ac; a d

– i h e e ha a e e a ce i ad e e affec abii ihd a i e e ife i e.

The _ ide a be ***not appropriate*** if:

– a ici a e he eed ihd a a be e he ife i e be efi i e abi hed ihd a a ha e ceed he a aiab e de he ide (i.e. E ce Wihd a a);

– a i e i f d he ha hea ed i e e . F a i fc e a ed i e e , ee | I e e A ca Re ic f Ce ai Be efi Ride _.

The _ ide g a a ee ha, ega d e fi e e e a ce, a a e ihd a a he C e A a Pa e each ac ea af e he C e A a Pa e i e abi hed. Y age a he i e f he fi ihd a a i de e i e he Age Ba d a g a be efi a e a ab e e ce a de c ibed i he Life i e Pa e Pe ce age i . The a a be efi a ca a ba ed he ea hi f ac a e he ihd a a ad e ba e. Each ac ea, he he he l e B Pe ce age i i c ded i he Life i e Pa e Pe ce age i de e i ed he he fi ihd a a i a e a di fi ed he e ai de f ha ac ea (ee | Life i e Pa e Pe ce age_ be).

A g a a ihd a a d ig he c e ac ea e ceed he C e A a Pa e , i be a e ed a e de cha ge. If ihd a a age a , he e ce a i be a e ed a a icab e e de cha ge a d be efi i be ed ced i ac da ce ih E ce Wihd a a P ce i g. A a i e, a ihd a a a e ie e de a e, b ec E ce Wihd a a P ce i g de he ide (ee | De e i a f Ad e f Be efi Va e _).

A a e a i e ce f ac a e i b ec fi a cia e g h a d c ai - a i g abii .

S b ec ac di a d i i a , he C e A a Pa e ca be i c ea ed if a A a C edi i a aiab e ac a e ha i c ea ed ab e he Be efi Ba e a ide a i e a .

Y be efi de he ide ca be ed ced if :

– ihd a e ha hea ed ihd a a a i a ac ea,

– a e ihd a a be e he C e A a Pa e i e abi hed.

Each ea, C e A a Pa e a a i c de a l e B . If he ac a e i 20% e be he Wihd a a Ad e Ba e, he l e B Pe ce age i be a aiab e. (ee Wihd a a Ad e Ba e de c ibed be).

For important considerations on whether a *SecureSource 4 Plus* rider is appropriate for you, see "Important *SecureSource* Series Rider Considerations" section.

AVAILABILITY

The e a e _ ide a aiab e de ac :

– _ - Si g e Life

– _ - i Life

The i a i hi ec a ie b h ide , e he i e ed.

F he e f hi ide, he e | ihd a a_ ha he a e ea i g a he e | e de_ i he ac a he ide

The _ Si g e Life ide e e e . The _ i Life Ride e e e i h a e a ed a ac i e. Y a e ec he _ Si g e Life ide he _ i Life ide, h, a d a ich ide a e. Y e ec he ide he cha e ac . The ide effec i e da e i be he ac i e da e. i e hi a d i a i a e a ed _ Si g e Life ide .

The _ ide i a a be efi ha a e ec, a addi a a cha ge if:

– ***Single Life:*** a e 85 ge he da e he ac i i ed;

– ***Joint Life:*** a d e a e 85 ge he da e he ac i i ed.

I e age f 81 h gh 85 e i e a a.

The _ ide a e a aiab e de a i he i ed A ai ied a i .

The _ ide g a a ee ha , ega d e f he i e e e a ce f c ac , i be ab e i hd a a ce ai a each ea f he c ac be e he a i i a a da e i:

- ***Single Life:*** dea h (ee | A Dea h_ headi g be).
- ***Joint Life:*** he dea h f he a i i g O e ed S e (ee | : O e ed S e _ a d | A Dea h_ headi g be).

For key terms associated with the SecureSource *4 Plus* rider, see "*SecureSource* Rider Terms" section.

RATE SHEET PROSPECTUS SUPPLEMENT

The c e ide cha ge a d he c e a e f he Mi i Life i e Pa e e ce age , I c e B Pe ce age, C edi Pe d a d A a C edi e ce age , a icab e c ac i ed a e di c ed i he Ra e Shee P ec S e e a ached hi ec . The e e ca cha ge a ided i hi ec (ee | Life i e Pa e Pe ce age_ , | I c e B e ce age_ a d | A a C edi _ be). We a cha ge he e e f e cha e , 7 ca e da f ice. A ea 7 ca e da da be e e cha ge he e c ai ed i a Ra e Shee P ec S e e f he e effec i e e d, e i fie a e Ra e Shee S e e . A hi ica Ra e Shee S e e a e ef ec ed i A e di G. A Ra e Shee P ec S e e , i c di g he Ra e Shee P ec S e e a icab e , ha e bee fi ed i h he Sec i ie a d E cha ge O i (he | SEC_) a d a e a a ai ab e he Edga e a . ec.g (Fi e N . 333 229360).

da e a c i a i effec i e he he dea h be efi i a ab e a d he i i g O e ed S e ha a ead eached he ge age i he fi Age Ba d, (c) he da e he i i g O e ed S e eache he ge age i he fi Age Ba d.

– F i g di f a iage f he O e ed S e , he ei he (a) he da e ece i e a i e ice if he e ai i g O e ed S e h i he e a ia i he ca e f a a e cab e e hi) ha a ead eached he ge age i he fi Age Ba d, (b) he da e he e ai i g O e ed S e h i he e a ia i he ca e f a a e cab e e hi) eache he ge age i he fi Age Ba d.

Remaining Annual Payment: he a a ai ab e f i hd a a f he e ai de f he ac ea . The Re ai i g A a Pa e i e ab i hed a he a e i e a he C e A a Pa e . The Re ai i g A a Pa e e a he C e A a Pa e e a i hd a a i he c e ac ea , b i i be e ha e .

Lifetime Payment Percentage: ed ca c a e he C e A a Pa e .

The Mi i Life i e Pa e Pe ce age, he I c e B Pe ce age f each Age Ba d, a d Age Ba d a e h i he Ra e Shee P ec S e e .

The Age Ba d f he Life i e Pa e Pe ce age i de e i ed a he f i g i e :

– Whe he C e A a Pa e i e ab i hed: The Age Ba d ed ca c a e he i i a C e A a Pa e i he e ce age f he O e ed Pe ' a ai ed age (***Joint life:*** ge O e ed S e' a ai ed age).
– O he O e ed Pe ' b e e bi hda (***Joint life:*** ge O e ed S e' b e e bi hda): If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i c ea e e he a a ide fee ha bee dec i ed, a d if he O e ed Pe ' e a ai ed age (***Joint Life:*** ge O e ed S e' a ai ed age) i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age.
– U A a S e -U (ee | A a S e - be).
– F he i ife ide , dea h cha ge i a i a a : I he e e f dea h di f a iage: (A) If i hd a a ha bee a e i ce he C e A a Pa e a e ab i hed a d i c ea e e he a a ide fee ha bee dec i ed, he Life i e Pa e Pe ce age i be e e ba ed he Age Ba d f he e ai i g O e ed S e' a ai ed age. (B) If he C e A a Pa e i e ab i hed b he e ai i g O e ed S e ha eached he he ge age i he fi Age Ba d, he e ai i g O e ed S e' a ai ed age i be ed de e i e he Age Ba d f he Life i e Pa e Pe ce age. I he e e f e a iage f he O e ed S e e eache he , he Life i e Pa e Pe ce age ed i he e ce age f he ge O e ed S e' a ai ed age.

Income Bonus Percentage: The I c e B Pe ce age a ide addi a i c e de he ide . A ai abi i f he I c e B Pe ce age i de e i ed a he i e f fi i hd a a each c ac ea . The be efi de e i i g e ce age i a c ai f c ac a e a d he Wi hd a a Ad e Ba e. If he be efi de e i i g e ce age i e ha 20%, he he Life i e Pa e Pe ce age i i c de he I c e B Pe ce age, a h i he Ra e Shee P ec S e e e he ca c a i g he C e A a Pa e (e he Life i e Pa e Pe ce age i e a fi ed e ce age a de c ibed be).

The be efi de e i i g e ce age i ca c a ed each a a da e a f , b i i be e ha e :

1 – (a / b)

a = O ac a e a he e d f he a a e d

b = Wi hd a a Ad e Ba e a he e d f he a a e d

Af e he C e A a Pa e i e ab i hed, he fi i hd a a a e i each c ac ea i e he Life i e Pa e Pe ce age a fi ed e ce age f he e ai de f he c ac ea e ce a ed be . F i g each ide a i e a , he a ai abi i f he I c e B Pe ce age, a d he ef e he Life i e Pa e Pe ce age, ca cha ge each a a da e i a i hd a a i a e i ha c ac ea . F e i a a h hi ide e a e , ea e ee | A e di F: E a e O a Li i g Be efi Ride .

H e e , a he ea ie f (1) (2), he Life i e Pa e Pe ce age i be e a d e ai fi ed a g a he be efi i a ab e:

(1) he c ac a e a ide a i e a i e ha i e he Be efi Ba e i ied b he Mi i Life i e Pa e Pe ce age f c e Age Ba d,

(2) he he c ac a e ed ce e .

F ce ai e d f i e a di ce a d a -di c i i a ba i , Life i e Pa e Pe ce age a be e b i c de he I c e B Pe ce age if e fa ab e .

– **Joint Life:** The Be efi Ba e i be e he g ea e f he c e Be efi Ba e, he Be efi Ba e he ide a i e a i c ea ed b he A a C edi a d a addi a cha e a e i ce he ide a i e a .

The Wi hd a a Ad e Ba e i be e a :

(A) if i hd a a ha e bee a e , he Wi hd a a Ad e Ba e i be e he Be efi Ba e de e i ed ab e,

(B) if a i hd a a ha e bee a e , he Wi hd a a Ad e Ba e i be e he a a ca c a ed be :

$$\frac{a \times b}{c}$$

he e:

a = he Wi hd a a Ad e Ba e he ide a i e a (b ide a i e a ce i g)

b = he Be efi Ba e de e i ed ab e

c = he Be efi Ba e he ide a i e a (b ide a i e a ce i g)

The C edi Ba e i be e e he a ide a i e a f a C edi Pe d af e a ad e he Wi hd a a Ad e Ba e a d Be efi Ba e, a d he e i be addi a A a C edi e he C edi Pe d e a d e a e - f he Be efi Ba e.

The C edi Ba e i be e a e e e he a e f: A) he ide a i e a af e he e ' 95 h bi hda (B) he ide a i e a e a he C edi Pe d d a , a i he Ra e Shee S e e .

– **Annual Step-Ups:** Begi i g i h he fi ide a i e a , a A a S e -U a be a ai ab e. If dec i e a i c ea e he a a ide fee, f e A a S e -U i ge be a ai ab e.

The A a S e -U i a e ace a ide a i e a he e he ac a e (af e cha ge a e ded c ed) i g ea e ha he Be efi Ba e af e a a a c edi i added. If a a a e - i e ec ed, he Be efi Ba e, C edi Ba e a d Life i e Pa e Pe ce age i be ad ed a :

– The Be efi Ba e (af e a A a C edi i added) i be i c ea ed he ac a e, if g ea e .

– The C edi Ba e i be i c ea ed he ac a e a d he C edi Pe d i e a , if he e i a i c ea e Be efi Ba e d e a A a S e -U .

