

|   | Performance Elite 10   | Performance Elite 10 Select | Performance Elite 10 Pro | Performance Elite 15 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
|---|--|-----------------------------|--------------------------|----------------------|-----|---|-----|---|-----|---|-----|---|-----|---|----|---|----|---|----|---|----|----|----|-----|----|---|-------------|----------|---|------|---|------|---|------|---|------|---|------|---|------|---|------|---|------|---|------|----|------|-----|------|---|-------------|----------|---|-----|---|-----|---|-----|---|-----|---|----|---|----|---|----|---|----|---|----|----|----|-----|----|--|-------------|----------|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|----|----|----|----|----|----|----|----|----|----|----|----|-----|----|
| <b>Issue Ages</b><br>(Owner and Annuitant)                                      |  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| Most States   | 0-78   | N/A                         | N/A                      | 0-73                 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| AK, SC  | 0-52   | 53-78                       | N/A                      | 0-50                 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| DE, MN, OH  | 0-52   | 53-78                       | N/A                      | 0-47                 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| FL  | 0-64   | N/A                         | 65-78                    | 0-64                 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| IN  | 0-74   | N/A                         | N/A                      | 0-73                 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| MD  | N/A  | N/A                         | 0-78                     | 0-73                 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| NV, NJ, OK, TX  | 0-55   | 56-78                       | N/A                      | 0-50                 |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| PA, UT, WA  | 0-52   | 53-78                       | N/A                      | N/A                  |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| <b>Owner &amp; Annuitant Requirements</b>                                       | <b>IRA:</b> Must be single ownership. <b>Non-Qualified:</b> Joint ownership available.   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| <b>Premiums</b><br>(Single Premium Only)  | <b>Minimum:</b> \$25,000 <sup>1</sup> <b>Maximum:</b> \$1,000,000  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| <b>Withdrawal Charge Schedule</b>   | A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
|   | <table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>12%</td></tr> <tr><td>2</td><td>12%</td></tr> <tr><td>3</td><td>12%</td></tr> <tr><td>4</td><td>11%</td></tr> <tr><td>5</td><td>10%</td></tr> <tr><td>6</td><td>9%</td></tr> <tr><td>7</td><td>8%</td></tr> <tr><td>8</td><td>7%</td></tr> <tr><td>9</td><td>6%</td></tr> <tr><td>10</td><td>4%</td></tr> <tr><td>11+</td><td>0%</td></tr> </tbody> </table> | Contract Yr                 | Charge %                 | 1                    | 12% | 2 | 12% | 3 | 12% | 4 | 11% | 5 | 10% | 6 | 9% | 7 | 8% | 8 | 7% | 9 | 6% | 10 | 4% | 11+ | 0% | <table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>8.3%</td></tr> <tr><td>2</td><td>8.0%</td></tr> <tr><td>3</td><td>7.1%</td></tr> <tr><td>4</td><td>6.2%</td></tr> <tr><td>5</td><td>5.3%</td></tr> <tr><td>6</td><td>4.4%</td></tr> <tr><td>7</td><td>3.5%</td></tr> <tr><td>8</td><td>2.6%</td></tr> <tr><td>9</td><td>1.6%</td></tr> <tr><td>10</td><td>0.9%</td></tr> <tr><td>11+</td><td>0.0%</td></tr> </tbody> </table> | Contract Yr | Charge % | 1 | 8.3% | 2 | 8.0% | 3 | 7.1% | 4 | 6.2% | 5 | 5.3% | 6 | 4.4% | 7 | 3.5% | 8 | 2.6% | 9 | 1.6% | 10 | 0.9% | 11+ | 0.0% | <table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>10%</td></tr> <tr><td>2</td><td>10%</td></tr> <tr><td>3</td><td>10%</td></tr> <tr><td>4</td><td>10%</td></tr> <tr><td>5</td><td>9%</td></tr> <tr><td>6</td><td>8%</td></tr> <tr><td>7</td><td>7%</td></tr> <tr><td>8</td><td>6%</td></tr> <tr><td>9</td><td>5%</td></tr> <tr><td>10</td><td>4%</td></tr> <tr><td>11+</td><td>0%</td></tr> </tbody> </table> | Contract Yr | Charge % | 1 | 10% | 2 | 10% | 3 | 10% | 4 | 10% | 5 | 9% | 6 | 8% | 7 | 7% | 8 | 6% | 9 | 5% | 10 | 4% | 11+ | 0% | <table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>15%</td></tr> <tr><td>2</td><td>15%</td></tr> <tr><td>3</td><td>14%</td></tr> <tr><td>4</td><td>14%</td></tr> <tr><td>5</td><td>13%</td></tr> <tr><td>6</td><td>13%</td></tr> <tr><td>7</td><td>12%</td></tr> <tr><td>8</td><td>11%</td></tr> <tr><td>9</td><td>10%</td></tr> <tr><td>10</td><td>9%</td></tr> <tr><td>11</td><td>8%</td></tr> <tr><td>12</td><td>7%</td></tr> <tr><td>13</td><td>6%</td></tr> <tr><td>14</td><td>5%</td></tr> <tr><td>15</td><td>4%</td></tr> <tr><td>16+</td><td>0%</td></tr> </tbody> </table> | Contract Yr | Charge % | 1 | 15% | 2 | 15% | 3 | 14% | 4 | 14% | 5 | 13% | 6 | 13% | 7 | 12% | 8 | 11% | 9 | 10% | 10 | 9% | 11 | 8% | 12 | 7% | 13 | 6% | 14 | 5% | 15 | 4% | 16+ | 0% |
