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Thinking

A Hypothetical Illustration of:

Accelerator Plus™ 10

Flexible Premium Fixed Index Deferred Annuity

Issued by Fidelity & Guaranty Life® Insurance Company (the "Company"), 801 Grand Ave, Des Moines, IA 50309, <http://www.fglife.com>.

Form numbers: ACI-1018(06-11), API-1018(06-11); et al.

ADV1956 18-0208

Prepared For:

Sample Client
Male, Age 50

Prepared By:

Please fill in name

This is a hypothetical illustration only, and not a contract. This hypothetical illustration is not an indication of the annuity's past or future performance. It is hypothetical and is intended solely to show how different crediting options affect your annuity. Interest rates, Caps, Spreads, Participation Rates, charges and other values are subject to change by the insurer and are not guaranteed unless clearly labeled as guaranteed. Actual results will be higher or lower than what is shown in this hypothetical illustration but will not be less than the minimum guarantees. Guarantees are backed by the financial strength and claims-paying ability of the issuing company.



Product:	Accelerator Plus 10
Prepared For:	Sample Client
Initial Premium:	\$250,000 Non-Qualified
State of Issue:	AZ
Assumed Issue Date:	July 15, 2021
Issue Age:	50

Hypothetical Illustration Information

What is the Accelerator Plus 10 annuity?

Accelerator Plus 10 is a flexible Premium fixed index deferred annuity that offers protection of minimum guarantees as well as interest crediting options that offer high accumulation potential and diverse liquidity and payout options. The annuity offers a performance driven Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider packaged with a Vesting Premium Bonus. The Premium Bonus including any interest earned on that amount is credited to your Account Value as it vests over a 10-year term. Once any portion of the Premium Bonus and any interest thereon vests, it becomes part of the Vested Account Value which is available for surrender or withdrawal. Unvested Premium Bonus is not available for surrender or withdrawal. The Vested Account Value is available to you at any time for withdrawals or surrender, but withdrawals above the Free Withdrawal amount will be subject to Surrender Charges and a Market Value Adjustment. Accelerator Plus 10's Account Value grows based on the Fixed Interest Option (if elected) and can potentially grow over time through the use of thirteen Indexed Interest Crediting Options linked to the Barclays Trailblazer Sectors 5 Index, the S&P 500® Index and the CIBC Balanced Asset 5™ Index.

Accelerator Plus 10's innovative EGMWB Rider provides a lifetime level income amount known as the Guaranteed Withdrawal Payment. The Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract. The EGMWB Rider includes a feature that guarantees a higher payment stream in the event you become Impaired and the Account Value is greater than zero. This benefit is known as Impairment Multiplier. If you are a single annuitant, the Guaranteed Withdrawal Payment will be multiplied by 2.0. If there are joint annuitants, the Guaranteed Withdrawal Payment will be multiplied by 1.5. Subject to additional limitations, in order to receive the Impairment Multiplier, you must be certified by a physician as Impaired and expected to be permanently unable to perform at least two out of six activities of daily living. See rider details. Feature is subject to availability.

In the event of any owner's death, the Account Value is available with several payout options including a lump sum Death Benefit which includes 100% of any Premium Bonus regardless of the portion vested at the time the Death Benefit becomes payable.

For more information about these features, limitations and charges of the Accelerator Plus 10 annuity, as well as an explanation of the capitalized terms referred to herein, please refer to the Narrative Summary on page 13 of this hypothetical illustration. Please also read the Consumer Brochure, Statement of Understanding and the Buyer's Guide for additional information. It is important to note that the exact terms of your annuity are contained in the annuity contract and any attached riders, which control the Company's contractual obligations.



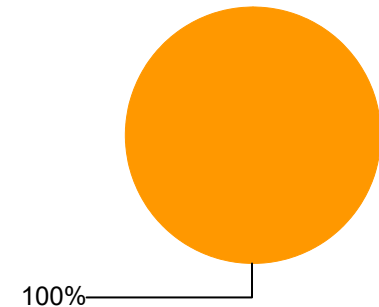
Product: **Accelerator Plus 10**
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The current rates, Participation Rates, Caps and Spreads referenced in the chart below are guaranteed for the initial Index Crediting Period. After the initial Index Crediting Period, renewal rates will be declared. The Fixed rate, Participation Rates and the Cap rates will never be less than the guaranteed rates and the Spread rate will never be higher than the guaranteed Spread rate.

This hypothetical illustration is based on the following allocation percentages and information that you entered and assumes that such information and allocations remained the same throughout the entire duration shown. If different information or allocations were entered, this hypothetical illustration would reflect different information. Rates displayed are current rates as of the date of this hypothetical illustration.

Initial Premium: \$250,000
 Applicable Vesting Premium Bonus: \$12,500

Premium Allocation and Current Rate Assumption Indexed Interest Crediting Options	Charge	Participation		Cap / Rate / Spread		Allocation
		Guaranteed	Current	Guaranteed	Current	
Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread	0.00%	100.00%	125.00%	5.00%	0.00%	0%
Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread	1.25%	100.00%	155.00%	5.00%	0.00%	0%
CIBC Balanced Asset 5™ Index 1-YR Point-to-Point with Spread and Participati	0.00%	100.00%	120.00%	4.00%	1.00%	0%
CIBC Balanced Asset 5™ Index 1-YR Annual Point-to-Point With Participation	1.25%	100.00%	155.00%	N/A	N/A	0%
CIBC Balanced Asset 5™ Index 2-YR Point-to-Point with Spread and Participati	0.00%	100.00%	135.00%	4.00%	0.00%	0%
CIBC Balanced Asset 5™ Index 2-YR Point-to-Point with Participation	1.25%	100.00%	175.00%	N/A	N/A	100%
S&P 500® Index One Year Annual Point-to-Point with a Cap	0.00%	100.00%	100.00%	1.00%	4.00%	0%
S&P 500® Index One Year Annual Point-to-Point with a Cap	1.25%	100.00%	100.00%	1.00%	7.00%	0%
S&P 500® Index One Year Annual Point-to-Point with a Participation Rate	1.25%	10.00%	40.00%	N/A	N/A	0%
S&P 500® Index One Year Monthly Point-to-Point with a Cap	0.00%	100.00%	100.00%	1.00%	1.85%	0%
S&P 500® Index One Year Monthly Point-to-Point with a Cap	1.25%	100.00%	100.00%	1.00%	2.75%	0%
S&P 500® Index One Year Fixed Declared Rate on Gain	0.00%	N/A	N/A	1.00%	3.50%	0%
S&P 500® Index One Year Fixed Declared Rate on Gain	1.25%	N/A	N/A	1.00%	5.50%	0%
Fixed	N/A	N/A	N/A	1.00%	1.00%	0%





Product: Accelerator Plus 10
Prepared For: Sample Client
Initial Premium: \$250,000 Non-Qualified
State of Issue: AZ
Assumed Issue Date: July 15, 2021
Issue Age: 50

Additional Benefits:

Enhanced Guaranteed Withdrawal Benefit Rider:

- Rider Charge: 1.15%
- Annuitant Type: Single Annuitant
- Annuitant's Age at first Guaranteed Withdrawal Payment: 65
- Guaranteed Withdrawal Payment based on guaranteed rates: \$20,361
- Impairment Multiplier based on guaranteed rates: \$40,722
- Guaranteed Withdrawal Payment based on current rates: \$59,933
- Impairment Multiplier based on current rates: \$119,867

This hypothetical illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as Caps, Spreads, Participation Rates and other interest crediting adjustments **will not** change. It is likely that the index **will not** repeat historical performance, the non-guaranteed elements **will** change, and actual values **will** be higher or lower than those in this hypothetical illustration; however, actual values will not be less than the minimum guarantees or higher than the maximum guarantees. Except where explicitly stated, the values in this hypothetical illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity.