– If he O e ed Pe ' a ai ed age (i Life: ge O e ed S e' a ai ed age) he ide a i e a i i a highe Age Ba d, he he highe Age Ba d i be ed de e i e he a ia e Life i e Pa e Pe ce age, ega d e f a i hd a a . The highe Age Ba d i be ed e e if he e a A a S e -U d e he a i Be efi Ba e i ia

– **The Withdrawal Adjustment Base on rider anniversaries:** If did dec i e a i c ea e he a a ide fee, he Wi hd a a Ad e Ba e (af e a A a C edi i added) i be i c ea ed he ac a e, if g ea e .

OTHER PROVISIONS

Required Minimum Distributions (RMD): If a e a i g RMD f ac a d RMD ca c a ed e a a e ac i g ea e ha he C e A a Pa e , he f RMD ha e ceed he C e A a Pa e i be b ec E ce Wi hd a a P ce i g ided ha he i g di a e e :

– The C e A a Pa e i e ab i hed;

– The RMD i ac a e;

– The RMD i ba ed eca c a ed ife e ec a c a e f he U i Life i e Tab e de he O de; a d

– The RMD a i he i e ba ed he e i e e f ec 401(a) (9), e a ed O de i a d eg a he e de ha e e i effec he ac da e.

If he C e A a Pa e i e ab i hed, he RMD i be b ec E ce Wi hd a a P ce i g. RMD e he ca e da ea hich i e d e cide ih ac ea a d he ef e a i i he ca a e RMD a d be b ec E ce Wi hd a a P ce i g.

See A e di F addi a i a .

Spousal Option to Continue the Contract upon Owner's Death (Spousal Continuation):

Single Life: If a i i g e e ec i e he ac a d i e he ac a he e e de he

If did dec i e a i c ea e he a a ide fee, a he i e f a i a , a e - a be
a ai ab e. A A a S e -U e (ee | Ride A i e a P ce i g A a S e -U _ headi g ab e) a a

- a a e cab e e, e f he O e ed S e be hea i a . F a ac ece h e i ed i Cai ia, he ide i e i a e if he ei a a ig e a cha ge f e hi e he e e a ig ee a e a e hi f he ac a d a a e a O e ed S e be e he cha ge, i a - a a e a e cab e , h di g he e be efi f he e . F ac i ed i Cai ia, a fe f he e hi f hea i ac i i ied a d he ide i e i a e; h e e, he O e ed S e de he ide i cha ge e e if he ei a e hi cha ge.

Annuity Provisions: If a i i a a da e i he a i a i i a a da e (ee | The A i i a S a Da e), ca ch e e f he a a ai ab e de he ac (ee | A i Pa Pa) a a e a ie fied a i a a ai ab e de he Sec e ce ide . If ec a a i i a a da e ha i ea ie ha he a i a i i a a da e, he a e a ie fied a i a de he ide i a ai ab e.

U de he ide ' a , i eceiei e he C e A a Pa e each ac ea i he dea h f he O e ed Pe (***Joint Life:*** h O e ed S e). If ch e eceiei e he C e A a Pa e , he a a ab e each ea i be e a he C e A a Pa e he a i i a a da e. The a aid i he c e ac ea i be ed ced a ihd a a i ha ac ea. The ea aied a i be aid i h i a e . If he h a e i e ha $100, e ha e he igh cha ge he fe e c, b e fe e ha a a . If he h a e i e ha $20, e ha e he igh a ea a e e a he e e a e f a e ai i g f e a e . The e e a e i be ca c a ed he a e ai a di e e ae ba i ed i Pa Bi he ac . F ei a a a i a a , ea e ee | The A i Pa Pe d - A i Pa Pa .

If ch e eceiei e he C e A a Pa e a he ha a a a ai ab e de he ac , a he ac fea e , ide fea e a d cha ge e i a e afe hea i i a a da e.

The ide a a be g ea e e ha he a a ai ab e de he ac . h d ide a a ca ef a d fi a cia ad i be e a i g a de e i a .

RIDER TERMINATION

The ide ca be e i a ed ei he b e ce a :

- ***Single Life:*** af e he dea h be efi i a ab e, he ide i e i a e, e e if he O e ed Pe i i i g.
- ***Single Life:*** a ac i a i e i a e he ide , e e if he O e ed Pe i i i g.
- ***Single Life:*** F ac i ed i Cai ia, af e he dea h f he O e ed Pe , he ide i e i a e.
- ***Joint Life:*** F ac i ed i Cai ia, af e he dea h f he a O e ed S e, he ide i e i a e.
- ***Joint Life:*** Af e he dea h be efi i a ab e he ide i e i a e if a e he ha a O e ed S e ac i e he ac . H e e, if he O e ed S e ac i e he ac a a i he ied IRA a a be eficia f a a ici a i a e e ed ei e e a , he ide i e i a e.
- Whe he e a e ce ai a ig e a d e hi cha ge a de c ibed i he | A ig e a d Cha ge f O e hi ec ab e, he ide i e i a e.
- O hea i i a a da e, he ide i e i a e, if ch e ea a a ai ab e de he ac .
- a e i a e he ide if a a ide fee af e a i ce a ei e ha 0.25 e ce age i highe ha fee be e he i ce a e. (See | Cha ge ide cha ge).
- Whe he ac a ei ed ced e a a e f a E ce Wihd a a a de c ibed i he R e S e de Sec ab e, he ide i e i a e.
- Te i a f he ac a ea i e i a e he ide .

F a ea e, ee A e di E.

I a Se ie Ride O ide a

h d ide he he a e ie ide i a ia e a i g i ac he i g ide a :

i begi a i g he ide cha ge a f he ide effec i e da e, e e if ch e begi a i g ihd a a a ea . I i ib e ha ac e a ce, fee a d cha ge , a d ihd a a a e a be ch ha ac a e i be de e ed i ife i e a d i eceiei e a ea a e de he ide .

- **Lifetime benefit Limitations:** The ife i e be efi i b ec ce ai i i a , i c di g b i ied :
  Single Life: O ce he ac a e e a e, a e a e ade a g a he eed e i i g (ee | If O ac Va e Red ce Ze head i g ab e). H e e, if he ac a e i g ea e ha e, he ife i e be efi e i a e he he dea h be efi i a ab e.

Joint Life: O ce he ac a e e a e, a e a e ade a g a ei he e ed e i i g (ee | If O ac Va e Red ce Ze headi g ab e). H e e, if he ac a e i g ea e ha e, he ife i e be efi e i a e a he dea h f he a i i g e ed e (ee | A Dea h headi g ab e).

- **Withdrawals:** P ea e ide ca ef he a a i g ihd a a f hi ide, beca e he i i g f fi ihd a a i a i a deci . O ce a e fi ihd a a, i i ia Mi i Life i e Pa e Pe ce age Life i e Pa e Pe ce age i be de e i ed. If a ihd a a i a e d i g he C edi Pe d, c edi i be a aiab e he e ac a i e a . F , if he ihd a a i a e be e he Ba e D b e Da e he Ba e D b e i e a e e e. A , if ihd a e ha he a ed ihd a a a i a ac ea a e ihd a a be e he C e A a Pa e i e ab i hed (E ce Wi hd a a), he g a a eed a de he ide i be ed ced (See | De e i a f Ad e f Be efi Va e de each ide).
- **Investment Allocation Restrictions:** i e i a ed i e e hich a b ide . F , he a ed i e e a e di ided i g a d ha e ecified i i a i e ce age f ac a e ha be i each g a d a a i e ce age ha ca be a ca ed each f d. A h gh he f d ' i e e a egie a he i iga e dec i e i ac a e d e dec i i g e i a e , he f d ' i e e a egie a a c b ac a e gai d i g e d f i i e e a ce b he e i a e . Addi a , i e e i he f d a dec ea e he be a d a f a be efi ba e i c ea e i ie . (See | P i ci a Ri f I e i g i he O ac Ma aged W a i i F d Ri) Thi e i e e i i ch ice f i e e . Thi i i e ee

00(e 1d)-300(O-1(be)-13.9(e)-300a egie)0(A a5G00(e 1d)-300(e 1d)-ec1b–13.9(ed ce-300(a d)-300-300(ha e)-300(a i e a)

Y h d o a ad i be e ec hi b a ide if ha e a A e ab he e f he ide i a i a b beca e:

- **Tax Considerations for Nonqualified Annuities:** U de c e fede a i e a a , i hd a a de A a ified a i ie , i c di g i hd a a a e f he ac de he e f he ide , a e ea ed e fa ab ha a ecei ed a a i a e de he ac (ee | Ta e N A a ified A i ie). Wi hd a a a e a ab e i e e he e e f ea i g . Wi hd a a f ea i g be e age 59½ a a i c a 10% IRS ea i hd a a e a . Y h d o a ad i be e ec hi b a ide if ha e a A e ab he e f he ide i a i a b .
- **Tax Considerations for Qualified Annuities:**

Elective Step-Up Option

F he i f F d a d ac a e e ce age ha ca be a ca ed each F d de l e e Pa h 2,
ea e ee A e di B: F d A ai ab e de he O a Be efi Offe ed de he ac l e e A ca
Re ic f he ide .

The a ca e ec a i e be e c ac a ca . P cha e a e a d eba a ci g i be ade i
ac da ce i h hi a ca . l de a fe be ee F d , da e c ac a ca
i c i h .

Reba a ci g l e e Pa h 2.
If e ec hi , ag ee be a a ica e ed i he f eba a ci g g a a d he eb
a h i e a a ica eba a ce c ac a e a a e ba i . Q a e eba a ci g i be e a
a e ched e ea ed f O ac Da e, ega d e f he l e e Pa h 2 i e ec ed. We a cha ge,
e d e i a e he a a ic eba a ci g f e e c i e di c e . We i if i ad a ce if e

Be e ec ide , a d fi a cia adi h dca ef e a ae he he F d ffe ed i l e e Pah 1 a d l e e Pah 2 ee i e e b ecie a d i e a ce. **You should not select *SecureSource Tempo* benefit rider if you do not intend to adhere to its investment restrictions while this rider is in force.**

The A i Pa Pe d

A e f he ac , ha e he igh decide h a d h a i a i be ade a i g he a iia a da e. Y ee ec e f hea i a a i ed be , e a a ag ee he a a age e . C e , e a ea i a e a h , a e , e i-a a a da a ba i . A i g he i iia a e i he a eda e, e fe e a e i ge ea e i highe a a e e he ea . A di c ed be , ce ai a i a a h a ea | g aa eed e d, d i g hich a e a eg aa eed c i e. L ge g aa eed e d i ge ea e i e h a i a e a . Wi h a h e g aa eed e d, he a f each a i a e i be g ea e . Pa e ha cc e fe e i be a e ha h e cc i g e fe e .

We c ded c e de cha ge a i ia b e de cha ge a be a ied he ee c i g e e ci e i idi fea e e a a ea aiab e de ce ai fi ed a i a .