| Contract Yr   | Charge %   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 1   | 12%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 2   | 12%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 3   | 12%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 4   | 11%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 5   | 10%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 6   | 9%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 7   | 8%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 8   | 7%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 9   | 6%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 10  | 4%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 11+   | 0%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| Contract Yr   | Charge %   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 1   | 8.3%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 2   | 8.0%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 3   | 7.1%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 4   | 6.2%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 5   | 5.3%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 6   | 4.4%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 7   | 3.5%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 8   | 2.6%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 9   | 1.6%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 10  | 0.9%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 11+   | 0.0%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| Contract Yr   | Charge %   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 1   | 10%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 2   | 10%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 3   | 10%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 4   | 10%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 5   | 9%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 6   | 8%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 7   | 7%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 8   | 6%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 9   | 5%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 10  | 4%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 11+   | 0%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| Contract Yr   | Charge %   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 1   | 15%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 2   | 15%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 3   | 14%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 4   | 14%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 5   | 13%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 6   | 13%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 7   | 12%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 8   | 11%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 9   | 10%  |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 10  | 9%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 11  | 8%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 12  | 7%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 13  | 6%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 14  | 5%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 15  | 4%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| 16+   | 0%   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| <b>Market Value Adjustment (MVA)</b><br>(Not applicable in MD, MN, MO, PA & WA) | Applied to any surrender or withdrawal that is subject to a Withdrawal Charge.   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |
| <b>Interest Crediting Strategies</b><br>(2-year not available in NH & NV)       | <p>Fixed Account with 1-Year Guarantee</p> <p><b>S&amp;P 500®</b></p> <p>1-year Point-to-Point Index Strategy (Cap)</p> <p>1-year Monthly Cap Index Strategy (Cap)</p> <p><b>S&amp;P 500 Daily Risk Control 2 8%™ Index (Total Return)<sup>2</sup></b></p> <p>1-year No Cap Point-to-Point Index Strategy (Participation Rate)</p> <p>2-year No Cap Point-to-Point Index Strategy (Annual Spread and Participation Rate)</p>   |                             |                          |                      |     |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |    |    |     |    |   |             |          |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |   |      |    |      |     |      |   |             |          |   |     |   |     |   |     |   |     |   |    |   |    |   |    |   |    |   |    |    |    |     |    |  |             |          |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |    |    |    |    |    |    |    |    |    |    |    |     |    |

|   | Performance Elite 10   |      | Performance Elite 10 Select |           | Performance Elite 10 Pro |      | Performance Elite 15   |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