Product: Accelerator Plus 10
 Prepared For: Sample Client
 Initial Premium: \$250,000 Non-Qualified
 State of Issue: AZ
 Assumed Issue Date: July 15, 2021
 Issue Age: 50

Hypothetical Aggregate Summary Based on Guaranteed Rates

Contract Year	Age	Annual Premium	Annual Withdrawal	Account Value		Vested Account Value	Minimum Guaranteed Surrender Value		Performance Multiplier	EGMWB Income Base ²	Guaranteed Withdrawal Percentage	Guaranteed Withdrawal Payment	Impairment Multiplier ³	Death Benefit
				Account Value	Interest Crediting Rate		Guaranteed Surrender Value	Surrender Value ¹						
1	51	250,000	0	256,089	0.00%	244,839	220,937	220,937	5%	268,893	3.50%	9,411	0	256,089
2	52	0	0	252,849	0.00%	242,849	223,147	223,147	10%	278,134	3.50%	9,735	0	252,849
3	53	0	0	246,360	0.00%	237,610	225,378	225,378	15%	289,406	3.50%	10,129	0	246,360
4	54	0	0	242,866	0.00%	235,366	227,632	227,632	20%	303,877	3.50%	10,636	0	242,866
5	55	0	0	236,161	0.00%	229,911	229,909	229,909	25%	319,070	4.00%	12,763	0	236,161
6	56	0	0	232,308	0.00%	227,308	232,208	232,208	30%	335,024	4.00%	13,401	0	232,308
7	57	0	0	225,359	0.00%	221,609	234,530	234,530	35%	351,775	4.00%	14,071	0	234,530
8	58	0	0	221,111	0.00%	218,611	236,875	236,875	40%	369,364	4.00%	14,775	0	236,875
9	59	0	0	213,887	0.00%	212,637	239,244	239,244	45%	387,832	4.00%	15,513	0	239,244
10	60	0	0	209,204	0.00%	209,204	241,636	241,636	50%	407,224	4.50%	18,325	36,650	241,636
		250,000	0											
11	61	0	0	201,906	0.00%	201,906	244,053	244,053	50%	407,224	4.50%	18,325	36,650	244,053
12	62	0	0	197,223	0.00%	197,223	246,493	246,493	50%	407,224	4.50%	18,325	36,650	246,493
13	63	0	0	190,074	0.00%	190,074	248,958	248,958	50%	407,224	4.50%	18,325	36,650	248,958
14	64	0	0	185,391	0.00%	185,391	251,448	251,448	50%	407,224	4.50%	18,325	36,650	251,448
15	65	0	0	178,391	0.00%	178,391	253,962	253,962	50%	407,224	5.00%	20,361	40,722	253,962
16	66	0	20,361	153,347	0.00%	153,347	235,937	235,937	50%	407,224	5.00%	20,361	40,722	235,937
17	67	0	20,361	126,385	0.00%	126,385	217,731	217,731	50%	407,224	5.00%	20,361	40,722	217,731
18	68	0	20,361	101,341	0.00%	101,341	199,344	199,344	50%	407,224	5.00%	20,361	40,722	199,344
19	69	0	20,361	75,030	0.00%	75,030	180,773	180,773	50%	407,224	5.00%	20,361	40,722	180,773
20	70	0	20,361	49,986	0.00%	49,986	162,016	162,016	50%	407,224	5.00%	20,361	40,722	162,016
		250,000	101,805											
21	71	0	20,361	24,317	0.00%	24,317	143,071	143,071	50%	407,224	5.00%	20,361	40,722	143,071
22	72	0	20,361	0	0.00%	0	123,937	123,937	50%	407,224	5.00%	20,361	0	123,937
23	73	0	20,361	0	0.00%	0	104,611	104,611	50%	407,224	5.00%	20,361	0	104,611
24	74	0	20,361	0	0.00%	0	85,093	85,093	50%	407,224	5.00%	20,361	0	85,093
25	75	0	20,361	0	0.00%	0	65,379	65,379	50%	407,224	5.00%	20,361	0	65,379

- Surrender Value does not include applicable Market Value Adjustments (MVA). See possible implications on your Surrender Value on the Market Value Adjustment page in this hypothetical illustration.
- Income Base assumes Guaranteed Withdrawal Payment was taken, not the Impairment Multiplier.
- Subject to additional restrictions/limitations. See Narrative Summary on page 13 for additional information.



Product: Accelerator Plus 10
 Prepared For: Sample Client
 Initial Premium: \$250,000 Non-Qualified
 State of Issue: AZ
 Assumed Issue Date: July 15, 2021
 Issue Age: 50

Hypothetical Aggregate Summary Based on Guaranteed Rates

Contract Year	Age	Annual Premium	Annual Withdrawal	Account Value	Interest Crediting Rate	Vested Account Value	Minimum Guaranteed Surrender Value	Surrender Value	Performance Multiplier	EGMWB Income Base	Guaranteed Withdrawal Percentage	Guaranteed Withdrawal Payment	Impairment Multiplier	Death Benefit
26	76	0	20,361	0	0.00%	0	45,468	45,468	50%	407,224	5.00%	20,361	0	45,468
27	77	0	20,361	0	0.00%	0	25,358	25,358	50%	407,224	5.00%	20,361	0	25,358
28	78	0	20,361	0	0.00%	0	5,047	5,047	50%	407,224	5.00%	20,361	0	5,047
29	79	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
30	80	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
		250,000	305,415											
31	81	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
32	82	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
33	83	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
34	84	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
35	85	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
36	86	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
37	87	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
38	88	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
39	89	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
40	90	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
		250,000	509,025											
41	91	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
42	92	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
43	93	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
44	94	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
45	95	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
46	96	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
47	97	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
48	98	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
49	99	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
50	100	0	20,361	0	0.00%	0	0	0	50%	407,224	5.00%	20,361	0	0
		250,000	712,635											

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- Income Base assumes Guaranteed Withdrawal Payment was taken, not the Impairment Multiplier.
- Subject to additional restrictions/limitations. See Narrative Summary on page 13 for additional information.



Product: Accelerator Plus 10
 Prepared For: Sample Client
 Initial Premium: \$250,000 Non-Qualified
 State of Issue: AZ
 Assumed Issue Date: July 15, 2021
 Issue Age: 50

Hypothetical Aggregate Summary Based on Current Rates (See page 4 for guaranteed values)

Contract Year	Age	Annual Premium	Annual Withdrawal	Account Value	Interest Crediting Rate	Vested Account Value	Minimum Guaranteed Surrender Value	Surrender Value ¹	Performance Multiplier	EGMWB Income Base ²	Guaranteed Withdrawal Percentage	Guaranteed Withdrawal Payment	Impairment Multiplier ³	Death Benefit
1	51	250,000	0	256,089	0.00%	244,839	220,937	220,937	5%	268,893	3.50%	9,411	0	256,089
2	52	0	0	305,897	20.98%	293,799	223,147	258,788	10%	336,487	3.50%	11,777	0	305,897
3	53	0	0	298,078	0.00%	287,493	225,378	256,519	15%	342,790	3.50%	11,998	0	298,078
4	54	0	0	406,553	38.30%	394,005	227,632	353,827	20%	487,864	3.50%	17,075	0	406,553
5	55	0	0	395,700	0.00%	385,243	229,909	350,659	25%	494,625	4.00%	19,785	0	395,700
6	56	0	0	400,660	2.79%	392,060	232,208	363,777	30%	520,857	4.00%	20,834	0	400,660
7	57	0	0	389,509	0.00%	383,059	234,530	362,428	35%	525,837	4.00%	21,033	0	389,509
8	58	0	0	438,424	14.40%	433,505	236,875	417,697	40%	613,794	4.00%	24,552	0	438,424
9	59	0	0	425,724	0.00%	423,265	239,244	415,667	45%	617,300	4.00%	24,692	0	425,724
10	60	0	0	541,008	29.31%	541,008	241,636	536,021	50%	811,512	4.50%	36,518	73,036	541,008
		250,000	0											
11	61	0	0	525,030	0.00%	525,030	244,053	525,030	50%	787,544	4.50%	35,440	70,879	525,030
12	62	0	0	624,224	20.98%	624,224	246,493	624,224	50%	936,336	4.50%	42,135	84,270	624,224
13	63	0	0	605,788	0.00%	605,788	248,958	605,788	50%	908,682	4.50%	40,891	81,781	605,788
14	64	0	0	823,430	38.30%	823,430	251,448	823,430	50%	1,235,144	4.50%	55,582	111,163	823,430
15	65	0	0	799,110	0.00%	799,110	253,962	799,110	50%	1,198,665	5.00%	59,933	119,867	799,110
16	66	0	59,933	746,015	2.79%	746,015	195,969	746,015	50%	1,198,665	5.00%	59,933	119,867	746,015
17	67	0	59,933	662,972	0.00%	662,972	137,396	662,972	50%	1,198,665	5.00%	59,933	119,867	662,972
18	68	0	59,933	676,092	14.40%	676,092	78,238	676,092	50%	1,198,665	5.00%	59,933	119,867	676,092
19	69	0	59,933	593,923	0.00%	593,923	18,487	593,923	50%	1,198,665	5.00%	59,933	119,867	593,923
20	70	0	59,933	676,717	29.31%	676,717	0	676,717	50%	1,198,665	5.00%	59,933	119,867	676,717
		250,000	299,665											
21	71	0	59,933	594,540	0.00%	594,540	0	594,540	50%	1,198,665	5.00%	59,933	119,867	594,540
22	72	0	59,933	632,983	20.98%	632,983	0	632,983	50%	1,198,665	5.00%	59,933	119,867	632,983
23	73	0	59,933	551,353	0.00%	551,353	0	551,353	50%	1,198,665	5.00%	59,933	119,867	551,353
24	74	0	59,933	665,849	38.30%	665,849	0	665,849	50%	1,198,665	5.00%	59,933	119,867	665,849
25	75	0	59,933	583,807	0.00%	583,807	0	583,807	50%	1,198,665	5.00%	59,933	119,867	583,807

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- Subject to additional restrictions/limitations. See Narrative Summary on page 13 for additional information.