Y a decide he he e i a ea i a a fi ed a iab e ba i , a c bi a f fi ed a d a iab e. If c a ea ee c , a i a i be a c bi a f fi ed a d a iab e ba ed he f f c ac a e a ca ed he Fi ed Acc a d Va iab e Acc a he i e a begi . The a a iab e cha e a de he a e ec i he c ac a e a iia a da e afe a ide cha ge ha e bee ded c ed (e a a icab e e i a). Addi a , ec e a e a f hea a iab e cha e a , ea i g a e ai i g c ac a e acc a e a -defe ed ba i . S ecia e a a ia a i ia f a i c ac , ee | Ta e N i fied A ie A i a _a d | Ta e Q aified A ie A i a ._

If ee c a iab e a i a , e e e e he igh i i he be f bac i hich a i e . The S ecia DCA fi ed acc i a iab e d i g hi a e d.

Amounts of fixed and variable payouts depend on:

– he a i a a ee c ;
– he a ia ' age a d, i ca e , e ;
– he a i ab e i he c ac ; a d
– he a a ca ed he acc he a iia a da e.

I addi , a iab e a , a de e d he i e e e f a ce f he bac e c . The e a i a f h h ba ed he e f a ce f he f d . Fi ed a ge e a e ai he a e f h h h e ha e e ec ed a idi g ic ea i g a e a e e ci i g a a iab e i idi fea e e a ffe a d ha e e ec ed.

F i a h ih e ec a fe be ee acc afe a i a begi , ee | Ma i g he M f Y Oc ac Ta fe icie ._

A i Tab e

The a i ab e i c ac (Tab e A a d Tab e B) h he a f he h a f each $1,000 f c ac a e acc di g he a ia ' age a d, he a icab e, he a ia ' e . (Whe e e ied b a , e i ea ie ab e f a i a ae .)

Tab e A h he a f he fi h a iab e a a i g ha he c ac a e i i e ed a he begi i g f he a i a e d a dea a 5% a e f e , hich i ei e ed a dhe f e a . If a a ea 30 da be e he a iia a da e, e i b i ea a i Tab e ba ed a a ed 3.5% i e e e f he 5% Tab e A i he c ac . The a ed i e e e affec h he a f he fi a a d he e e hich b e e a ic ea e dec ea e. F e a e, a i a i ic ea e if he i e e e i ab e he a ed i e e e a d a i dec ea e if he e i be he a ed i e e e . U i g he 5% a ed i e e e e i a highe i iia a , b a e a i ic ea e e e he a i i a e ie a d dec ea e e a id he he dec i e.

Tab e B h he i i a f each fi ed a . We dec a e c e a a e ha e e i de e i i g he ac a a f fi ed a i a . The c e a a e i e a e ceed he g aa eed a a e h i Tab e B. We i f i h he e a e e e e .

A i Pa Pa

We a e a aiab e aiab e a i a he e a a a ba ed he e f a ce f he Va iab e Ac . We a a a e fi ed a i a a aiab e he e a e f a fi ed a a e ade f he e d ecified i he a , b ec a e de e a e i. a ch e a e f he e a i a a b gi i g i e i c a ea 30 da be f e he a ii a a da e:

- **Plan A: Life annuity — no refund:** We a e h a i he a ia ' dea h. Pa e d ih he a a be f e he a ia ' dea h. We i a ea f he a . Thi ea ha if he a ia die af e ade e h a , e i a ea e a .
- **Plan B: Life income with guaranteed period:** We a e h a f a g a a eed a e d f fi e, e , 15 ea ha e ec. Thi ec i de e ie he e gh f he a e di he e e if he a ia die be f e he e ec ed e de ie . We ca c a e he g a a eed a e d f he a ii a a da e. If he a ia ie he e ec ed g a a eed a e d, e i i e a e a i he a ia ' dea h.
- **Plan C: Life annuity — installment refund:** We a e h a i he a ia ' dea h, ih g a a ee ha a i i e e e d f i e. We i a e a f a ea he be f h de e i ed b di idi g he a a ied de hi b he fi h a , he he e he a ia i i i g.
- **Plan D: Joint and last survivor life annuity — no refund:** We a e h a hie h he a ia a da i a ia a e i i g. If ei he a ia die , e i i e a e h a a hef a i he dea h f he i i g a ia . Pa e d ih he dea h f he e da ia .

F Pa A, if he a ia die be f e he i ii a a e , a e i be ade. F Pa B, if he a ia die be f e he i ii a a e , he a e i i e f he g a a eed a e d. F Pa C, if he a ia die be f e he i ii a a e , he a e i i e f he i a e ef d e d. F Pa D, if b h a ia die be f e he i ii a a e , a e i be ade; h e e e, if e a ia die be f e he i ii a a e , he a e i i e i he dea h f he i i g a ia .

I addi he a i a a de c ibed ab e, e a ffe addi a a a . The e a a i c de ca h ef d fea e idi g ag a a ee f eceii i g ea a e f he a ii a a (e a a i a e ade a da e i a aid) i he e e f he a ia ' dea h, e ce ai i a e a ih a i g d a , a d i idi fea e a a i g acce de ce ai ci c a ce a e de f he de i g a e f e ai i g a e . Te a d di f a i a a i be di c ed a he i e f e ec , i c di g a a cia ed fee cha ge . I i i a e e be ha he e ec a d e f i idi fea e a ei he ed ce hea f ff e a a d he ie eceii e e i a ce a i g.

Utilizing a liquidity feature to surrender the underlying value of remaining payments may result in the assessment of a surrender charge (See "Charges — Surrender charge") or a 10% IRS penalty tax. (See "Taxes.").

The a ia ' age a he i e a i a e e ce i affec he a f each a e f a i a e a i i g ife i e i e. The a f each a i a e de a ia i be ge ea e ha ge a ia beca e a e de a ia a e e ec ed be fe e i be .

Annuity payout plan requirements for qualified annuities: If c ac i a ai ified a i , ha e he e ibii ee ci ga a a de c ac ha ie i ha icab e a . c ac de c ibe a a . The e i ee ce ai IRS eg a g e i g RMD if he a a ee he i cide a di ib be efi e ie e , if a , a d he a a e ade:

- i e a b a ia e a a e e a e d ge ha ife e ec a c e he i ife e ec a c f a d de ig a ed be eficia ;
- e a e d ce ai ge ha ife e ec a c e he ife e ec a c f a d de ig a ed be eficia .

F ai ified a d ai ified ac i h e f he e ie ide , if a i i a a da e i he a i a i i a a da e, ca ch e e e f he a a ai ab e de he ac a a e a ie fi ed a i a a ai ab e de he ide . U de he ide ' a , he i i a a ab e h i Tab e B i a , a d i ece i e he C e A a Pa e ided b hi ide i he dea h f O e ed Pe (***Joint Life:*** h O e ed S e). If ch e e ece i e he C e A a Pa e , he a a ab e each ea i be e a a he C e A a Pa e he a i i a a da e. The a aid i he c e ac ea i be ed ced a ihd a a i ha ea . The ea ai ed a i be aid

a di ee ae ba i ed i Tab e B i he ac If ch e ece i e he C e A a Pa e a he ha a a aiab e de he ac , a he ac fea e , ide fea e a d cha ge e i a e af e he a i i a a da e.

eec a a a f he a i i a a da e e hi ac .

If we do not receive instructions: gi e i e i c he a i a a ea 30 da be e he a i i a a da e. If , e i a e a de P a B, i h 120 h a g a a eed.

If monthly payouts would be less than $20: We i ca c a e he a f h a a he i e a a e a ied a a a . If he ca c a h ha h a d be e ha $20, e ha e he igh a he a ha d he i e ha e bee a ied a a he e i a cha ge he f e e c f he a .

Death after annuity payouts begin: If die af e a i a begi , e i a a a a ab e he be eficia a ided i he a i a a i effec . Pa e be eficia ie a e b ec ad e i h he IRS e a d eg a .

Ta e

U de c e a , ac ha a a -defe a fea e. Ge e a , hi ea d a i ea i he e i a a ab e di ib (dee ed di ib) f he ac . We i e d a a i a a e i g f a ea i hich e ade a a ab e e ab e di ib ac di g e d .

N a ified A i ie

Ge e a , he i c ea e i he a e f a -a ified a i ac e he i e e i he ac i a ab e. Ce ai e ce a . Fede a a a e ie ha a a ified defe ed a i ac i ed b he a e a (a d ib i affi ia e) he a e e d i g a ca e da ea be a ed a a i g e, ified ac he di ib a e a e f a e f he ac .

Annuity payouts: Ge e a , i e e de de c ibed be , he i e a a f a i a i b ec e c a (fi ed a i a) a a e c dab e a (a iab e a i a). I he d , i ca e , a f each a i be di a i e a d b ec a , a d a f each a i be ide ed a e f a f i e e i he ac a d i be a ed. A a ece i e af e i e e i he ac i f e e ed i be b ec a . U de A i Pa P a A: Life a i ef d, he e he a i a die be e i e e i he ac i f e e ed, he e ai i g f he e e ed i e e a be a ai ab e a a fede a i e e a ded c he e e he a a ab e ea .
U de a he a i a a , he e he a i .7996-1.1TD(e c .i,i( )-300( )0(he)-300((a)ba2)-300(be)-300( )-16.8(

If he a e i a f a a i a a , ege e a e he a f fede a i e a ihh di g
i g a ab e . a e e F W-4P e i ca c a i g he ihh di g if a ihh di g he
ha he defa (i g e fi i g a i h ad e). If he di ib i a he e f a e (ch a

Addi a , he a e a . De e di g he i e da e f igi a ic ac , he e a be a he be efi ha a e gi e gai he be efi f he e ic ac . ide he he he fea e a d be efi f he e ic ac eigh a a he be efi f he d ac .

If he a e i a ▪f a a i a▪ a , ege ea c▪ e hea ▪ ▪ffede a i c▪ e a i hh▪ di g i g a▪ ab e . ▪ a c▪ ee▪ F▪ W-4P ▪ ei ca c a i g he i hh▪ di g if ▪ a i hh▪ di g▪ he ha he defa (i ge fi i g a i h ▪ ad e). If he di ib ▪ i a ▪ he e▪f a e (ch a a ia▪ f e de) e c▪ e fede a i c▪ e a i hh▪ di g i g 10%▪f he a ab e ▪ ▪ e ▪ ee c a diffe e ce age ia▪ F▪ W-4R▪ a▪ he acce ab e eh▪d.

The fede a i c▪ e a i hh▪ di g e▨ i e e diffe if e de i e a e ▪ ide he U ied S a e ▪ ▪ a e a ▪ - e ide a ie .

S▪ e a e a▪ a i ▪ ei c▪ e a i hh▪ di g e▨ i e e i ia ▪ he fede a i hh▪ di g de c ibed ab▪ e. If hi h▪ d be he ca e, e a ded c a ei c▪ e a i hh▪ di g f▪ he a e .

Withholding for all other qualified annuities where RiverSource or Ameriprise Trust Company is responsible for tax reporting: If ▪ ece i e di ec a▪ a ▪f he c▪ ac a e f▪ a▨ a ified a i , a da▪ 20% fede a i c▪ e a i hh▪ di g (a d ▪ ib a ei c▪ e a i hh▪ di g) ge e a i be i ▪ ed a he i e he a▪ i ade f▪ he a . A i hh▪ di g e e e a e a e ▪f ▪ a d e▪ he ea . ▪ a ec edi ▪ he e a ▪ ▪ a a i c▪ e a e . Thi a da▪ i hh▪ di g i ▪ be i ▪ ed if i ead▪f ece i g he di ib ▪ chec , ▪ e ec ▪ ha e he di ib ▪ ▪ ed▪ e di ec ▪ a IRA▪ a▪ he e igib e a . Pa e ade▪ a i i g ▪ e i ead▪f bei g di ec ▪ ed▪ e ▪ a IRA a e a ▪ b ec ▪ a da▪ 20% i c▪ e a i hh▪ di g.

