



This document reviews important points to consider before you buy the Marquee 10 Guaranteed Lifetime Income Rider from Life Insurance Company of the Southwest ("LSW"). The Guaranteed Lifetime Income Rider, LSW Rider Form Nos. 8969(0411) and 8970(0411) are tailored for use with the Marquee 10 Indexed Annuity issued by us. This document does not alter or modify the terms of the Rider or of the annuity or any of their provisions, benefits, or costs. Please consult your Policy and Rider for details.

SECTION I – The Rider

When you choose to purchase a Guaranteed Lifetime Income Rider ("the Rider") from Life Insurance Company of the Southwest, it will be attached to and become an integral part of the annuity Policy ("annuity" or "Policy") which you purchase at the same time.

By having the Rider attached to the annuity, you may receive specified withdrawal payments from the annuity that extend for the Annuitant's lifetime or for the joint lifetime of the Annuitant and his or her spouse, even if the withdrawal payments completely deplete the values in the annuity. Without the Rider attached, when the values of the annuity reduce to zero, the annuity terminates.

Prior to the first Rider withdrawal payment, the Rider may provide a Death Benefit greater than the Policy Death Benefit (see Section IV for more details).

SECTION II – Withdrawal Benefits

The Accumulation Period is the time from the Policy issue date until the date you take the first Rider withdrawal payment. The Withdrawal Period begins on the date of the first Rider withdrawal payment.

You can begin taking payments when the Annuitant has attained age 60 (age 41 in NV, may be subject to 10% federal income tax penalty prior to age 59½), the Policy

has been in force for at least one year, and when all Policy loans, if any, have been repaid.

The initial maximum amount of the annual benefit, termed the Guaranteed Withdrawal Payment, is determined at the time of the first payment. You can request that the Guaranteed Withdrawal Payment be paid in monthly, quarterly, semi-annual, or annual installments. You can stop, re-start, or change the size of the payment to a maximum of the Guaranteed Withdrawal Payment at any time without terminating the Rider. All withdrawals, whether elected under the Rider or the terms of the Policy itself, reduce the values of the annuity.

How much is the Guaranteed Withdrawal Payment? It is as easy as A times B.

A is the greater of the Benefit Calculation Base or the Policy's Accumulation Value.

B is the Guaranteed Withdrawal Percentage.

Benefit Calculation Base Determination

The Benefit Calculation Base is used to determine Rider benefits. It is not a Policy benefit or value. When Guaranteed Withdrawal Payments begin, the Benefit Calculation Base ceases to exist. The initial Benefit Calculation Base is equal to the Accumulation Value plus the Bonus Accumulation Value on the policy issue date. Thereafter, the Benefit Calculation Base is determined by applying a Rollup Rate to the initial Benefit Calculation Base. A Rollup Rate will be applied to the Benefit Calculation Base until the earliest of (a) the first Guaranteed Withdrawal Payment, (b) the 20th Policy anniversary (the end of the "Maximum Accumulation Years"), or (c) the Policy anniversary when the Annuitant's attained age is 85 (the "Maximum Accumulation Age"). After this time, no Rollup Rate is

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applied. The initial Rollup Rate will be the rate in effect at the time the premium is received and will apply for up to 10 years or until the Annuitant's attained age is 85 if earlier. Beginning in the 11th year, if applicable, renewal Rollup Rates will be set annually in advance and are guaranteed never to be less than three (3) percent.

Partial Withdrawals during the Accumulation Period reduce the Benefit Calculation Base in the same proportion as the Policy's Accumulation Value is reduced.

The Benefit Calculation Base will be automatically increased to equal the Accumulation Value, if higher, every 5th Policy anniversary during the Accumulation Period.

Guaranteed Withdrawal Percentage Determination

The Guaranteed Withdrawal Percentage is determined by the payment option selected and by the age of the Annuitant on the date We make the first payment.

The options available are:

- Single Life Level Option,
- Single Life Increasing Option,
- Joint Life Level Option,
- Joint Life Increasing Option, and
- Enhanced Benefit Option (not available in some states; see Rider for eligibility requirements)

If you elect one of the Joint Life Options, the amount of the Guaranteed Withdrawal Payment is based on the age of the younger of the Joint Annuitants. Joint Annuitants must be married spouses. If you elect one of the Increasing Options, the Guaranteed Withdrawal Payment will increase 3% on each Policy anniversary after the Rider has been in the Withdrawal Period one year. **Guaranteed Withdrawal Payments under the increasing options will cease to increase once the Accumulation Value is zero.**

Table 1 reflects a range of Guaranteed Withdrawal Payments under various election ages assuming no withdrawals have been taken prior to the election age.