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Hypothetical Aggregate Summary Based on Current Rates (See page 4 for guaranteed values)

Contract Year	Age	Annual Premium	Annual Withdrawal	Account Value	Interest Crediting Rate	Vested Account Value	Minimum Guaranteed Surrender Value	Surrender Value ¹	Performance Multiplier	EGMWB Income Base ²	Guaranteed Withdrawal Percentage	Guaranteed Withdrawal Payment	Impairment Multiplier ³	Death Benefit
26	76	0	59,933	524,706	2.79%	524,706	0	524,706	50%	1,198,665	5.00%	59,933	119,867	524,706
27	77	0	59,933	444,429	0.00%	444,429	0	444,429	50%	1,198,665	5.00%	59,933	119,867	444,429
28	78	0	59,933	426,078	14.40%	426,078	0	426,078	50%	1,198,665	5.00%	59,933	119,867	426,078
29	79	0	59,933	347,035	0.00%	347,035	0	347,035	50%	1,198,665	5.00%	59,933	119,867	347,035
30	80	0	59,933	357,466	29.31%	357,466	0	357,466	50%	1,198,665	5.00%	59,933	119,867	357,466
		250,000	898,995											
31	81	0	59,933	279,280	0.00%	279,280	0	279,280	50%	1,198,665	5.00%	59,933	119,867	279,280
32	82	0	59,933	251,581	20.98%	251,581	0	251,581	50%	1,198,665	5.00%	59,933	119,867	251,581
33	83	0	59,933	174,718	0.00%	174,718	0	174,718	50%	1,198,665	5.00%	59,933	119,867	174,718
34	84	0	59,933	144,963	38.30%	144,963	0	144,963	50%	1,198,665	5.00%	59,933	119,867	144,963
35	85	0	59,933	69,433	0.00%	69,433	0	69,433	50%	1,198,665	5.00%	59,933	119,867	69,433
36	86	0	59,933	0	2.79%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
37	87	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
38	88	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
39	89	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
40	90	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
		250,000	1,498,325											
41	91	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
42	92	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
43	93	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
44	94	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
45	95	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
46	96	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
47	97	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
48	98	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
49	99	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
50	100	0	59,933	0	0.00%	0	0	0	50%	1,198,665	5.00%	59,933	0	0
		250,000	2,097,655											

1. Surrender Value does not include applicable Market Value Adjustments (MVA). See possible implications on your Surrender Value on the Market Value Adjustment page in this hypothetical illustration.
2. Income Base assumes Guaranteed Withdrawal Payment was taken, not the Impairment Multiplier.
3. Subject to additional restrictions/limitations. See Narrative Summary on page 13 for additional information.



Product: Accelerator Plus 10
Prepared For: Sample Client
Initial Premium: \$250,000 Non-Qualified
State of Issue: AZ
Assumed Issue Date: July 15, 2021
Issue Age: 50

What does this hypothetical illustration tell you?

To help explain how this annuity works, this hypothetical illustration shows annuity contract values under the following scenarios: 1) guaranteed values that show minimum values; 2) non-guaranteed values based on interest options selected; and 3) non-guaranteed values based on historical index performance over most recent 10 years, the lowest and highest 10-year index movement over the last 20 years. For information on the column headings that follow in this hypothetical illustration please refer to the column headings explanation of the Narrative Summary found on page 13.

This hypothetical illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as Caps, Spreads, Participation Rates and other interest crediting adjustments **will not** change. It is likely that the index **will not** repeat historical performance, the non-guaranteed elements **will** change, and actual values will be higher or lower than those in this hypothetical illustration; however, actual values will not be less than the minimum guarantees. Except where explicitly stated, the values in this hypothetical illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity.

Interest Crediting Assumptions - Guaranteed Rates

The Aggregate Summary for Account Value, Vested Account Value, Minimum Guaranteed Surrender Value, Surrender Value and Death Benefit are based on Guaranteed Rates and assumes the guaranteed minimum 0.00% interest credit in all Contract Years for Premium allocated to an Indexed Interest Crediting Option. Premium allocated to the Fixed Interest Option is credited with the declared interest rate above for the first Contract Year and the guaranteed rate of 1.00%, thereafter.

Interest Crediting Assumptions - Current Rates

The Aggregate Summary for Account Value, Vested Account Value, Minimum Guaranteed Surrender Value, Surrender Value and Death Benefit are based on Current Rates and assumes that the Indexed Interest Crediting Options listed will perform in 10 year cycles exactly as it has over the past 10 calendar years and that the current declared minimum rates shown earlier in the hypothetical illustration for both the Indexed Interest Crediting Options and the Fixed Interest Option will remain the same for all Contract Years.



Product:	Accelerator Plus 10
Prepared For:	Sample Client
Initial Premium:	\$250,000 Non-Qualified
State of Issue:	AZ
Assumed Issue Date:	July 15, 2021
Issue Age:	50

Non-Guaranteed Hypothetical Values Based on Stated Assumptions

These scenarios are intended to demonstrate how the product would function under varying performance of the Barclays Trailblazer Sectors 5 Index (BXIITBZ5), CIBC Balanced Asset 5™ Index (CIBQB05E) and the S&P 500® Index. It is not a prediction of, or guarantee of future performance. Actual results are unlikely to match any of the hypothetical scenarios, and may be higher or lower depending on the actual performance of the Barclays Trailblazer Sectors 5 Index (BXIITBZ5), CIBC Balanced Asset 5™ Index (CIBQB05E) and the S&P 500® Index and actual Premium applied and withdrawals taken.

It is important to note the Barclays Trailblazer Sectors 5 Index was first calculated on July 5, 2016. All index value information presented prior to this date for these two indices are created through back-testing. Back-tested performance is not actual performance; it is hypothetical. Additionally, with respect to the Barclays Trailblazer Sectors 5 Index, a notional financing cost is deducted from each index component and an index charge of 0.85% per annum and a cost equal to the 3-month US dollar LIBOR rate is deducted from the Barclays Trailblazer Sectors 5 Index.

Scenario Assumptions: The three hypothetical scenarios utilize historical data from the Barclays Trailblazer Sectors 5 Index (BXIITBZ5), CIBC Balanced Asset 5™ Index (CIBQB05E) and the S&P 500® Index over the past 10 or 20 calendar years as follows:

Scenario 1 - The 'Most Recent' Scenario

The first scenario uses values from the specified Index over the past 10 calendar years, ending on December 31, 2020.

Scenario 2 - The 'Low' Scenario

The second scenario uses values from the specified Index from the 10-year period of time out of the last 20 calendar years in which the specified Index experienced the lowest average annual growth.

Scenario 3 - The 'High' Scenario

The third scenario uses values from the specified Index from the 10-year period of time out of the last 20 calendar years in which the specified index experienced the highest average annual growth.

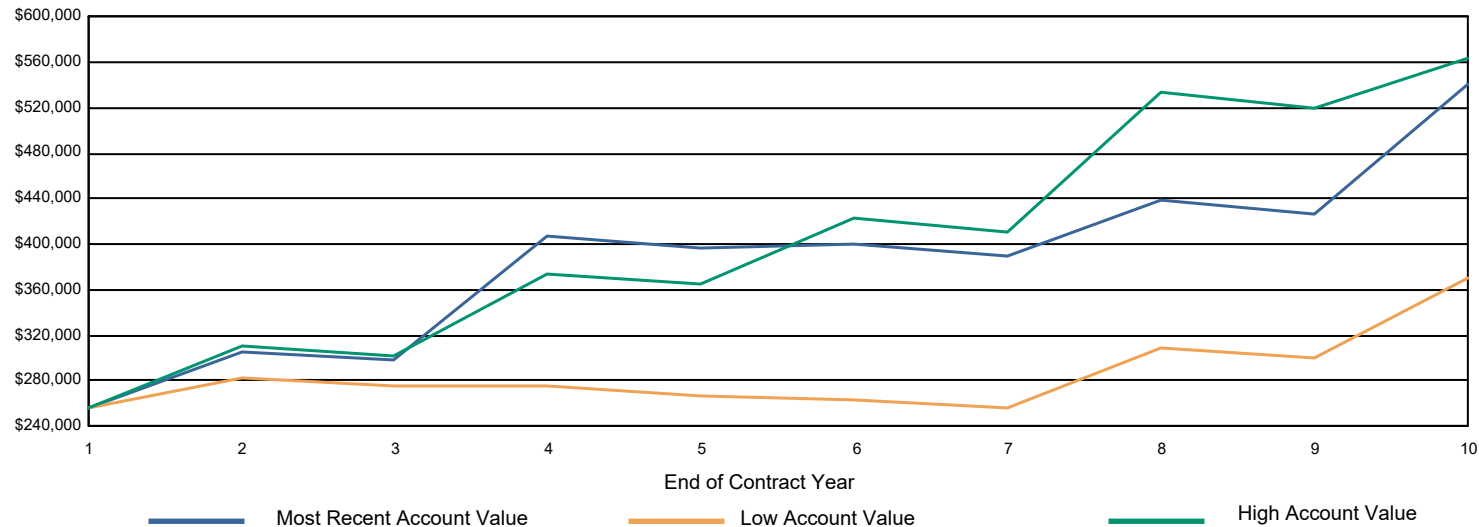


Product: **Accelerator Plus 10**
 Prepared For: **Sample Client**
 Initial Premium: **\$250,000 Non-Qualified**
 State of Issue: **AZ**
 Assumed Issue Date: **July 15, 2021**
 Issue Age: **50**