I he be▪ i a ▪ , he di ib ▪ i b ec ▪▪ ▪ a i hh▪ di g i ead▪f he a da▪ 20% i hh▪ di g. We i i hh▪ d 10%▪f he di ib ▪ a ▪ e ▪ ec ▪ he i e.

– he a▪ i ▪ e i a e ie ▪f b a ia e▨ a e ▪dic a▪ , ade a ea a a ,▪ e ▪ ife▪ ife e ec a c ▪ he▪ i ie ▪ ife e ec a cie ▪f ▪ a d ▪ de ig a ed be eficia)▪ ▪ e a ecified e ▪d▪f 10 ea ▪ ▪ e;
– he a▪ i a RMD a defi ed de he C▪de;
– he a▪ i ade▪ ac▪ ▪f a e igib e ha d hi ;▪
– he a▪ i a c▪ ec i e di ib ▪ .

S a e i hh▪ di g a▪ a be i ▪ ed▪ a ab e di ib ▪ .

Penalties: If ▪ ece i e a ▪ f▪ ▪ ▨ a ified c▪ ac be f▪ e eachi g age 59½, ▪ a ha e ▪ a a 10% IRS e a ▪ he a ▪ i c dab e i ▪ ▪ di a i c▪ e. H▪ e e, hi e a ge e a i ▪ a ▪ a a ▪ ece i ed:

– beca e▪f ▪ dea h;
– beca e ▪ be c▪ e di ab ed (a defi ed i he C▪de);
– if he di ib ▪ i a ▪f a e ie ▪f b a ia e▨ a e ▪dic a e ade a ea a a ,▪ e ▪ ife▪ ife e ec a c ▪ ▪ i ie ▪ ife e ec a cie ▪f ▪ a d ▪ be eficia);
– if he di ib ▪ i ade f▪ ▪ i g e e a ce f▪ e ▪ e d i g▪ af e he ca e da ea i hich ▪ a ai age 55 (TSA a d a i ie f di g 401(a) a ▪);
– ▪ a ce ai edica▪ ed ca ▪ e e e (IRA ▪);
– if he di ib ▪ i ade f▪ a i he i ed IRA;▪
– a ▪ he i a ce , a a▪ ed b he IRS.

Death benefits to beneficiaries: The e i e dea h be efi ge e a i a ab e a ▪ di a i c▪ e ▪ he be eficia i he ea he/ he ece i e he a e f▪ he ▨ a ified a i . If ▪ ade ▪ -ded c ib e c▪ ib ▪ ▪ a adi ▪ a IRA, he ▪ ▪ ▪f a di ib ▪ f▪ he c▪ ac ha e e e af e - a c▪ ib ▪ i ▪ a ab e a ▪ di a i c▪ e ▪ ▪ be eficia . U de c e IRS e▨ i e e , ▪ a e e ▪ ib e f▪ ee i g a e c▪ d ac i g ▪ ▪ -ded c ib e c▪ ib ▪ ▪ a IRA. Dea h be efi de a R▪ h IRA ge e a a e ▪ a ab e a ▪ di a i c▪ e ▪ he be eficia if ce ai di ib ▪ e▨ i e e a e e . (See | Be efi i Ca e▪f Dea h If ▪ Die Be f▪ e he A i i a ▪ S a Da e_).

Change of retirement plan type: IRS eg a▪ a▪ f▪ ▪ ▪ e ▪f ce ai e i e e a di ib ▪ . I ▪ e ci c a ce , ▪ a be ab e ▪ ha e a i a-c▪ ac ▪ ▪ e, ee i g he a e fea e a d c▪ di ▪ . If he a i c▪ ac ▪ ha e d c▪ e ▪ ▪ a i a-c▪ ac ▪ ▪ e, ▪ a e ab e ▪ e▨ e a IRS a ▪ ed ▪ ▪ e ▪ a▪ he a i c▪ ac ▪ ▪ he i e e ▪d c ha ▪ ch▪▪ e. If ▪ ch▪▪ e a▪ he a i c▪ ac ▪ i e e ▪d c, ▪ i be b ec ▪ e e , i c di g a e e de cha ge ched e f▪ a a i c▪ ac , ▪ ▪ he ▪d c e a a icab e.

Assignment: ▪ a ▪ a ig ▪ edge ▪ ▨ a ified c▪ ac a c▪ a e a f▪ a▪ a .

O he

Special considerations if you select any optional rider: A f he da e f hi ec , e be ie e ha cha ge e a ed he e ide a e b ec c e a a . The e e, e i e he e cha ge a a ia e de f c ac . H e e, he IRS a de e i e ha he e cha ge h d be ea ed a a ia e de b ec a a he e e f a gai a e a he 10% a e a e de be e he age f 59½, if a icab e, he a ab e .
We e e e he igh e cha ge f he e ide a a ia e de if e, a a i hh di g a d e i g age , be ie e ha e a e e ed e he . I addi , e i e a be efi a ib ab e he e ide dea h a a a i dea h be efi di ib , a ceed f ife i a ce.

Important: O di c f fede a a a i ba ed de a di g f c e i e ea f he e a . Fede a a a c e i e ea f he a cha ge. F hi ea a d beca e a e ce a e e a d high i di id a a d ca a a be a ici a ed, h d a a ad i if ha e a e ab a a f c ac .

RiverSource Life's tax status: We a e a ed a a ife i a ce a de he O de. F fede a i e a e , he bac a e ide ed a a f a , a h gh hei e a a e ea ed e a a e i ac i g a d fi a cia a e e . I e e i ei ei e ed i he f di hich each bac i e a d be e a f ha bac ' a e. Thi i e e i e, i c di g ea i ed ca i a gai , i b ec a i hh di g fede a a ei e a e . We e e e he igh a e ch a cha ge i he f e if he e i a cha ge i he a ea e f a iab e a i ie i a a a e he de a di .

The a i c de i i a ab e i e he e i e e i e de i ed f he i e e f a e he di i bac beca e he a i ide ed he e f he e a e de fede a i e a . The a a c ai ce ai a be efi a cia ed i h hi i e e i e. The e be efi , hich a i c de eig a c edi a d he a e di ide d ece i ed ded c , a e a ed i ce he a i he e f he a e de fede a a a a d i a ed he i e e i e ge e a ed b he a e .

Tax qualification: We i e d ha he ac a aif a a a i fede a i e a e . T ha e d, he i f he ac a e be i e e ed e e ai ai ch a a ifica , i ie f a he i f he ac . We e e e he igh a e d he ac ef ec a ca ifica ha a be eeded a e a ia e ai ai ch a ifica ac a icab e cha ge i he a a ifica e i e . We i e d a f a e d e .

Spousal status: Whe i e a i a a d he ide ifica a d a i g f a e a be eficia a ac , e i e he e e e a a e . Ba ed hi e ia ce, e i i e a d ad i i e ac i ac da ce i h he e e e e a . If e e e ha a e a ied a d e e e a i i ec a ia age i dee ed i a id fede a a e a e , he he be efi a d igh de ac a be diffe e .

If ha e a a e a he a f e a hi a a a iage, he h d a a ia e a ega ad i .

i g Righ

A a ac ac e i h i e e i he bac , a e i a f d icie i a i a begi . O ce he begi , he e ece i g he ha i g igh . We i e f d ha e ac di g he i c f he e ih i g igh .

Be e a i a begi , he be f e ha e i de e ied b a i g e ce age i e e i each bac he a be f e a ed he bac .

Af e a i a begi , he be f e ha e i e a :

– he e e e he d i each bac f ac ; di ided b
– he e a e a e f e ha e f he a icab e f d.

A e a e a i a , he e e e e f he ac dec ea e ; he e e, he be f e a i dec ea e.

We ca c a e e e a a e f each bac . We i e d ice f ha e de ' ee i g , a e ia a d a a e e f he be f e hich he e i e 0( )0(a d23.9(e)-300( )0(i)-e)-300( )0(f)-3000(ac)0(ad i

S b i f l e

We a b i e he F d i hich he bac i e if:

– a eg a cha ge;

– he e i i g f d be e a ai ab e;

– i dg e , he f d ge a e iab e ge he iab e) he S bac .

If a f he e i a cc , e ha e he igh b i ea F d c e i ed i hi ec (e i i g f d) a he F d (e F d), ided e b ai a e ied SEC a d a e i a ce a a. The e F d a ha e highe fee a d/ e a i g e e e ha he e i i g F d. A , he e F d a ha e i e e b ec i e a d icie a d/ i e e ad i e hich diffe f he e i i g F d.

We a a :

– add e S bac ;

– bi e a e S bac ;

– a fe a e a d f he S bac he Va iab e Ac ; a d

– e i i a e c e a S bac .

We i if f a b i cha ge a d b ai a a if e ied.

I ce ai i ied cic a ce e i ed b a icab e a , e a a e d he ac a d a e ha e e ac i ece a a da ia e ih e a a. We i b ai a e ied a a f he SEC a e i a ce de a e be e a i g a b i cha ge.

Ab he Se ice P ide

P i ci a U de i e

Ri e S ce Di ib , I c. (Ri e S ce Di ib), affi ia e, e e a he i ci a de ie a dge e a di ib f he ac . I ffice a e ca ed a 829 A e i i e Fi a cia Ce e, Mi ea i , MN 55474. Ri e S ce Di ib i a h ed b idia f A e i i e Fi a cia, I c.

Sales of the Contract

New contracts are not currently being offered.

– O ec i ie b e-dea e (| e i g fi) egi e ed i h he SEC a d e be f he FINRA a e he ac .

– The ac a e c i ffe ed he b ic h gh a h ied e i g fi . We a d Ri e S ce Di ib ha e a e ag ee e ih he e i g fi . The a e ag ee e a h ie he e i g fi ffe he ac he b ic. Ri e S ce Di ib a he e i g fi (a affi ia ed i a ce age c) ac i fi a cia ad i e . The e i g fi a be e ied e a e i de ce ai ci c a ce i c di g b i i ed he ac a e e ed de he f ee e d.

Payments to Selling Firms

– We a e e a a hich a b e i g fi . P e a e, e f he e a a e i g fi a i f 6.00% each i e a cha e a e i ade. We a a g i g ai i f 1.25% f he ac a e. We a a ih d a e f i ba ed hich i e e

– We a a e i g fi a e a addi a a e i f 1% f cha e a e a e d f i e e e ec. P e a e, e a ffe a a e a addi a a e i ge e i g fi a e a e e ha ced ac ic ea e a e d ig he e d.

– I addi i , e a, i de e e a e f he ac , a da e i ed b a icab e a a d eg a , a ide e i g fi ih he a ice ie i ca h, c edi he e a . We ge e a (b a) ffe he e a ice ie a e i g fi . The e f cha a ge e diffe be ee e i g fi . The e a ice ie a ic deb a e i ied :

– hi f a e i g, ed ca a, d e di ige ce a d ia ce ee i g a d fee ce e he e i g fi a d c fi a cia ad i , ic di g b id f a e, ea, dgi g, e e ai e a d he e e e ea ed he e ee i g ;

– a e i g ea ed a e f he ac ic di g ea e, he cea f a e i g a eia , ad e i i g a d e e e ;

– idi g e ice ac e ; a d

– f di g he e e ed b a e i g fi ha a e age he e i g fi ' fi a cia ad i e he ac .