|---|--|------|-----------------------------|-----------|--------------------------|------|--|-----------------|---------|----------|-----|-----|---|----|---|----|---|-----|---|-----|---|-----|----|-----|-----|------|--|--|-------------|-----------|---|----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|----|-----|-----|------|---|--|-------------|-----------|---|----|---|----|---|----|---|----|---|----|---|----|---|-----|---|-----|---|-----|----|-----|-----|------|---|--|-------------|-----------|---|----|---|----|---|----|---|----|---|----|---|----|---|----|---|----|---|----|----|----|----|----|----|-----|----|-----|----|-----|----|-----|-----|------|
|   | Base   | Plus | Base                        | Plus      | Base                     | Plus | Base   | Plus            |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Year 1 Premium Bonus</b>                                 | 4%   | 9%   | 1%                          | 5%        | 2%                       | 7%   | 7%   | 12%<br>9% in MN |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Premium Bonus Vesting Schedule</b>                       | This schedule shows the percentage of the Premium Bonus that is vested each contract year. It applies only to surrenders and withdrawals in excess of the free withdrawal amount.  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
|   | <table border="1"> <thead> <tr><th>Contract Yr</th><th>Vesting %</th></tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>0%</td></tr> <tr><td>3</td><td>0%</td></tr> <tr><td>4</td><td>0%</td></tr> <tr><td>5</td><td>0%</td></tr> <tr><td>6</td><td>0%</td></tr> <tr><td>7</td><td>20%</td></tr> <tr><td>8</td><td>40%</td></tr> <tr><td>9</td><td>60%</td></tr> <tr><td>10</td><td>80%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>                  |      | Contract Yr                 | Vesting % | 1                        | 0%   | 2  | 0%              | 3       | 0%       | 4   | 0%  | 5   | 0% | 6 | 0% | 7 | 20% | 8 | 40% | 9 | 60% | 10 | 80% | 11+ | 100% | <table border="1"> <thead> <tr><th>Contract Yr</th><th>Vesting %</th></tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>10%</td></tr> <tr><td>3</td><td>20%</td></tr> <tr><td>4</td><td>30%</td></tr> <tr><td>5</td><td>40%</td></tr> <tr><td>6</td><td>50%</td></tr> <tr><td>7</td><td>60%</td></tr> <tr><td>8</td><td>70%</td></tr> <tr><td>9</td><td>80%</td></tr> <tr><td>10</td><td>90%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table> |  | Contract Yr | Vesting % | 1 | 0% | 2 | 10% | 3 | 20% | 4 | 30% | 5 | 40% | 6 | 50% | 7 | 60% | 8 | 70% | 9 | 80% | 10 | 90% | 11+ | 100% | <table border="1"> <thead> <tr><th>Contract Yr</th><th>Vesting %</th></tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>0%</td></tr> <tr><td>3</td><td>0%</td></tr> <tr><td>4</td><td>0%</td></tr> <tr><td>5</td><td>0%</td></tr> <tr><td>6</td><td>0%</td></tr> <tr><td>7</td><td>20%</td></tr> <tr><td>8</td><td>40%</td></tr> <tr><td>9</td><td>60%</td></tr> <tr><td>10</td><td>80%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table> |  | Contract Yr | Vesting % | 1 | 0% | 2 | 0% | 3 | 0% | 4 | 0% | 5 | 0% | 6 | 0% | 7 | 20% | 8 | 40% | 9 | 60% | 10 | 80% | 11+ | 100% | <table border="1"> <thead> <tr><th>Contract Yr</th><th>Vesting %</th></tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>0%</td></tr> <tr><td>3</td><td>0%</td></tr> <tr><td>4</td><td>0%</td></tr> <tr><td>5</td><td>0%</td></tr> <tr><td>6</td><td>0%</td></tr> <tr><td>7</td><td>0%</td></tr> <tr><td>8</td><td>0%</td></tr> <tr><td>9</td><td>0%</td></tr> <tr><td>10</td><td>0%</td></tr> <tr><td>11</td><td>0%</td></tr> <tr><td>12</td><td>20%</td></tr> <tr><td>13</td><td>40%</td></tr> <tr><td>14</td><td>60%</td></tr> <tr><td>15</td><td>80%</td></tr> <tr><td>16+</td><td>100%</td></tr> </tbody> </table> |  | Contract Yr | Vesting % | 1 | 0% | 2 | 0% | 3 | 0% | 4 | 0% | 5 | 0% | 6 | 0% | 7 | 0% | 8 | 0% | 9 | 0% | 10 | 0% | 11 | 0% | 12 | 20% | 13 | 40% | 14 | 60% | 15 | 80% | 16+ | 100% |
| Contract Yr   | Vesting %  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 1   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 2   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 3   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 4   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 5   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 6   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 7   | 20%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 8   | 40%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 9   | 60%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 10  | 80%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 11+   | 100%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| Contract Yr   | Vesting %  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 1   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 2   | 10%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 3   | 20%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 4   | 30%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 5   | 40%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 6   | 50%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 7   | 60%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 8   | 70%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 9   | 80%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 10  | 90%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 