Non-Guaranteed Hypothetical Aggregate Account Performance

Hypothetical Based on Stated Assumptions

Contract Year	'Most Recent'		'Low'		'High'	
	12/31/2010 - 12/31/2020		Dates Vary*		Dates Vary*	
	Interest Credited	Account Value	Interest Credited	Account Value	Interest Credited	Account Value
1	0.00%	256,089	0.00%	256,089	0.00%	256,089
2	20.98%	305,897	11.70%	282,433	22.73%	310,322
3	0.00%	298,078	0.00%	275,214	0.00%	302,390
4	38.30%	406,553	1.15%	274,537	25.43%	374,054
5	0.00%	395,700	0.00%	267,208	0.00%	364,068
6	2.79%	400,660	0.00%	263,213	18.00%	423,178
7	0.00%	389,509	0.00%	255,878	0.00%	411,400
8	14.40%	438,424	22.73%	308,983	32.01%	534,346
9	0.00%	425,724	0.00%	300,033	0.00%	518,868
10	29.31%	541,008	25.43%	369,839	10.55%	563,714
Geometric Average Annual Growth Rate	9.79%**	8.03%	5.69%**	3.99%	10.24%**	8.47%



*See individual Index Option charts which follow.

** Geometric Average of Interest Credited Rates does not reflect rider charges or applicable Premium Bonus. However, rider charges and applicable Premium Bonus are reflected in the Account Values.



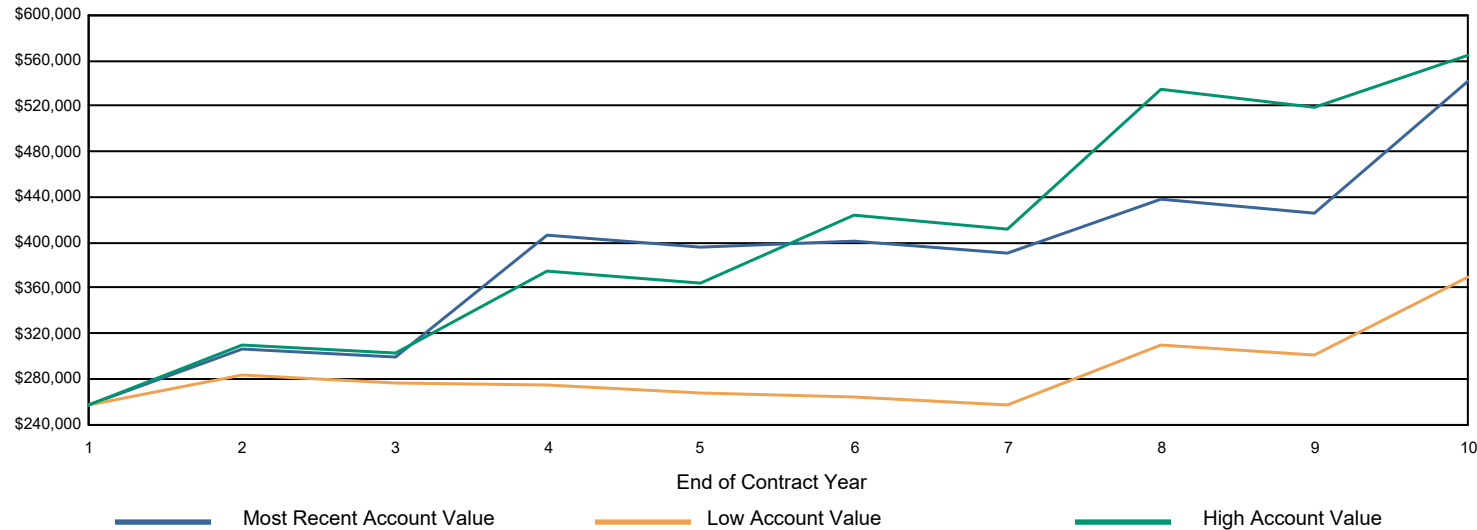
Product: Accelerator Plus 10
 Prepared For: Sample Client
 Initial Premium: \$250,000 Non-Qualified
 State of Issue: AZ
 Assumed Issue Date: July 15, 2021
 Issue Age: 50

Non-Guaranteed Hypothetical Performance - CIBC Balanced Asset 5™ Index 2-YR Point-to-Point with Participation with a 1.25% Charge (100% Allocation)

Hypothetical Based on Stated Assumptions

Contract Year	'Most Recent'			'Low'			'High'		
	Index Change	Interest Credited	Account Value	Index Change	Interest Credited	Account Value	Index Change	Interest Credited	Account Value
	12/31/2010 - 12/31/2020			12/31/2003 - 12/31/2013			12/31/2009 - 12/31/2019		
1	5.73%	N/A	256,089	5.48%	N/A	256,089	6.86%	N/A	256,089
2	5.92%	20.98%	305,897	1.14%	11.70%	282,433	5.73%	22.73%	310,322
3	8.13%	N/A	298,078	1.41%	N/A	275,214	5.92%	N/A	302,390
4	12.72%	38.30%	406,553	-0.75%	1.15%	274,537	8.13%	25.43%	374,054
5	-2.16%	N/A	395,700	-7.80%	N/A	267,208	12.72%	N/A	364,068
6	3.84%	2.79%	400,660	2.59%	0.00%	263,213	-2.16%	18.00%	423,178
7	13.92%	N/A	389,509	6.86%	N/A	255,878	3.84%	N/A	411,400
8	-5.00%	14.40%	438,424	5.73%	22.73%	308,983	13.92%	32.01%	534,346
9	11.60%	N/A	425,724	5.92%	N/A	300,033	-5.00%	N/A	518,868
10	4.61%	29.31%	541,008	8.13%	25.43%	369,839	11.60%	10.55%	563,714

Geometric Average Annual Growth Rate **9.79%**** **8.03%** **5.69%**** **3.99%** **10.24%**** **8.47%**



** Geometric Average of Interest Credited Rates does not reflect rider charges or applicable Premium Bonus. However, rider charges and applicable Premium Bonus are reflected in the Account Values.



Product: Accelerator Plus 10
 Prepared For: Sample Client
 Initial Premium: \$250,000 Non-Qualified
 State of Issue: AZ
 Assumed Issue Date: July 15, 2021
 Issue Age: 50

Guaranteed and Non-Guaranteed Hypothetical Scenarios

Guaranteed Rates

Non-Guaranteed Hypothetical Scenarios Based on Stated Assumptions

Contract Year	Age	Guaranteed Withdrawal Percentage	'Most Recent' 12/31/2010 - 12/31/2020				'Low' Dates Vary*		'High' Dates Vary*	
			Guaranteed Income Base	Guaranteed Withdrawal Payment	Guaranteed Income Base	Guaranteed Withdrawal Payment	Guaranteed Income Base	Guaranteed Withdrawal Payment	Guaranteed Income Base	Guaranteed Withdrawal Payment
1	51	3.50%	268,893	9,411	268,893	9,411	268,893	9,411	268,893	9,411
2	52	3.50%	278,134	9,735	336,487	11,777	310,676	10,874	341,354	11,947
3	53	3.50%	289,406	10,129	342,790	11,998	316,496	11,077	347,749	12,171
4	54	3.50%	303,877	10,636	487,864	17,075	329,444	11,531	448,864	15,710
5	55	4.00%	319,070	12,763	494,625	19,785	334,010	13,360	455,085	18,203
6	56	4.00%	335,024	13,401	520,857	20,834	342,177	13,687	550,131	22,005
7	57	4.00%	351,775	14,071	525,837	21,033	351,775	14,071	555,391	22,216
8	58	4.00%	369,364	14,775	613,794	24,552	432,576	17,303	748,084	29,923
9	59	4.00%	387,832	15,513	617,300	24,692	435,047	17,402	752,358	30,094
10	60	4.50%	407,224	18,325	811,512	36,518	554,759	24,964	845,571	38,051