The e i ice ie ei b e e a be ca c a ed a a e ce age f he e i g fi ' agg ega e, e a ici a ed a e a d/ a a e a ib ab e a e f he ac , a d/ a be a fi ed a a . A ed be hi addi a e a a ca e he e i g fi a d i fi a cia ad i fa he ac .

Sources of Payments to Selling Firms

We a he i a d he e a de c ibed ab e f a e . O a e a i c de:

– e e e e eceiefee a d e e ha i a he b i g, i g a d e de i g he ac (ee | E e e S a);
– e a e a affiia e eceiefee he de i g f d i he f di ib a d e ice fee (ee | The Va iab e Ac a d he F d - The f d);
– e a e a affiia e eceiefee af d' i e e ad i e , bad i e , di ib a affiia e f a f he e (ee | The Va iab e Ac a d he F d - The f d); a d
– e e e eceiefee he ac a d icie e e ha a e ec i ie a d he b i e e e d c .

Y di ec a he i a d he e a de c ibed ab e a he e f a ecific cha ge ded c de he ac . H e e, a a a a f he i a d he e a de c ibed ab e i di ec h gh:

– fee a d e e e ec f ac e , i c di g e de cha ge ; a d
– fee a d e e cha ged b he de i g f d i hich he bac ec i e , he e e e e f affiia e eceie e e ef he f d a affiia ed e .

Potential Conflicts of Interest

O e a a e a age e ih e i g fi ca e ia :

– gi e e i g fi a heigh e ed fi a cia i ce ie e he ac ffe ed i hi ec e a he i e e ih e e a e a he e i g fi .
– ca e e i g fi e age hei fi a cia ad i e e he ac ffe ed i hi ec i ead f e i g he a e a i e i e e ha a e i e e a e a he e i g fi .
– ca e e i g fi g a acce i fi a cia ad i e e a e f he ac ffe ed i hi ec , hi e de i g ha acce he fi ffe i g i ia ac he a e a i e i e e hich a a e e a e a he e i g fi .

Payments to Financial Advisors

– The e i g fi a i fi a cia ad i . The e i g fi decide he e a a d be efi i i a i fi a cia ad i .
– T i e f f a e ia fic f i e e , a fi a cia ad i be e b h he e i g fi a d i fi a cia ad i a e bei g e a ed a d he a f he e a ha each i eceiefee f b he ac .

I e

We i e he ac . We a e a c ife i a ce a ga ied i 1957 de he a f he a e f Mi e a a d a e ca ed a 829 A e i i e Fi a cia Ce e , Mi ea i , MN 55474. We a e a h ed b idia f A e i i e Fi a cia , I c.

We d c a e a ife i a ce b i e . We a e ice ed d b i e i 49 a e , he Di ic f O bia a d A e ica Sa a. O i a d c c e i c de fi ed a d aiab e a i ac (i c di g i de ed i ed a i ac) a d ife i a ce icie .

Lega P ceedi g

Ri e S ce Life (he O a) i i ed i he a e f b i e i ega ceedi g hich i c de eg a i A ie , abi a a d iga , i c di g ca ac , ce i g a e a i i g i ec ih he d c fi ac i i ie . The e i c de ceedi g ecific he O a a e a ceedi g ge e a a icab e b i e ac ice i he i d ie i hich i e a e . The O a ca a be b ec ega ceedi g a i i g fi ge e a b i e ac i i ie , cha i i e e , ac , a d e e a hi . U ce ai e ic di , heigh e ed a d ai ed a i i he fi a cia a e a d ig ifica fi a cia

e egi a a i ce ea e he i ei h d ha cie a d he e eg a a e e h ea e ega
cai ha eg a i ce ea e he e e f e c f e a i a f he a he i a ce i d
ge e a .

A i h he i a ce a ie , he e e f eg a acii a di i ce i g he a ' b i e e
e ai e e a ed. F i e i e, he a a di affi ia e , i c di g A e i ie Fi a cia Se ice , LLC
(| AFS) a d Ri e S ce Di ib , I c. ece i e e e i a f , a d a e b ec e a i a
cai b a a e, fede a a d he e ica h i ie . The a a di affi ia e ica ha e e
e di g a e , hich i c de i a e e , e a i i ie ega di g hei b i e ac i i ie a d
ac ice a d he b ec , i c di g f i e i e: a e a d di ib f a d c , i c di g he
a ' ife i a ce a d a iab e a i d c ; e i f a cia ed e , i c di g AFS fi a cia
ad i a d Ri e S ce Di ib I c.' h e a e ; ad i i a fi a ce a d a i cai ; ec i f
c ie i a ; a d a ac i i g e a d . The a a di affi ia e ha e e a ed
a d i i e e a e i h he a icab e eg a .

The e ega ceedi g a e b ec ce ai ie a d, a ch, i i i he e diffic de e i e he he a
i bab e e e ea ab ib e, ea ab e i a e he a f a . The a ca
edic i h ce ai if, h he a ch ceedi g i be i i ia ed e ed. Ma e f e e eed be
e de e ed be e a a ge f ca be ea ab e i a ed a ceedi g. A ad e e e i
e e e ceedi g d e e a e i ad e e dg e , e e e , fi e , e a ie e he a c ,
i addi f he c ai , e a i a ad e e b ici ha d ha e a a e ia ad e e effec he
a ' ida ed fi a cia di , e f e a i idi .

Fi a cia S a e e

The fi a cia a e e he Ri e S ce Va iab e Ac 10, a e a he ida ed fi a cia a e e f
he Ri e S ce Life, a e i he S a e e f Addi a l a . A c e S a e e f Addi a l a a
be b ai ed, i h cha ge, b ca i g a 1-800-862-7919, ca be d i e
a **www.ameriprise.com/variableannuities.**

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
See provide shareholder with high level of current income and moderate growth of capital and the ability of the Fund to meet its	Columbia Variable Portfolio - Intermediate Bond Fund (Class 2)	0.76%	5.96%	1.34%	1.99%
See provide shareholder with growth.	Columbia Variable Portfolio - Large Cap Growth Fund (Class 2)	0.97%	42.77%	17.98%	13.37%
See provide shareholder with growth and current income.	Columbia Variable Portfolio - Large Cap Index Fund (Class 2) (available for contracts issued prior to 5/3/2021)	0.50%	25.65%	15.08%	11.42%
See provide shareholder with growth and current income.	Columbia Variable Portfolio - Large Cap Index Fund (Class 3) (available for contracts issued prior to 5/3/2021)	0.38%	25.82%	15.23%	11.56%
See provide shareholder with current income consistent with preservation of capital.	Columbia Variable Portfolio - Limited Duration Credit Fund (Class 2)	0.66%[2]	6.66%	2.36%	1.65%
See table, maximize current income consistent with reasonable opportunity for appreciation.	Columbia Variable Portfolio - Long Government/Credit Bond Fund (Class 2)	0.74%[2]	6.68%	0.81%	1.67%
See provide shareholder with current income and capital appreciation.	Columbia Variable Portfolio - Overseas Core Fund (Class 2)	1.04%	15.32%	7.96%	3.37%
See provide shareholder with growth of capital.	Columbia Variable Portfolio - Select Large Cap Value Fund (Class 2)	0.95%	5.11%	11.86%	8.85%
See provide shareholder with growth of capital.	Columbia Variable Portfolio - Select Mid Cap Growth Fund (Class 2)	1.07%[2]	24.92%	12.79%	9.38%
See provide shareholder with growth of capital.	Columbia Variable Portfolio - Select Mid Cap Value Fund (Class 2)	1.07%[2]	10.05%	13.05%	8.16%
See provide shareholder with growth of capital.	Columbia Variable Portfolio - Select Small Cap Value Fund (Class 2)	1.10%[2]	12.85%	9.91%	6.18%

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
See ... ide ha eh de ih g-e ca i a g h.	CTIVP - We fie d Mid Ca G h F d (Ca 2)	1.07%[2]	25.17%	14.29%	9.69%
See ... ide ha eh de ih g-e ca i a g h.	CTIVP - We fie d Se ec La ge Ca F d (Ca 2) (e CTIVP - M ga S a e Ad a age F d (Ca 2))	0.95%[2]	30.62%	10.33%	10.05%
See ca i a a ecia .	DWS A e a i e A e A ca VIP, Ca B[3]	1.21%	5.67%	5.70%	2.63%
See g-e ca i a a ecia .	Fide i VIP O af d P Se ice Ca 2	0.81%	33.12%	16.36%	11.33%
See g-e g h f ca i a.	Fide i VIP Mid Ca P Se ice Ca 2	0.82%	14.80%	12.17%	7.85%
See a high e e f c e i ea d a a ee ca i a a ecia .	Fide i VIP S a egic I e P Se ice Ca 2	0.90%	9.18%	3.47%	3.10%
See a i i e i e hie ai ai i g ec f ca i a a ecia . U de a a e di , he f d i e i a di e ified f fe A i a d deb ec i ie .	F a i I e VIP F d - Ca 2	0.71%[2]	8.62%	6.98%	5.01%

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
See ca i a a ecia , ih i e a a e da g a. U de a a e di , he f di e i a i i U.S. a d eig e i ec i ie ha he i e e a age be ie e a e de a ed.	F a i M a Sha e VIP F d - C a 2	0.93%	13.46%	7.81%	5.43%
See g e a e . U de a a e di , he f di e a ea 80% fi e a e i i e e f a ca i a i a e a ie .	F a i S a Ca Va e VIP F d - C a 2	0.91%[2]	12.75%	11.06%	7.04%
See g e g h f ca i a.	G d a Sach VIT M i-S a eg A e a i e P f - Ad i Sha e [3]	1.36%[2]	7.53%	4.00%	-
See a e ih a de a e ea adi a fi a cia a e i dice .	I e V.I. Ba a ced-Ri A ca F d, Se ie II Sha e	1.13%[2]	6.40%	4.66%	3.79%
See ca i a a ecia .	I e V.I. G ba F d, Se ie II Sha e	1.07%	34.45%	12.02%	8.21%
See a e	I e V.I. G ba S a egic I e e F d, Se ie II Sha e	1.17%[2]	8.60%	1.04%	1.25%
See ca i a a ecia .	I e V.I. Mai S ee S a Ca F d, Se ie II Sha e	1.13%	17.82%	12.79%	8.66%
See g e ca i a g h, i e ih e e a f ca i a a d ba a ced b c e i e.	Ja He de Ba a ced P f : Se ice Sha e	0.87%	15.13%	9.37%	7.73%
See b ai ai a e , i e ih e e a f ca i a.	Ja He de F e ib e B d P f : Se ice Sha e	0.82%[2]	5.29%	1.55%	1.66%
See g e g h f ca i a.	Ja He de Re ea ch P f : Se ice Sha e	0.82%	42.81%	16.54%	12.21%
See a e .	La a d Re i e e G ba D a ic M i-A e P f - Se ice Sha e [1]	1.05%[2]	10.81%	4.00%	3.77%

