Endurance Plus

$100,000 hypothetical

Year	Index Cr	ACV	EWB%	EWBV
			20.00%	$120,000
1	5.00%	$105,000	5.25%	$126,300
2	6.00%	$111,300	6.30%	$134,257
3	0.00%	$111,300	0.00%	$134,257
4	8.00%	$120,204	8.40%	$145,535
5	11.00%	$133,426	11.55%	$162,344
6	0.00%	$133,426	0.00%	$162,344
7	0.00%	$133,426	0.00%	$162,344
8	16.00%	$154,774	16.80%	$189,618
9	4.00%	$160,965	4.20%	$197,582
10	3.00%	$165,794	3.15%	$203,806

Option 1 Scheduled Withdrawals

* Take up to 10% of EWBV each year
* After each year of positive interest the maximum WD will grow with enhanced interest
* Can suspend, restart, or revise payment amounts, and also switch remaining EWBV into Option 2 or receive ACV as a lump sum

Option 2 Lifetime Withdrawals

* Access EWBV in interest payments that last as long as you live

60-69 yrs @ 5.00% or 4.50% JL
70-79 yrs @ 5.50% or 5.00% JL
80-90 yrs @ 6.00% or 5.50% JL

* After each year with positve interest, your LT income payment will grow with enhanced interest
* ACV available as a lump sum at any time