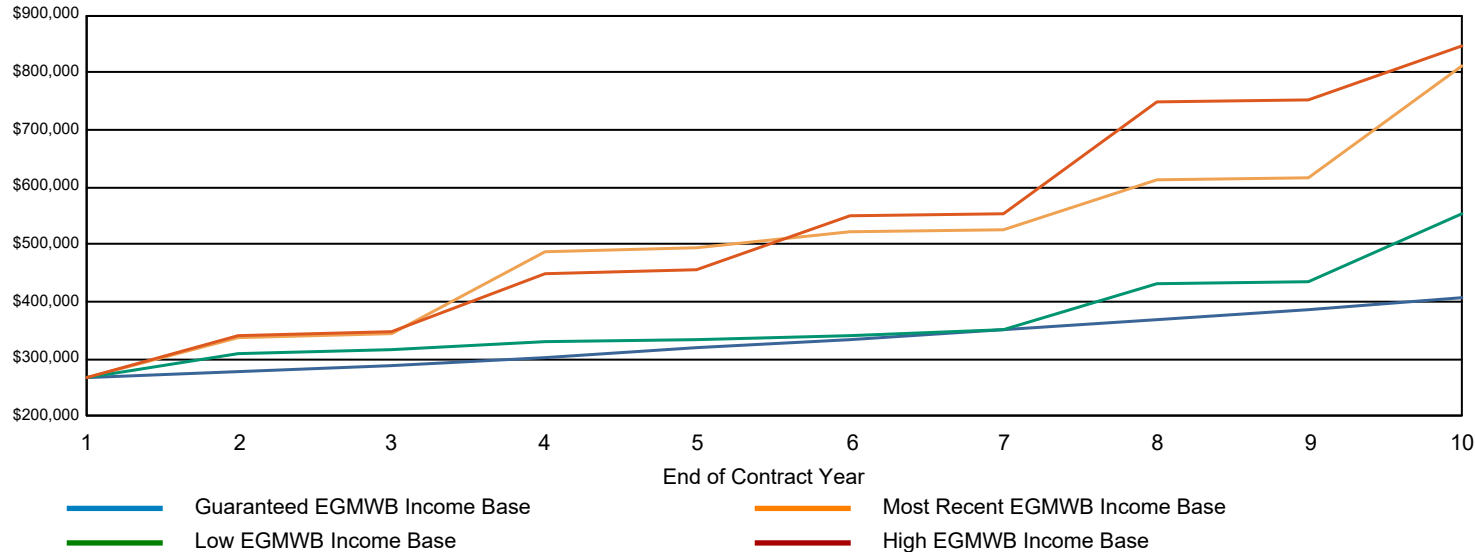
Effective Annual Rate of Income Base Growth

5.00%

12.50%

8.30%

12.96%



*See individual Index Option charts on the previous pages



Product: Accelerator Plus 10
Prepared For: Sample Client
Initial Premium: \$250,000 Non-Qualified
State of Issue: AZ
Assumed Issue Date: July 15, 2021
Issue Age: 50

Narrative Summary

This section provides an explanation of the column headings in the hypothetical examples and capitalized terms referred to in the hypothetical illustration.

Contract Year

Contract Year is measured from the date of contract issue.

Age

Age represents the owner's Age at the end of the Contract Year.

Premium

Premium is the amount of money you pay into the contract at the beginning of the applicable Contract Year and subsequent contract anniversaries.

Annual Withdrawal

Annual Withdrawal is the amount withdrawn from your contract after Surrender Charges (where applicable) at the beginning of the applicable Contract Year and subsequent contract anniversaries.

Account Value

Account Value equals the total value of the contract at the end of the Contract Year, reflecting any applicable Premium, vested Premium Bonus, plus any interest credited thereon; less Annual Withdrawals of any type, less Surrender Charges thereon, less rider charges and plus/minus Market Value Adjustment as applicable.

Account Value Interest Crediting Rate

Account Value Interest Crediting Rate is the annual rate of interest credited to the Account Value and the unvested Premium Bonus.

Vested Account Value

Vested Account Value is the vested portion of the Account Value including Premium Bonus plus any interest earned on that amount.

Minimum Guaranteed Surrender Value (MGSV)

The Minimum Guaranteed Surrender Value is the minimum amount you would receive if you surrendered your contract in full. At any time before the Maturity Date and before any Death Benefit becomes payable, the Minimum Guaranteed Surrender Value is 87.50% of your Premium accumulated at the MGSV Accumulation Interest Rate less any amounts previously deducted from the MGSV accumulated at the MGSV Accumulation Interest Rate. The MGSV Accumulation Interest Rate can be between 1% and 3%. This value is set at issue and it is fixed for the life of the contract. This amount is the sum of the MGSV at the strategy level.

Surrender Value

The Surrender Value is equal to the amount available upon full surrender of the contract at the end of the Contract Year, based upon the Vested Account Value less any applicable Surrender Charges, plus/minus any applicable Market Value Adjustment. The Surrender Value for the Indexed Interest Crediting Options will never be less than the Minimum Guaranteed Surrender Value under each respective option.



Product:	Accelerator Plus 10
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Initial Premium:	\$250,000 Non-Qualified
State of Issue:	AZ
Assumed Issue Date:	July 15, 2021
Issue Age:	50

Performance Multiplier

One plus the Performance Multiplier is applied to the Account Value in determining the Guaranteed Minimum Withdrawal Performance Value. The Performance Multiplier is a percentage that is initially equal to the Performance Factor set at issue. Beginning in the second Contract Year, the Performance Multiplier will increase by the Performance Factor each Contract Year for 10 years, or until age 85 or until the withdrawal begins if earlier. The Performance Factor for this annuity is 5%.

Guaranteed Minimum Withdrawal Performance Value

The lesser of a and b, where:

- is the Premium Factor of 5 multiplied by Premium paid in Contract Year 1;
- is Account Value less Premium received after Contract Year 1; multiplied by (1 plus the Performance Multiplier).

Income Base

The Income Base is used to determine the Guaranteed Withdrawal Payment at the beginning of the Withdrawal Period and the corresponding rider charge. The Income Base is the greater of the Guaranteed Minimum Withdrawal Performance Value and the Premium received in year 1 plus any applicable Premium Bonus growing at the Roll up rate up to the earliest of 10 Contract Years, age 85, or when the Withdrawal Period begins. The initial Roll up rate is 5.00%.

Guaranteed Withdrawal Percentage

Guaranteed Withdrawal Percentage is the percentage of the Income Base that you will receive annually. It is determined when you begin Guaranteed Withdrawal Payments and is based on a single life.

Guaranteed Withdrawal Payment

Guaranteed Withdrawal Payment shown is the Annual Withdrawal payment amount available at the end of the Contract Year and is set once the Withdrawal Period begins unless Excess Withdrawals are taken. It is equal to the Income Base multiplied by the applicable Guaranteed Withdrawal Percentage. The Guaranteed Withdrawal Payment is guaranteed to be paid for the applicable lifetime provided no Excess Withdrawal is taken and a life only annuity payout option is elected at maturity.

Impairment Multiplier

Impairment Multiplier shown is the annual single annuitant Annual Withdrawal payment amount available at the end of the Contract Year. During the Withdrawal Period, the Impairment Multiplier can be triggered if certain requirements are met. The Impairment Multiplier is established at the time of impairment and equals the Guaranteed Withdrawal Payment multiplied by the applicable enhanced multiplier. Guaranteed Withdrawal Payment will be increased until or unless you are no longer impaired or the Account Value is zero. The annuitant with the impairment must be unable to perform at least 2 of the 6 activities of daily living. If the owner is a single annuitant, the Guaranteed Withdrawal Payment will be multiplied by 2.0. If there are joint annuitants, the Guaranteed Withdrawal Payments are multiplied by 1.5. The Impairment Multiplier is established at the time of impairment is approved and only decreases if there are Excess Withdrawals. The contract must have been in force for at least 3 years and the annuitant must have reached attained age 60.

Death Benefit

Death Benefit is the total Death Benefit at the end of the Contract Year that would be payable to the contract beneficiary when the first owner or first annuitant (if the owner is a non-living entity) dies. The Death Benefit is the greater of 1) contract Account Value not reduced for any applicable Surrender Charges or 2) the Minimum Guaranteed Surrender Value on the date of the owner's death. Market Value Adjustment does not impact the Death Benefit.



Product:	Accelerator Plus 10
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Initial Premium:	\$250,000 Non-Qualified
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Assumed Issue Date:	July 15, 2021
Issue Age:	50

Index Credit

Interest Credited to the Account Value based on the particular scenario shown.

Index Change

The Index Change is calculated on each Index Crediting date and is used to calculate the adjusted Index Credit. Any Index Change is calculated and applied based on the formula described in each Index Crediting option.