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (a f 12/31/2023)		
			1 Year	5 Year	10 Year
See g- e ca i a g h. I e i a e da b ec i e.	LVIP A e ica Ce Va e F d, Se ice C a	0.86%[2]	9.02%	11.71%	8.36%
See ide a e .	Mac A a ie VIP A e S a eg Se ie - Se ice C a (e De a a e I VIP A e S a eg , C a II)	0.85%[2]	13.90%	8.27%	3.48%
See a e .	MFS U i i ie Se ie - Se ice C a	1.04%[2]	(2.33%)	8.05%	6.13%
The F d ee g- e ca i a g h b i e i g i a i i c c a d he e A i ec i ie .	M ga S a e VIF Di e P f , C a II Sha e	1.05%[2]	44.13%	10.83%	8.38%
See g- e g h f ca i a b i e i g i a i i ec i ie f a ie ha ee he F d' e i e a , cia a d g e a ce (ESG) c i e ia.	Ne be ge Be a AMT S ai ab e E A i P f (C a S)	1.16%	26.57%	13.69%	9.74%
See a i ea e , i e i h e e a f ea ca i a a d de i e e a age e .	PIMCO VIT A A e P f , Ad i C a [3]	2.29%[2]	8.02%	5.90%	3.93%
See a e hich e ceed ha f a b e d f 60% MSCI W d I de /40% Ba c a U.S. Agg ega e I de .	PIMCO VIT G ba Ma aged A e A ca P f , Ad i C a [3]	1.34%[2]	12.85%	7.20%	5.14%
See a i a e , i e i h e e a f ca i a a d de i e e a age e .	PIMCO VIT T a Re P f , Ad i C a	0.85%	5.83%	0.98%	1.60%
See high c e i e, i e i h e e a f ca i a , i h ca i a a ecia a a e da ide a . U de a a e di , he f d i e a ea 80% f i e a e i deb ec i ie f a a i .	Te e G ba B d VIP F d - C a 2	0.75%[2]	2.88%	(2.13%)	(0.66%)

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
See g- e ca i a a ecia b i e i g i c f g d- i i g a ie .4.9506 300(g-2%91 7 14E610010-59.618c 00 526.334 1001cf2.-59Q1 -300(f)-30000d J/F41Tf2.1494-1T					

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (a f 12/31/2023)		
			1 Year	5 Year	10 Year
See ide a high e e f a e ha i i e i h a de a e agg e i e e e f i .	Va iab e P f - M de a e Agg e i e P f (C a 2)[3]	1.01%	14.93%	7.56%	5.50%
See ide a high e e f a e ha i i e i h a de a e e a i e e e f i .	Va iab e P f - M de a e O e a i e P f (C a 2)[3]	0.94%	10.50%	4.32%	3.54%
See ide ha eh de i h a high e e f c e i e hi e e i g he a e f he i e e he ge e d f i e.	Va iab e P f - Pa e O e B d F d (C a 2)	0.73%	6.06%	1.12%	1.64%
See ide ha eh de i h g- e ca i a g h.	Va iab e P f - Pa e O e E A i F d (C a 2)	0.94%	24.43%	14.32%	10.19%
See ide ha eh de i h g- e g h f ca i a.	Va iab e P f - Pa e l e a a O e E A i F d (C a 2)	1.08%	17.34%	7.00%	2.45%
See ide ha eh de i h g- e ca i a g h.	Va iab e P f - Pa e l e a a G h F d (C a 2) &	1.10%[2]	14.45%	7.37%	3.20%
See ide ha eh de i h g- e ca i a g h.	Va iab e P f - Pa e l e a a Va e F d (C a 2) &	1.10%	16.96%	4.57%	1.75%
See ide ha eh de i h g- e ca i a g h.	Va iab e P f - Pa e S a Ca G h F d (C a 2)	1.10%[2]	6.93%	6.51%	4.47%

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (a f 12/31/2023)		
			1 Year	5 Year	10 Year
See ide ha eh de i h g- e ca i a a ecia .	Va iab e P f - Pa e S a Ca Va e F d (C a 2) &	1.06%[2]	11.08%	8.21%	4.70%
P e a e hi e ee i g a age he F d' e e e) A i a e a i i .	Va iab e P f - U.S. F e ib e O e a i e G h F d (C a 2)[1,3]	0.96%	11.22%	3.90%	-
P e a e hi e ee i g a age he F d' e e e) A i a e a i i .	Va iab e P f - U.S. F e ib e G h F d (C a 2) e Ra				

1 a e 4.7 4.7 S-ee ida

A e di B: F d A ai ab e U de he O a Be efi Offe ed U de he O ac

If ha e e ec ed a a be efi de he ac , ac a be b ec i e e a ca e ic , a ef ec ed i he i g ab e . See | I e e A ca Re ic Ce ai Be efi Ride

6. Va iab e P f , Ma aged W a i i O e a i e G h F d (C a 2)
7. Va iab e P f , Ma aged W a i i O e a i e F d (C a 2)
8. Va iab e P f , U.S. F e ib e G h F d (C a 2)
9. Va iab e P f , U.S. F e ib e M de a e G h F d (C a 2)
10. Va iab e P f , U.S. F e ib e O e a i e G h F d (C a 2)
11. Va iab e P f , Agg e i e P f (C a 2)
12. Va iab e P f , M de a e Agg e i e P f (C a 2)
13. Va iab e P f , M de a e P f (C a 2)
14. Va iab e P f , M de a e O e a i e P f (C a 2)
15. Va iab e P f , O e a i e P f (C a 2)

Investment Path 2. Thi e i e 100% a ca f cha e a e a d ac a e a g he F d i G A, B, a d C b ec he e i e a d i ia a he be . If e ec hi , ag ee be a a ica e ed i he f eba a ci g g a a d he eb a h i e a a ica eba a ce c ac a e a a e ba i .

Group A – Fixed Income: Minimum of 20%

Available funds with a Maximum Fund Allocation of 100%

1. O bia Va iab e P f , I e edia e B d F d (C a 2)
2. O bia Va iab e P f , Li i ed D a C edi F d (C a 2)
3. O bia Va iab e P f , U.S. O e e M gage F d (C a 2)
4. CTIVP A e ica Ce Di e ified F d (C a 2)
5. CTIVP TCW O e P B d F d (C a 2)
6. Va iab e P f , Pa e , O e B d F d (C a 2)
7. O bia a iab e P f , O e e M e Ma e F d (C a 2)

Group B – Asset Allocation, Large Cap and International Equity funds: Maximum of 80%

Available Asset Allocation funds with a Maximum Fund Allocation of 80%

1. Va iab e P f , Ma aged W a i i G h F d (C a 2)
2. Va iab e P f , Ma aged W a i i M de a e G h F d (C a 2)
3. Va iab e P f , Ma aged W a i i O e a i e G h F d (C a 2)
4. Va iab e P f , Ma aged W a i i O e a i e F d (C a 2)
5. Va iab e P f , U.S. F e G h F d (C a 2)
6. Va iab e P f , U.S. F e M de a e G h F d (C a 2)
7. Va iab e P f , U.S. F e O e a i e F d (C a 2)
8. Va iab e P f , Ma aged Ri F d (C a 2)
9. Va iab e P f , Ma aged Ri U.S. F d (C a 2)
10. Va iab e P f , Agg e i e P f (C a 2)
11. Va iab e P f , M de a e Agg e i e P f (C a 2)
12. Va iab e P f , M de a e P f (C a 2)
13. Va iab e P f , M de a e O e a i e P f (C a 2)
14. Va iab e P f , O e a i e P f (C a 2)
15. O bia Va iab e P f , Ba a ced F d (C a 2)

Available Large Cap and International Equity funds with a Maximum Fund Allocation of 30%

1. O bia Va iab e P f , O a ia O e F d (C a 2)
2. O bia Va iab e P f , Di ci i ed O e F d (C a 2)
3. O bia Va iab e P f , Di ide d O i F d (C a 2)
4. O bia Va iab e P f , La ge-Ca G h F d (C a 2)
5. O bia Va iab e P f , La ge-Ca I de F d (C a 2)
6. O bia Va iab e P f , Se ec La ge-Ca Va e F d (C a 2)
7. CTIVP P i ci a B e Chi G h F d (C a 2)

8. CTIVP , MFS Va e F d (C a 2)
9. CTIVP , T. R e P ice La ge-Ca Va e F d (C a 2)

A e di C: E a e S e de Cha ge

We de e i e e de cha ge b i i g cha e a e e de ed hich d be biec a e de cha ge b he a icab e e de cha ge e ce age. We ca c a e he a f cha e a e e de ed (PPS) a :

PPS = PPSC + PPF
PPSC = cha e a e e de ed ha d be biec a e de cha ge
= (PS , FA) / (CV , FA) . (PP , PPF)
PPF = cha e a e e de ed ha a e biec a e de cha ge
= FA , ac ea i g , b e ha e
PP = cha e a e e e de ed (a cha e a e , PPS f a e
e de)
PS = a he ac a e i ed ced b he e de
FA = a f ee a = g ea e f ac ea i g 10% f a i e a ' ac a e
CV = ac a e e he e de

Whe de e i i g he e de cha ge, ac ea i g a e defi ed a he ac a e, e cha e a e e e de ed. We de e i e c e ac ea i g b i g a he e ie ac a e, he ea i g f a a ic a bac he S ecia DCA fi ed ac . If he ac a e i e ha cha e a e ecei ed a d e e de ed, he ac ea i g a e e .

The e a e be h h he e de cha ge f a f a d a ia e de i ca c a ed. Each e a e i a e he a f he e de cha ge f h a ac ha e e ie ce gai a d a ac ha e e ie ce e , gi e he a e e f a .

Full surrender charge calculation

Thi i a e a e f h e ca c a e he e de cha ge a ac i h he f i g hi :

Assumptions:

- We ecei e a i g e $50,000 cha e a e ;
- D i g he f h ac ea e de he ac f i a a e. The e de cha ge e ce age i he f h ac ea i 6.00%; a d
- Y ha e ade e e de .

We will look at two situations, one where the contract has a gain and another where there is a loss:

	Contract with Gain	Contract with Loss
PS:	60,000.00	40,000.00

Step 5. N e ca de e i e h ch f he PP i bei g e de ed (PPS) a f :

PPS = PPF + PPSC

= PPF + (PS − FA) / (CV − FA) * (PP − PPF)

PPF f S e 3 =	0.00	4,200.00
PS f S e 4 =	60,000.00	40,000.00
CV f S e 1 =	60,000.00	40,000.00
FA f S e 2 =	10,000.00	4,200.00
PP f S e 1 =	50,000.00	50,000.00
PPS =	50,000.00	50,000.00

Step 6. We he ca c a e he e de cha ge a a e ce age f PPS. N e ha a c ac i h a , PPS a be g ea e ha he a e e de :

PPS:	50,000.00	50,000.00
e PPF:	0.00	4,200.00
PPSC = a f PPS b ec a e de cha ge:	50,000.00	45,800.00
i ied b he e de cha ge a e:	. 6.0%	. 6.0%
e de cha ge:	3,000.00	2,748.00

Step 7. The a a i ecei e a a e f f e de i de e i ed a :

ac a e e de ed:	60,000.00	40,000.00
Surrender charge:	**(3,000.00)**	**(2.748.00)**
ac cha ge (a e ed f e de):	(50.00)	(50.00)
Net full surrender proceeds:	**$56,950.00**	**$37,202.00**

Partial surrender charge calculation:

Thi i a e a e f h e ca c a e he e de cha ge a c ac i h a i g hi :

Assumptions:

- We ecei e a i ge $50,000 cha e a e ;
- D i g he h ac ea e e a e a ia e de f $15,000.00. The e de cha ge e ce age i he h ac ea i 6.0%; a d
- Y ha e ade b e de .