11+   | 100%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| Contract Yr   | Vesting %  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 1   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 2   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 3   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 4   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 5   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 6   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 7   | 20%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 8   | 40%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 9   | 60%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 10  | 80%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 11+   | 100%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| Contract Yr   | Vesting %  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 1   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 2   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 3   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 4   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 5   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 6   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 7   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 8   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 9   | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 10  | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 11  | 0%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 12  | 20%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 13  | 40%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 14  | 60%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 15  | 80%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 16+   | 100%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Free Withdrawal Percentage Schedule</b>                  | <table border="1"> <thead> <tr><th>Y1</th><th>Y2+</th></tr> </thead> <tbody> <tr><td>0%</td><td>5%</td></tr> </tbody> </table>   |      | Y1                          | Y2+       | 0%                       | 5%   | <table border="1"> <thead> <tr><th>Plus Y1</th><th>Plus Y2+</th></tr> </thead> <tbody> <tr><td>10%</td><td>10%</td></tr> </tbody> </table> |                 | Plus Y1 | Plus Y2+ | 10% | 10% | The Free Withdrawal amount is calculated by applying the percentage shown to the Accumulated Value as of the previous contract anniversary. |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| Y1  | Y2+  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 0%  | 5%   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| Plus Y1   | Plus Y2+   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| 10%   | 10%  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Terminal Illness Waiver</b><br>(Not applicable in CA)    | You can withdraw up to 100% of your annuity's Accumulated Value if you're diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Not available in all states. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information. |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Confinement Waiver</b><br>(Not applicable in CA or MA)   | After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information.   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Death Benefit</b>  | Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Enhanced Free Withdrawals (Plus only)</b>                | The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Return of Premium (Plus only)</b>                        | After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.   |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |
| <b>Liquidity Rider Annual Rider Charge Rate (Plus only)</b> | 0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.  |      |                             |           |                          |      |  |                 |         |          |     |     |   |    |   |    |   |     |   |     |   |     |    |     |     |      |  |  |             |           |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |     |   |     |   |     |    |     |     |      |   |  |             |           |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |    |    |     |    |     |    |     |    |     |     |      |

<sup>1</sup> \$5,000 minimum premium: Performance Elite 10 (PA, TX and WA), Performance Elite 10 Select (PA, TX and WA) and Performance Elite 15 (TX).

<sup>2</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

This is a brief description of Athene Performance Elite® 10 [GEN10 (04/14), ICC14 GEN10 (04/14), GEN10 (04/14) G, GEN10 (07/14), GEN10 (09/14)], Athene Performance Elite® 10 Select [TBS10 (09/12) SR, ICC14 GEN10 (04/14) SR, TBS10 (09/12) SR G, TBS10 (04/14) SR, GEN10 (07/14) SR], Athene Performance Elite® 10 Pro [TBS10 (09/12)], Athene Performance Elite® 15 [TBS15 (09/12), TBS15 (09/12) G, TBS15 (09/14), GEN15 (11/14), ICC14 GEN15(11/14)] and Enhanced Liquidity Rider [PEPR (11/14), PEPR (11/14) G, ICC15 PEPR (11/14), ICC15 PEPR NMV (11/14)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

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