Product:	Accelerator Plus 10
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This section provides information about Accelerator Plus 10 annuity benefits, features and limitations.

Indexed Interest Crediting Options

Accelerator Plus 10 features thirteen Indexed Interest Crediting Options: Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread without a Charge, Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread with a 1.25% Charge, CIBC Balanced Asset 5™ Index 1-YR Point-to-Point with Spread and Participation, CIBC Balanced Asset 5™ Index 1-YR Point-to-Point with Participation with a 1.25% Charge, CIBC Balanced Asset 5™ Index 2-YR Point-to-Point with Spread and Participation, CIBC Balanced Asset 5™ Index 2-YR Point-to-Point with Participation with a 1.25% Charge, S&P 500® Index One Year Annual Point-to-Point with a Cap without a Charge, S&P 500® Index One Year Annual Point-to-Point with a Cap with a 1.25% Charge, S&P 500® Index One Year Annual Point-to-Point with Participation Rate with a 1.25% Charge, S&P 500® Index One Year Monthly Point-to-Point with a Cap without a Charge, S&P 500® Index One Year Monthly Point-to-Point with a Cap with a 1.25% Charge, S&P 500® Index One Year Fixed Declared Rate on Gain without a Charge and S&P 500® Index One Year Fixed Declared Rate on Gain with a 1.25% Charge. Accelerator Plus 10 also offers a traditional Fixed Interest Option.

Any Index Credits for the Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread without a Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of Barclays Trailblazer Sectors 5 Index for a 2-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Spread rate is the rate which is subtracted from any positive index percentage change prior to applying the Participation Rate. The Participation Rate and Spread rate are declared prior to each 2-year Index Crediting Period. The Index Change for this index is determined by subtracting the index value at the beginning of the 2-year Index Crediting Period from the index value at the end of the 2-year Index Crediting Period and then divide that value by the index value at the beginning of the 2-year Index Crediting Period, minus any applicable Spread rate, multiplied by the Participation Rate. The current Participation Rate is 125.00% for this option. The Participation Rate for any 2-year Index Crediting Period will never be less than 100.00% for this option. The Spread rate for any 2-year Index Crediting Period will never be more than 5.00% for this option. If the index percentage change is zero or negative, no Index Interest is added. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Please see the Statement of Understanding for a detailed explanation. If the index percentage change is positive, this percentage is multiplied by the options' Account Value to determine the Index Credits. The Index Credits pursuant to this option will never be less than zero. Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

Any Index Credits for the Barclays Trailblazer Sectors 5 Index Two Year Point-to-Point with a Spread with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of Barclays Trailblazer Sectors 5 Index for a 2-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Spread rate is the rate which is subtracted from any positive index percentage change prior to applying the Participation Rate. The Participation Rate and Spread rate are declared prior to each 2-year Index Crediting Period. The Index Change for this index is determined by subtracting the index value at the beginning of the 2-year Index Crediting Period from the index value at the end of the 2-year Index Crediting Period and then divide that value by the index value at the beginning of the 2-year Index Crediting Period, minus any applicable Spread rate, multiplied by the Participation Rate. The current Participation Rate is 155.00% for this option. The Participation Rate for any 2-year Index Crediting Period will never be less than 100.00% for this option. The Spread rate for any 2-year Index Crediting Period will never be more than 5.00% for this option. If the index percentage change is zero or negative, no Index Interest is added. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Please see the Statement of Understanding for a detailed explanation. If the index percentage change is positive, this percentage is multiplied by the options' Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Vested Account Value at the beginning of an Index Crediting Period. Index Credits will never be less than zero. Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

Any Index Credits for the S&P 500® Index One Year Annual Point-to-Point with a Cap without a Charge option are calculated and credited only on an Index Crediting date by using a formula that



Product:	Accelerator Plus 10
Prepared For:	Sample Client
Initial Premium:	\$250,000 Non-Qualified
State of Issue:	AZ
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takes into account the beginning and ending values of the S&P 500® Index for a 1-year Index Crediting Period. The Participation Rate and Cap rate limit how much of any increase will be used to calculate any Index Credits. The Participation Rate and Cap rate are declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the index value at the beginning of the 1-year Index Crediting Period from the index value at the end of the 1-year Index Crediting Period and then divide that value by the index value at the beginning of the 1-year Index Crediting Period, multiplied by the Participation Rate, and then the result is subject to the applicable Cap rate. The current Participation Rate is 100.00% for this option. The Participation Rate will never be less than 100.00% for this option. The Cap rate will never be less than 1.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change limited by the annual Cap is positive, this capped percentage is multiplied by the option's Account Value to determine the Index Credits. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Annual Point-to-Point with a Cap with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the S&P 500® Index for a 1-year Index Crediting Period. The Participation Rate and Cap rate limit how much of any increase will be used to calculate any Index Credits. The Participation Rate and Cap rate are declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the index value at the beginning of the 1-year Index Crediting Period from the index value at the end of the 1-year Index Crediting Period and then divide that value by the index value at the beginning of the 1-year Index Crediting Period, multiplied by the Participation Rate, and then the result is subject to the applicable Cap rate. The current Participation Rate is 100.00% for this option. The Participation Rate will never be less than 100.00% for this option. The Cap rate will never be less than 1.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change limited by the annual Cap is positive, this capped percentage is multiplied by the option's Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Vested Account Value at the beginning of an Index Crediting Period. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Annual Point-to-Point with Participation Rate with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the S&P 500® Index for a 1-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Participation Rate is declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the index value at the beginning of the 1-year Index Crediting Period from the index value at the end of the 1-year Index Crediting Period and then divide that value by the index value at the beginning of the 1-year Index Crediting Period, multiplied by the Participation Rate. The current Participation Rate is 40.00% for this option. The Participation Rate will never be less than 10.00% for this option. If the index percentage change is zero or negative, no index interest is added. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Please see the Statement of Understanding for a detailed explanation. If the index percentage change is positive, this percentage is multiplied by the option's Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Monthly Point-to-Point with a Cap without a Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the monthly beginning and ending values of the S&P 500® Index during a 1-year Index Crediting Period. We add together 12 months of capped monthly index percentage changes, that result is multiplied by the applicable Participation Rate. The Participation Rate and monthly Cap rate are declared prior to each 1-year Index Crediting Period. The monthly index percentage change equals the index value of the current monthly anniversary divided by the index value on the prior monthly anniversary; minus one. A positive monthly index percentage change will be limited to a monthly Cap rate. A negative monthly index percentage change will not be subject to any floor. The monthly Cap rate for this option will never be less than 1.00%. The current Participation Rate is 100.00% for this option. The Participation Rate for any 1-year Index Crediting Period will never be less than 100.00% for this option. If the sum of the 12 monthly capped percentage changes is zero or negative, no Index Credits will be added. If the sum of the 12 monthly capped percentage changes is positive, this sum is then multiplied by the Participation Rate, then this result will be multiplied by the option's Account Value to determine the amount of index interest credited. Index Credits will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Monthly Point-to-Point with a Cap with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula



Product: **Accelerator Plus 10**
Prepared For: **Sample Client**
Initial Premium: **\$250,000 Non-Qualified**
State of Issue: **AZ**
Assumed Issue Date: **July 15, 2021**
Issue Age: **50**

that takes into account the monthly beginning and ending values of the S&P 500® Index during a 1-year Index Crediting Period. We add together 12 months of capped monthly index percentage changes, that result is multiplied by the applicable Participation Rate. The Participation Rate and monthly Cap rate are declared prior to each 1-year Index Crediting Period. The monthly index percentage change equals the index value of the current monthly anniversary divided by the index value on the prior monthly anniversary; minus one. A positive monthly index percentage change will be limited to a monthly Cap rate. A negative monthly index percentage change will not be subject to any floor. The monthly Cap rate for this option will never be less than 1.00%. The current Participation Rate is 100.00% for this option. The Participation Rate for any 1-year Index Crediting Period will never be less than 100.00% for this option. If the sum of the 12 monthly capped percentage changes is zero or negative, no Index Credits will be added. If the sum of the 12 monthly capped percentage changes is positive, this sum is then multiplied by the Participation Rate, then this result will be multiplied by the option's Account Value to determine the amount of index interest credited. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Vested Account Value at the beginning of an Index Crediting Period. Index Credits will never be less than zero.

Any Index Credits for the S&P 500® Index One Year Fixed Declared Rate on Gain without a Charge option are calculated and credited only at each contract anniversary. If the index value on the current contract anniversary is higher than the index value on the prior contract anniversary, the Index Change will equal the declared rate. If the index value on the current contract anniversary is less than or equal to the index value on the prior contract anniversary, the Index Change will be equal to 0.00%. The Index Change is multiplied by the option's Account Value to determine the index interest credit. The fixed declared rate shown in this hypothetical illustration is the first year rate and may be higher than the fixed declared rate that will apply in renewal years. The fixed declared rate is set in advance of each Index Crediting Period and will never be less than 1.00%.