We will look at two situations, one where the contract has a gain and another where there is a loss:

	Contract with Gain	Contract with Loss
ac a e e de :	$60,000.00	$40,000.00
ac a e a i e a :	58,000.00	42,000.00

We de e i e he a f ac a e ha be e de ed i de h e a ia e de ceed a ch he a e e ed. We a i h a e i a e f he a f ac a e e de a d ca c a e he e i g e de cha ge a d e a ia e de ceed a i a ed be . We he ad e i a ea d e ea i e de e i e he a f ac a e e de ha ge e a e he de i ed e a ia e de ceed .

We calculate the surrender charge for each estimate as follows:

Step 1. Fi , e de e i e he a f ea i g a ai ab e i he ac a he i e f e de a :

ac a e e de (CV):	60,000.00	40,000.00
Le cha e a e ece i ed a d e e e de ed (PP):	50,000.00	50,000.00
Ea i g i he ac (b e ha e):	10,000.00	0.00

Step 2. Ne , e de e i e he a fee a (FA) a ai ab e i he ac a he gea e f he i g a e :

Ea i g i he ac :	10,000.00	0.00

	Contract with Gain	Contract with Loss
10% of the [illegible] a i e a ' [illegible] ac a e:	5,800.00	4,200.00
FA (b [illegible] e ha e [illegible]):	10,000.00	4,200.00

Step 3. Ne e de e i e PPF, he a [illegible] b hich he [illegible] a f ee a [illegible] (FA) e ceed ea i g

T [illegible] a f ee a [illegible] (FA):	10,000.00	4,200.00
Le ea i g i he [illegible] ac :	10,000.00	0.00
PPF (b [illegible] e ha e [illegible]):	0.00	4,200.00

Step 4. Ne e de e i e PS, he a [illegible] b hich he [illegible] ac a e i ed ced b he e de

PS (de e i ed b i e a i e [illegible] ce de c ibed ab [illegible] e):	15,319.15	15,897.93

Step 5. N [illegible] e ca de e i e h [illegible] ch [illegible] f he PP i bei g e de ed (PPS) a f [illegible] :

PPS = PPF + PPSC

= PPF + (PS − FA) / (CV − FA) * (PP − PPF)

PPF f [illegible] S e 3 =	0.00	4,200.00
PS f [illegible] S e 4 =	15,319.15	15,897.93
CV f [illegible] S e 1 =	60,000.00	40,000.00
FA f [illegible] S e 2 =	10,000.00	4,200.00
PP f [illegible] S e 1 =	50,000.00	50,000.00
PPS =	5,319.15	19,165.51

Step 6. We he ca c a e he e de cha ge a a e ce age [illegible] f PPS. N [illegible] e ha f [illegible] a [illegible] ac i h a [illegible] , PPS a be g ea e ha he a [illegible] [illegible] e [illegible] e de :

PPS:	5,319.15	19,165.51
e PPF:	0.00	4,200.00
PPSC = a [illegible] [illegible] f PPS b ec [illegible] a e de cha ge:	5,319.15	14,965.51
i ied b he e de cha ge a e:	. 6.0%	. 6.0%
e de cha ge:	319.15	897.93

Step 7. The [illegible] a a [illegible] [illegible] i ecei e a a e [illegible] f [illegible] a ia e de i de e i ed a :

[illegible] ac a e e de ed:	15,319.15	15,897.93
Surrender charge:	**(319.15)**	**(897.93)**
Net partial surrender proceeds:	**$15,000.00**	**$15,000.00**

A e di D: E a e O ▪ a Dea h Be efi

The purpose of this appendix is to illustrate the operation of various optional death benefit riders.

In order to demonstrate these contract riders, an example may show hypothetical contract values. These contract values do not represent past or future performance. Actual contract values may be more or less than those shown and will depend on a number of factors, including but not limited to the investment experience of the subaccountsSpecial DCA fixed account and the fees and charges that apply to your contract.

The examples of the optional death benefits in appendix include partial surrenders to illustrate the effect of partial surrenders on the particular benefit. These examples are intended to show how the optional death benefits operate, and do not take into account whether a particular optional death benefit is part of a qualified annuity. Qualified annuities are subject to RMDs at certain ages (see "Taxes — Qualified Annuities — Required Minimum Distributions") which may require you to take partial surrenders from the contract. If you are considering the addition of certain death benefits to a qualified annuity, you should consult your tax advisor prior to making a purchase for an explanation of the potential tax implication to you.

EXAMPLE — ROPP DEATH BENEFIT

Assumptions:

- Y▪ cha e he c▪ ac ih a a e ▪f $20,000; a d
- ▪ he fi c▪ ac a i e a ▪ a e a addi ▪ a cha e a e ▪f $5,000; a d
- D i g he ec▪ d c▪ ac ea he c▪ ac a e fa ▪ $22,000 a d ▪ a e a $1,500 (i c di g e de cha ge) a ia e de ; a d
- D i g he hi d c▪ ac ea he c▪ ac a e g▪ ▪ $23,000.

We calculate the ROPP Death Benefit as follows:

O▪ ac a e a dea h:	$23,000.00
P cha e a e i ad▪ ed a ia e de :	
T▪ a cha e a e :	$25,000.00
i ad▪ ed a ia e de , ca c a ed a :	
$1,500 . $25,000 / $22,000 =	1,704.54
▪ a dea h be efi ▪f:	$23,295.45
The ROPP Death Benefit, calculated as the greatest of these two values:	$23,295.45

EXAMPLE — MAV DEATH BENEFIT

Assumptions:

- Y▪ cha e he c▪ ac ih a a e ▪f $25,000.
- O he fi c▪ ac a i e a he c▪ ac a e g▪ ▪ $26,000.
- D i g he ec▪ d c▪ ac ea he c▪ ac a e fa ▪ $22,000, a hich ▪i ▪ a e a $1,500 a ia e de (i c di g e de cha ge), ea i g a c▪ ac a e▪f $20,500.

We calculate the MAV death benefit, which is based on the greater of three values, as follows:

1. Contract value at death:	$20,500.00
2. Purchase payments minus adjusted partial surrenders:	
T▪ a cha e a e :	$25,000.00
i ad▪ ed a ia e de , ca c a ed a :	
$1,500 . $25,000 / $22,000 =	1,704.55
▪ a dea h be efi ▪f:	$23,295.45
3. The MAV immediately preceding the date of death:	
G ea e ▪f ▪ c▪ ac a i e a a e :	$26,000.00
cha e a e ade i ce he ▪ a i e a :	+0.00
i ad▪ ed a ia e de , ca c a ed a :	

$\frac{\$1{,}500 \cdot \$26{,}000}{\$22{,}000}$	=	1,772.73
a dea h be efi f:		$24,227.27
The MAV Death Benefit, calculated as the greatest of these three values, which is the MAV:		$24,227.27

EXAMPLE — 5-YEAR MAV DEATH BENEFIT

Assumptions:

3. The MAV immediately preceding the date of death:

The MAV• he i edia e ecedi g a i e a :	$25,750.00
cha e a e ade i ce ha a i e a :	+0.00
i ad ed a ia e de , ca c a ed a :	
$\frac{\$1,500 \cdot \$25,750}{\$24,300}$ =	1,589.51
• a dea h be efi • f:	$24,160.49

4. The Accumulation Death Benefit value:

The ADB a e• he fi • ac a i e a ca c a ed a : 1.05 . $25,000 =	$26,250.00
cha e a e ade i ce ha a i e a :	+0.00
i ad ed a ia e de ca c a ed a :	
$\frac{\$1,500 \cdot \$26,250}{\$24,300}$ =	1,620.37
• a dea h be efi • f:	$24,629.63

***Enhanced Legacy* Benefit, calculated as the greatest of these four values, which is the Accumulation Death Benefit value:** **$24,629.63**

A e di E: E a e O a Li i g Be efi

The purpose of this appendix is to illustrate the operation of various optional living benefit riders.

In order to demonstrate these contract riders, an example may show hypothetical contract values. These contract values do not represent past or future performance. Actual contract values may be more or less than those shown and will depend on a number of factors, including but not limited to the investment experience of the subaccounts, Special DCA fixed account and the fees and charges that apply to your contract.

These examples are intended to show how the optional riders operate, and do not take into account whether a particular optional rider is part of a qualified annuity. Qualified annuities are subject to RMDs at certain ages (see "Taxes — Qualified Annuities — Required Minimum Distributions") which may require you to take partial surrenders from the contract. If you are considering the addition of certain optional riders to a qualified annuity, you should consult your tax advisor prior to making a purchase for an explanation of the potential tax implication to you.

EXAMPLE — *SECURESOURCE CORE / SECURESOURCE CORE PLUS / SECURESOURCE CORE 2* RIDERS

Assumptions:

- cha e he ac ih a Si g e Life be efi a d a a e f $100,000 a d a e addi a a e he ac . a cha e he be efi .
- a e he e e a d a he a i a . a e age 61.
- Thi e a e e a Life i e Pa e Pe ce age f 4.00% a age 61, 5.00% a age 65, a d 5.20% a age 70. Life i e Pa e Pe ce age i be ba ed he ide ch e a d age.
- A a S e - a e a ied each a i e a he a ai ab e, he e he ac a e i g ea e ha he Be efi Ba e a d/ he Legac Dea h Be efi . A ied A a S e - a e i dica ed i **bold**.

Contract Duration in Years	Purchase Payments	Partial Withdrawals	Assumed Contract Value	Credit Base	Benefit Base	Current Annual Payment	Remaining Annual Payment	Lifetime Payment Percentage	SecureSource Legacy Death Benefit
A I e	$100,000	NA	$100,000	$100,000	$100,000	$4,000	$4,000	4.00%	$100,000
1			94,000	100,000	106,000	4,240	4,240	4.00%	100,000
2			103,500	100,000	112,000	4,480	4,480	4.00%	**103,500**
3			120,000	120,000	**120,000**[1]	4,800	4,800	4.00%	**120,000**
3.5		4,800	115,200	120,000	120,000	4,800	7000 -	4.00%	115,200115,200 5(4,80

EXAMPLE — *SECURESOURCE 4 / SECURESOURCE 4 PLUS / SECURESOURCE 5 / SECURESOURCE 5 PLUS* RIDERS

Assumptions:

– Y cha e he c ac i h a Si g e Life be efi a d a a e f $100,000 a d a e addi a a e he c ac . Y a cha e he be efi .

– Y a e he e e a d a he a i a . Y a e age 61.

– Thi e a e e a i i Life i e Pa e Pe ce age f 3.60% a age 61, 4.70% a age 65, a d 4.90% a age 70. The l c e B ed i he e a e i 1.00%. Y Life i e Pa e Pe ce age, i c di g a l c e B e ce age, i be ba ed he ide ch e a d age.

– A a S e - a e a ied each a i e a he a ai ab e, he e he c ac a e i g ea e ha he Be efi ba e a d/ Legac Dea h Be efi . A ied A a S e - a e i dica ed i **bold**.

Contract
w4135 i m8-m2m

EXAMPLE — *SECURESOURCE TEMPO*

Assumptions:

– Y cha e he c ac i h he Si g e Life be efi a d a a e f $100,000 a d a e addi a a e he c ac . Y a cha e he be efi .

