

**NOTICE OF YOUR RIGHT TO EXAMINE THIS CONTRACT IF AGE 60 OR OLDER**

**IMPORTANT!**

**You have purchased a variable annuity contract referred to below as a "policy." Carefully review it for limitations.**

**This policy may be returned within 30 days from the date you received it. During that 30-day period, your money will be placed in a fixed account or a money-market fund, unless you direct that the premium be invested in a stock or bond portfolio underlying the policy during the 30-day period. If you do not direct that the premium be invested in a stock or bond portfolio, and if you return the policy within the 30-day period, you will be entitled to a refund of the premium and any policy fee paid. If you direct that the premium be invested in a stock or bond portfolio in the 30-day period, and if you return the policy during that period, you will be entitled to the policy account value on the day the policy is received by the insurance company or agent who sold you this policy, which could be less than the premium you paid for the policy, plus any policy fee paid. A return of the policy after 30 days may result in a substantial penalty, known as a surrender charge.**

**Client Copy — Do not submit to the corporate office**

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