Any Index Credits for the S&P 500® Index One Year Fixed Declared Rate on Gain with a 1.25% Charge option are calculated and credited only at each contract anniversary. If the index value on the current contract anniversary is higher than the index value on the prior contract anniversary, the Index Change will equal the declared rate. If the index value on the current contract anniversary is less than or equal to the index value on the prior contract anniversary, the Index Change will be equal to 0.00%. The Index Change is multiplied by the option's Account Value to determine the index interest credit. The fixed declared rate shown in this hypothetical illustration is the first year rate and may be higher than the fixed declared rate that will apply in renewal years. The fixed declared rate is set in advance of each Index Crediting Period and will never be less than 1.00%. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Vested Account Value at the beginning of an Index Crediting Period.

Any Index Credits for the CIBC Balanced Asset 5™ Index 1-YR Point-to-Point with Spread and Participation option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the CIBC Balanced Asset 5™ Index for a 1-year Index Crediting Period. The Spread and Participation Rate limit how much of any increase will be used to calculate any Index Credits. The Spread and Participation Rate are declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the Index Value at the beginning of the 1-year Index Crediting Period from the Index Value at the end of the 1-year Index Crediting Period and then divide that value by the Index Value at the beginning of the 1-year Index Crediting Period. We then subtract the Spread from the positive index percentage change and the result is multiplied by the Participation Rate. The current Participation Rate is 120.00% for this option. The Participation Rate for any 1-year Index Crediting Period will never be less than 100.00% for this option. The Spread for any 1-year Index Crediting Period will never be greater than 4.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change reduced by the Spread is positive, this Spread reduced percentage is multiplied by the option's Account Value to determine the Index Credits. The Index Credits pursuant to this option will never be less than zero.



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Any Index Credits for the CIBC Balanced Asset 5™ Index 1-YR Point-to-Point with Participation with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the CIBC Balanced Asset 5™ Index for a 1-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Participation Rate is declared prior to each 1-year Index Crediting Period. We determine the index percentage change by subtracting the Index Value at the beginning of the 1-year Index Crediting Period from the Index Value at the end of the 1-year Index Crediting Period and then divide that value by the Index Value at the beginning of the 1-year Index Crediting Period and then multiplied by the Participation Rate. The current Participation Rate is 155.00% for this option. The Participation Rate will never be less than 100.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change multiplied by the Participation Rate is positive, this percentage is multiplied by the option's Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the CIBC Balanced Asset 5™ Index 2-YR Point-to-Point with Spread and Participation option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the CIBC Balanced Asset 5™ Index for a 2-year Index Crediting Period. The Spread and Participation Rate limit how much of any increase will be used to calculate any Index Credits. The Spread and Participation Rate are declared prior to each 2-year Index Crediting Period. We determine the index percentage change by subtracting the Index Value at the beginning of the 2-year Index Crediting Period from the Index Value at the end of the 2-year Index Crediting Period and then divide that value by the Index Value at the beginning of the 2-year Index Crediting Period. We then subtract the Spread from the positive index percentage change and the result is multiplied by the Participation Rate. The current Participation Rate is 135.00% for this option. The Participation Rate for any 2-year Index Crediting Period will never be less than 100.00% for this option. The Spread for any 2-year Index Crediting Period will never be greater than 4.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change reduced by the Spread is positive, this Spread reduced percentage is multiplied by the option's Account Value to determine the Index Credits. The Index Credits pursuant to this option will never be less than zero.

Any Index Credits for the CIBC Balanced Asset 5™ Index 2-YR Point-to-Point with Participation with a 1.25% Charge option are calculated and credited only on an Index Crediting date by using a formula that takes into account the beginning and ending values of the CIBC Balanced Asset 5™ Index for a 2-year Index Crediting Period. The Participation Rate limits how much of any increase will be used to calculate any Index Credits. The Participation Rate is declared prior to each 2-year Index Crediting Period. We determine the index percentage change by subtracting the Index Value at the beginning of the 2-year Index Crediting Period from the Index Value at the end of the 2-year Index Crediting Period and then divide that value by the Index Value at the beginning of the 2-year Index Crediting Period and then multiplied by the Participation Rate. The current Participation Rate is 175.00% for this option. The Participation Rate will never be less than 100.00% for this option. If the index percentage change is zero or negative, no index interest is added. If the index percentage change multiplied by the Participation Rate is positive, this percentage is multiplied by the option's Account Value to determine the Index Credits. Under this index option, a 1.25% annual charge is applied to and subtracted from the crediting option's Account Value at the beginning of an Index Crediting Period. The Index Credits pursuant to this option will never be less than zero.



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Cap

The Cap rate limits how much of any increase will be used to calculate Index Credits.

Participation Rate

The Participation Rate limits how much of any increase will be used to calculate Index Credits.

Spread

The Spread rate is the rate which is subtracted from any positive index percentage change prior to applying the Participation Rate and Cap rate.

Index Crediting Period

The Index Crediting Period is the period over which the Index Credit is calculated.

Fixed Interest Option

The Fixed Interest Option is an interest crediting option with a 1-year initial interest rate guarantee. The initial effective annual interest rate for the Fixed Interest Option is 1.00%. This is guaranteed for 1 year from the date of issue. Thereafter, the effective annual interest rate will not be changed more than once every 12 months and may be higher or lower than the initial rate but will never be less than the guaranteed minimum effective annual interest rate of 1.00%. Interest credits are credited daily.

Free Withdrawal

After the first Contract Year, up to 10% of your Account Value as of the contract anniversary on the first day of that Contract Year is available without a Surrender Charge and Market Value Adjustment.

Withdrawal Period

The period during any Contract Year in which Guaranteed Withdrawal Payments are taken.

Excess Withdrawal

During the Withdrawal Period, an Excess Withdrawal is any amount withdrawn over the Guaranteed Withdrawal Payment. Excess Withdrawals will decrease the Income Base.

Premium Bonus and Vesting Schedule

Accelerator Plus 10 has a Vesting Premium Bonus feature. The Premium Bonus is 5.00% of all Premium received in the first Contract Year. The Premium Bonus is credited on the date Premium is received and vests over time. The Premium Bonus is eligible to earn interest based on the interest crediting options selected. The Vesting Schedule is the number of Contract Years over which the Premium Bonus and any interest thereon vests. Once any portion of the Premium Bonus and any interest thereon vests, it becomes part of the Account Value available for surrender or withdrawal. Any unvested Premium Bonus and any interest thereon are not available for surrender or withdrawal and are not part of the Surrender Value. Bonus annuities may include higher Surrender Charges, longer surrender periods, lower Caps, higher Spreads or other restrictions that are not included in similar annuities that don't offer a bonus. The Vesting Schedule is as follows:

End of Contract Year	1	2	3	4	5	6	7	8	9	10
Vesting %	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%



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Surrender Charge

This is the cost you incur if the contract is surrendered or if any amount withdrawn exceeds the Free Withdrawal amount during the period the Surrender Charge is in effect. The Surrender Charge on these amounts is applied at the time the surrender or withdrawal is made. Any amount withdrawn above the Free Withdrawal amount will be multiplied by the applicable surrender percentages listed below to determine the actual Surrender Charge.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge %	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%

Withdrawal Options

If you need to access your Account Value prior to electing an Annuity Option or beginning Guaranteed Withdrawal Payments, Accelerator Plus 10 does allow you to take up to four unscheduled withdrawals each Contract Year or to schedule regular withdrawals as frequently as monthly. Unless waived by one of the circumstances listed below, all other withdrawals that exceed the annual 10% Free Withdrawal amount will be subject to Surrender Charges and applicable Market Value Adjustment.

Subject to additional limitations, Surrender Charges could be waived under the following circumstances, depending on the state where your contract is issued:

1. Home Health Care Rider - If the annuitant requires Home Health Care Services by a licensed Home Health Care provider as a result of being impaired in performing two out of six activities of daily living as outlined in your contract for at least 60 days, and such care begins at least one year after the contract's effective date of issue.
2. Terminal Illness Benefit Rider - If a licensed physician certifies that you have been diagnosed with an illness or physical condition that causes your life expectancy to be 12 months or less. The diagnosis must be at least one year after the contract's issue date.
3. Nursing Home Rider - If you are confined to a licensed nursing home for at least 60 consecutive days, and your confinement begins at least one year after the contract's date of issue.

Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)

The EGMWB Rider provides you with the ability to receive Guaranteed Withdrawal Payments for your life. In the case of joint annuitants who are legal spouses, the guaranteed income will extend through the lifetime of the surviving spouse. The charge for this rider is 1.15% of the Income Base. The charge is deducted from your contract's Account Value annually. The EGMWB Rider consists of two periods, the Accumulation Period and the Withdrawal Period.