– Y a e he e e a d a he a i a . Y a e age 61.

– Thi e a e e a i i Life i e Pa e Pe ce age f 3.60% a age 61, 4.70% a age 65, a d 4.90% a age 70. The l c e B ed i he e a e i 1.00%. Y Life i e Pa e Pe ce age, i c di g a l c e B e ce age, i be ba ed he ide ch e a d age.

– A a S e - a e a ied each a i e a he a ai ab e, he e he c ac a e i g ea e ha he Be efi ba e a d/ he Legac Dea h Be efi . A ied A a S e - a e i dica ed i **bold**.

End of Contract Year	Partial Surrender (beginning of year)	MCAV Adjustment for Partial Surrender	MCAV	Accumulation Benefit Amount	Hypothetical Assumed Contract Value
1	0	0	100,000	0	110,000
2	0	0	115,200	0	128,000
3	0	0	121,500	0	135,000
4	0	0	121,500	0	118,000
5	0	0	121,500	0	100,000
6	2,000	2,430	119,070	0	122,000
7	0	0	126,000	0	140,000
8	0	0	126,000	0	130,000
9	5,000	4,846	121,154	0	110,000
10	0	0	121,154	16,154	105,000

A e di G: P ec Ra e Shee S e e

Rate Sheet Prospectus Supplement dated April 29, 2019	
Product Name	**Prospectus Form # / Date**
Ri e S ce Va iab e A i	S- 6710 (4/19)

RATE SHEET PROSPECTUS SUPPLEMENT

Thi Ra e Shee P ec S e e (hi | S e e) h d be ead a d e ai ed i h ec . Thi S e e be ed i c i h he effec i e Ri e S ce Va iab e A i ec . If eed a he c f he ec , ea e ca a 1-800-862-7919. Hi ica a e hee e e i be ef ec ed i a Va iab e A hi ec . F 4/181-300 (ed) TU-38.6 be a c 010-17.96c 00 52 2 A 5 Ch ice S-Wa

SecureSource Core Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.50%	3.20%
59-64	4.50%	4.20%
65-69	5.50%	5.20%
70-74	5.75%	5.45%
75-79	6.00%	5.70%
80+	6.50%	6.20%

SecureSource Core Plus Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.50%	3.20%
59-64	4.50%	4.20%
65-69	5.50%	5.20%
70-74	5.75%	5.45%
75-79	6.00%	5.70%
80+	6.50%	6.20%

SecureSource 4 Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	3.00%	2.75%	1.00%
59-64	4.00%	3.75%	1.00%
65-69	5.00%	4.75%	1.00%
70-74	5.25%	5.00%	1.00%
75-79	5.50%	5.25%	1.00%
80+	6.00%	5.75%	1.00%

SecureSource 4 Plus Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	3.30%	3.20%	1.00%
59-64	4.30%	4.20%	1.00%
65-69	5.30%	5.20%	1.00%
70-74	5.55%	5.45%	1.00%
75-79	5.80%	5.70%	1.00%
80+	6.30%	6.20%	1.00%

Rate Sheet Prospectus Supplement dated October 14, 2019 to the Prospectus Dated April 29, 2019	
Product Name	**Prospectus Form #**
Ri e S ce Va iab e A i	S- 6710 CA (4/19)

RATE SHEET PROSPECTUS SUPPLEMENT

Thi Ra e Shee P ec S e e (hi | S e e) h d be ead a d e ai ed i h ec . Thi S e e be ed i c i h he effec i e Ri e S ce RAVA 5 Ch ice Va iab e A i ec . If eed a he c f he ec , ea e ca a 1-800-862-7919. Hi ica a e hee e e i be ef ec ed i a a e di hi ec . F addi a i a , a c fi a cia ad i ca a 1-800-862-7919.

The Ra e Shee P ec S e e ha bee fi ed i h he Sec i ie a d E cha ge C i (he | SEC) a d i a ai ab e he Edga e a . ec.g Fi e N . 333 229360 f he Ri e S ce Va iab e A i .

We a e i g hi S e e ide he:

- C e ide fee f he a be efi ide ;
- Life i e Pa e Pe ce age a d Age Ba d f he a be efi ide ;
- I c e B Pe ce age f he a be efi ide ;
- A a C edi e ce age a d C edi Pe d f he a be efi ide .
- Ba e D b e age ed de e i e Ba e D b e Da e f he a be efi ide .

THE RIDER FEES, PERCENTAGES, AGE BANDS, CREDIT PERIOD AND TERMS LISTED BELOW APPLY TO APPLICATIONS SIGNED ON OR AFTER OCTOBER 28, 2019.

In order to get these terms, your application must be signed and in good order while this Rate Sheet Prospectus Supplement is in effect. Because we reserve the right to change these terms upon notice as provided below, if your application is not signed and in good order while this Rate Sheet Prospectus Supplement is in effect then you will receive the terms that are in effect on the date that you have a signed application in good order. The rider fees, percentages, age bands, credit period and terms, listed below will not change after your application is signed, except as provided in the prospectus (See "Charges – Optional Living Benefit Charges"; "*SecureSource Core* Rider – Lifetime Payment Percentage / Annual Credits; "*SecureSource Core Plus* Rider – Lifetime Payment Percentage / Annual Credits / Base Doubler"; "*SecureSource 4 Rider* – Lifetime Payment Percentage / Annual Credits"; "*SecureSource 4 Plus* Rider – Lifetime Payment Percentage / Annual Credits / Base Doubler").

The rider fees, percentages, age bands, credit period and terms listed in this Rate Sheet Prospectus Supplement are subject to change and can be superseded upon 14 days prior notice as provided below. We may periodically issue a new Rate Sheet Prospectus Supplement that may reflect different values than the previous Rate Sheet Prospectus Supplement. Please note that any superseding terms do not apply to applications that are already signed and received by us in good order. Changes to the rider fees, percentages, age bands, credit period or terms listed in this Rate Sheet Prospectus Supplement will be disclosed at least 14 days in advance in a new Rate Sheet Prospectus Supplement filed on Edgar at www.sec.gov (File No. 333 – 333-229360 for the RiverSource *RAVA 5 Choice* Variable Annuity).

RIDER FEES

Rider	Single Life Option	Joint Life Option
SecureSource Core℠	1.45%	1.55%
SecureSource Core Plus℠	1.65%	1.85%
SecureSource 4®	1.35%	1.50%
SecureSource 4 Plus®	1.45%	1.70%

(Cha ged a a he c ac a i e a a a e ce age f c ac a e he Be efi Ba e, hiche e i g ea e .)

LIFETIME PAYMENT PERCENTAGE

The Lifetime Payment Percentage is used to calculate the Current Annual Payment.

SecureSource Core Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.00%	2.60%
59-64	4.00%	3.60%
65-69	5.00%	4.60%
70-74	5.20%	4.70%
75-79	5.35%	4.85%
80+	5.50%	5.00%

SecureSource Core Plus Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	N/A	N/A
59-64	N/A	N/A
65-69	N/A	N/A
70-74	N/A	N/A
75-79	N/A	N/A
80+	N/A	N/A

SecureSource 4 Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.80%	2.45%	1.00%
59-64	3.80%	3.45%	1.00%
65-69	4.80%	4.45%	1.00%
70-74	5.00%	4.55%	1.00%
75-79	5.15%	4.70%	1.00%
80+	5.30%	4.85%	1.00%

SecureSource 4 Plus Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.80%	2.45%	1.00%
59-64	3.80%	3.45%	1.00%
65-69	4.80%	4.45%	1.00%
70-74	5.00%	4.55%	1.00%
75-79	5.15%	4.70%	1.00%
80+	5.30%	4.85%	1.00%

ANNUAL CREDIT PERCENTAGE AND CREDIT PERIOD:

Rider	Annual Credit Percentage	Credit Period
SecureSource Core℠	6%	10 ea
SecureSource Core Plus℠	N/A	N/A
SecureSource 4®	6%	10 ea
SecureSource 4 Plus®	7%	10 ea

BASE DOUBLER AGE FOR THE *SECURESOURCE CORE PLUS* RIDER:

Ba e D b e age i N/A.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.
S-6710 – 3-A (03/20)

Rate Sheet Prospectus Supplement Dated May 1, 2021 to the Prospectus Dated May 1, 2021	
Product Name	**Prospectus Form #**
Ri e S ce Va iab e A i	S- 6710 CH (5/21)

RATE SHEET PROSPECTUS SUPPLEMENT

Thi Ra e Shee P ec S e e (hi | S e e) h d be ead a d e ai ed i h ec . Thi
S e e be ed i c i h he effec i e Ri e S ce Va iab e A i ec . If

SecureSource Tempo Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.60%	2.30%	1.00%
59-64	3.60%	3.30%	1.00%
65-69	4.70%	4.30%	1.00%
70-74	4.90%	4.40%	1.00%
75-79	5.00%	4.55%	1.00%
80+	5.10%	4.65%	1.00%

SecureSource 5 Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.60%	2.30%	1.00%
59-64	3.60%	3.30%	1.00%
65-69	4.70%	4.30%	1.00%
70-74	4.90%	4.40%	1.00%
75-79	5.00%	4.55%	1.00%
80+	5.10%	4.65%	1.00%

SecureSource 5 Plus Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.60%	2.30%	1.00%
59-64	3.60%	3.30%	1.00%
65-69	4.70%	4.30%	1.00%
70-74	4.90%	4.40%	1.00%
75-79	5.00%	4.55%	1.00%
80+	5.10%	4.65%	1.00%

SecureSource Core 2 Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.00%	2.50%
59-64	4.00%	3.50%
65-69	5.00%	4.50%
70-74	5.20%	4.60%
75-79	5.35%	4.85%
80+	5.50%	5.00%

ANNUAL CREDIT PERCENTAGE AND CREDIT PERIOD:

Rider	Annual Credit Percentage	Credit Period
***SecureSource Tempo*SM**	N/A	15 ea
***SecureSource* 5SM**	5%	10 ea
***SecureSource* 5 *Plus*SM**	6%	10 ea
***SecureSource Core 2*SM**	5%	10 ea

CREDIT MULTIPLIER, MAXIMUM CREDIT PERCENTAGE AND MAXIMUM CARRYOVER PERCENTAGE FOR THE *SECURESOURCE TEMPO* RIDER:

C edi M i ie i 200%, Ma i C edi Pe ce age i 10% a d Ma i Ca e Pe ce age i 10%.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.
S-6710-4 A (5/21)

This page left blank intentionally

This page left blank intentionally

The S a e e f Addi a l f a (SAI) i c de addi a i f a ab he O ac . The SAI, da ed he a e da e a hi ec , i i c a ed b efe e ce i hi ec . The SAI i a ai ab e, i h cha ge, e A e . P a f ee f he SAI, f e i f a ab he O ac , ca a 1-800-862-7919, i i eb ie a i e ce. /a iie ie a : 70100 A e i i e Fi a cia Ce e Mi ea i , MN 55474.

RiverSource Annuities

Re a d he i f a ab Ri e S ce Va iab e Acc 10 a e a ai ab e he SEC' eb i e a h :// . ec. , a d ie f hi i f a a be b ai ed, a e f a d ica i g fee, b e ec ic e A e a he f i g e ai add e : b ici f@ ec. .

EDGAR O ac Ide ifie : C000211083

2008-2024 Ri e S ce Life I a ce O a . A igh e e ed.