The Accumulation Period is the period of time prior to the first Guaranteed Withdrawal Payment. The Accumulation Period begins on the contract's issue date and ends the date the Guaranteed Withdrawal Payments commence. If during the Accumulation Period, your Vested Account Value is depleted to zero due to a withdrawal, the contract will terminate.

The Withdrawal Period can start once the contract has been in force for at least one year and the youngest annuitant has reached age 50. The amount of the Guaranteed Withdrawal Payment is determined at the start of the Withdrawal Period. During the Withdrawal Period, you will receive a guaranteed income stream unless an Excess Withdrawal is taken. If during the Withdrawal Period an Excess Withdrawal reduces your Vested Account Value to zero, the contract will terminate.



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Roll up

The rate at which the Income Base grows is referred to as the Roll up rate. The initial Roll up rate is 5.00%.

Performance Factor

The Performance Factor is equal to 5%.

Maturity Date

The date you will receive the entire value of your contract in the form of annuity payments. There are a number of payout options (see Annuity Options) from which to select. Regardless of the payout option selected, once the amount of the payments is determined, your payments can never be changed. You should review the available payout options with your tax advisor to select the most appropriate one based on your financial situation.

Annuity Options

You must begin receiving annuity payments on the Maturity Date. The Maturity Date is fixed at contract issue and is no later than the contract anniversary following the oldest annuitant's 100th birthday. The following seven Annuity Options are available:

1. Income for a Fixed Period
2. Life Income with a Guaranteed Period
3. Life Income
4. Joint and Contingent Life Income
5. Joint and Survivor Income with Guaranteed Period
6. Joint and Survivor Life Income
7. Life Income with Lump Sum Refund at Death

At annuitant's Age 100, the guaranteed annual annuity payment under the Life Income option would be \$0.00. The guaranteed annual annuity rate per \$1,000 for this option at annuitant's Age 100 is \$0.00. Actual annuity payments will vary depending on the contract Surrender Value, Age of the annuitant(s) on the date you exercise the Annuity Option, the Annuity Option selected, and the payment frequency.

Effect on Taxes

This annuity is generally tax-deferred, which means you don't pay taxes on the gain until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the taxable portion of your withdrawal. Withdrawals are treated as coming from gains first and then as a return of your Premium. Payments under an annuity payment option are treated as coming partially from gains and partially as return of Premium. You may pay a federal income tax penalty on the taxable portion of your withdrawal if you withdraw funds before Age 59 ½. If your state imposes a Premium tax, it may be deducted from the money you receive. Please consult your tax advisor regarding your unique situation.



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Barclays Trailblazer Sectors 5 Index

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S&P 500® Index

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CIBC Balanced Asset 5™ Index

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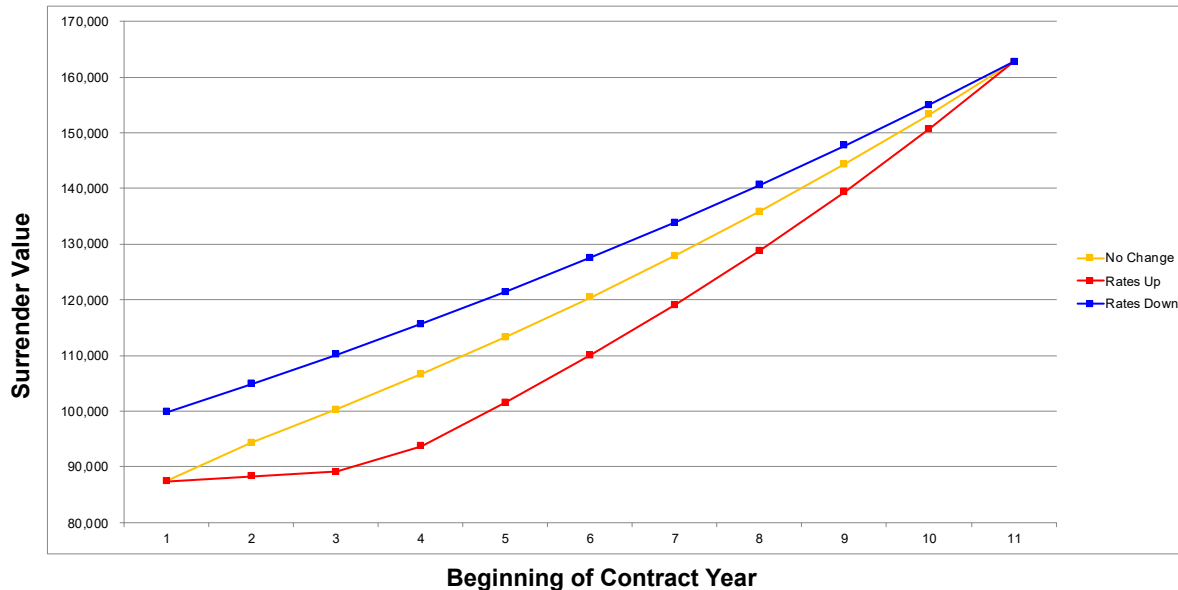
What is a Market Value Adjustment?

A Market Value Adjustment (MVA) is part of your annuity contract and affects the contract's Surrender Value. Typically, if you surrender your contract or take a withdrawal and interest rates have risen since you purchased your annuity contract, your Surrender Value will decrease. Conversely, if you surrender your contract or take a withdrawal and interest rates have declined since you purchased your annuity contract, your Surrender Value will increase.

The information provided below is designed to help you understand how a change in the interest rate environment could impact the level of an MVA and thus the Surrender Value of your annuity contract. An MVA may be positive or negative and is applied whenever a Surrender Charge is applied to your contract. The graph below shows Surrender Values for a sample Premium of \$100,000 and a hypothetical credited rate of 5.00% for an annuity contract with a 10-year Surrender Charge schedule. It is for demonstration purposes only and is not intended to reflect actual future performance for any given annuity contract.

The amount of the MVA is based on a market rate, the Treasury Constant Maturity Series, published by the Federal Reserve. The MVA is contractually limited such that the Surrender Value of your contract will not be less than the minimum required by law nor greater than the Account Value.

Market Value Adjustment Impact for Three Scenarios



Blue Line: Reflects an immediate decline in interest rates of 2.00% as measured by the Treasury Constant Maturity Series. Interest rates remain at the lower level for the full Surrender Charge period of 10 years.

Orange Line: Reflects no change in interest rates as measured by the Treasury Constant Maturity Series. Interest rates remain constant for the full Surrender Charge period of 10 years.

Red Line: Reflects an immediate increase in interest rates of 2.00% as measured by the Treasury Constant Maturity Series. Interest rates remain at the higher level for the full Surrender Charge period of 10 years.

Please review the full Annuity Illustration for additional information and the guaranteed values. Hypothetical values throughout this illustration are based on assumptions which are not guaranteed, may change and may not be in effect when you purchase your contract. Actual results will likely be different than those illustrated.



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Signature Statement

I HAVE RECEIVED A COPY OF THIS HYPOTHETICAL ILLUSTRATION AND UNDERSTAND THAT WITH THE EXCEPTION OF THE GUARANTEED MINIMUM VALUES IN THE ANNUITY, THE RESULTS SHOWN ARE NOT GUARANTEES OR PROMISES. IN PARTICULAR, THERE ARE NO GUARANTEES REGARDING FUTURE INDEX VALUES, INDEX CHANGES, OR INDEX CREDITS UNDER THE INCOME BASE INDEXED INTEREST CREDITING OPTIONS OF THIS ANNUITY. I FURTHER UNDERSTAND THAT ANY NON-GUARANTEED ELEMENTS UNDER THE FIXED INTEREST OPTION OF THIS ANNUITY ARE ILLUSTRATED TO CONTINUE UNCHANGED FOR ALL YEARS SHOWN. THIS IS NOT LIKELY TO OCCUR, AND ACTUAL RESULTS MAY BE MORE OR LESS FAVORABLE THAT THOSE SHOWN.

Signature of applicant or owner

Date

I CERTIFY THAT THIS HYPOTHETICAL ILLUSTRATION HAS BEEN PRESENTED TO THE APPLICANT AND A COPY HAS BEEN PROVIDED. I HAVE EXPLAINED THAT ANY NON-GUARANTEED ELEMENTS ILLUSTRATED ARE SUBJECT TO CHANGE. I HAVE NOT MADE ANY REPRESENTATIONS OR PROMISES ABOUT FUTURE INDEX VALUES, INDEX CHANGES, OR INDEX CREDITS TO BE EXPECTED UNDER THIS CONTRACT. I HAVE MADE NO STATEMENTS THAT ARE INCONSISTENT WITH THIS HYPOTHETICAL ILLUSTRATION.

Signature of insurer's authorized agent

Date