SECTION III – Effects of Other Withdrawals on Rider Benefits

Any withdrawals you take from your Policy before you begin to receive Guaranteed Withdrawal Payments are controlled by the provisions of the Policy. Any withdrawals from the Policy before the Guaranteed Withdrawal Payments begin decrease the Benefit Calculation Base proportionately: for instance, a 10% withdrawal from the Policy's Accumulation Value will reduce the Benefit Calculation Base by 10% as well.

During the Withdrawal Period, all withdrawals in a Policy Year are first applied against the Guaranteed Withdrawal Payment. Generally speaking, Guaranteed Withdrawal Payments are not subject to the Withdrawal Charges set forth in the Annuity Policy. If you request withdrawals during a Policy Year that exceed the Guaranteed Withdrawal Payment, **the excess amount is termed an Excess Withdrawal and will cause a proportional reduction in the Guaranteed Withdrawal Payment in future Policy Years.** It is important for you to understand the effect of Excess Withdrawals on your future Guaranteed Withdrawal Payments. Excess Withdrawals may be subject to the Withdrawal Charges specified in the Policy.

SECTION IV – Death Benefits

If the Annuitant dies during the Accumulation Period, the single sum Death Benefit is the greater of (a) or (b) where:

(a) is the Death Benefit as defined in the Policy; and

(b) is the Benefit Calculation Base reduced by the ratio of any unpaid Policy loans to the Accumulation Value as of the date of death multiplied by 75%.

In lieu of the single sum maximum of (a) or (b) above, the Beneficiary may elect to receive equal periodic payments paid each modal period for five years, beginning one mode from the date of death. Each payment will be equal to the Benefit Calculation Base reduced by the ratio of any unpaid Policy loans to the Accumulation Value as of the date of death divided by the total number of modal payments where the total number of modal payments is 5 for annual, 20 for quarterly, and 60 for monthly.

On or after the election of Guaranteed Withdrawal Payments, the Death Benefit provided by the Rider is eliminated and the only Death Benefit at that time will be the Policy Death Benefit.

Table 2 shows Rider Death Benefits, assuming Guaranteed Withdrawal Payments have not begun and no other withdrawals have been taken. Rider Death Benefits do not increase after age 85.

SECTION V – Cost of the Rider

When this Rider is added to your Policy, a Rider Charge is deducted from the Accumulation Value on each Policy anniversary equal to the Rider Charge Rate of 0.85% times the Policy's Accumulation Value.

You may terminate the Rider (and any future charges) after the Rider has been in force for five (5) years by giving us written notice at least thirty (30) days prior to the Policy anniversary on which the termination is to take effect.

The following Table represents a range of Guaranteed Withdrawal Payments under various issue and election ages. For the first 10 Policy years, the Rollup Rates are the same for “Current”, “Midrange”, and Guaranteed”. For Policy years 11+, the Rollup Rates will be set annually

in advance and are guaranteed never to be less than 3% (“Guaranteed” column). For a more customized illustration, please use the Guaranteed Lifetime Income Rider calculator.

Table 1: Single Life Level Annual Guaranteed Withdrawal Payment per \$10,000 of Premium
(See Notes for details.)

Issue Age	Election at Age 60 Annual GWP			Election at Age 65 Annual GWP			Election at Age 70 Annual GWP			Election at Age 75 Annual GWP		
	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed
40	1,702	1,478	1,163	1,915	1,663	1,308	2,128	1,848	1,454	2,341	2,032	1,599
41	1,591	1,401	1,129	1,915	1,663	1,308	2,128	1,848	1,454	2,341	2,032	1,599
42	1,487	1,328	1,096	1,915	1,663	1,308	2,128	1,848	1,454	2,341	2,032	1,599
43	1,389	1,259	1,064	1,915	1,663	1,308	2,128	1,848	1,454	2,341	2,032	1,599
44	1,298	1,193	1,033	1,915	1,663	1,308	2,128	1,848	1,454	2,341	2,032	1,599
45	1,213	1,131	1,003	1,915	1,663	1,308	2,128	1,848	1,454	2,341	2,032	1,599
46	1,134	1,072	974	1,790	1,576	1,270	2,128	1,848	1,454	2,341	2,032	1,599
47	1,060	1,016	945	1,673	1,494	1,233	2,128	1,848	1,454	2,341	2,032	1,599
48	990	963	918	1,563	1,416	1,197	2,128	1,848	1,454	2,341	2,032	1,599
49	926	913	891	1,461	1,342	1,162	2,128	1,848	1,454	2,341	2,032	1,599
50	865	865	865	1,365	1,272	1,128	2,128	1,848	1,454	2,341	2,032	1,599
51	808	808	808	1,276	1,206	1,095	1,989	1,751	1,411	2,341	2,032	1,599
52	756	756	756	1,192	1,143	1,064	1,858	1,660	1,370	2,341	2,032	1,599
53	706	706	706	1,114	1,083	1,033	1,737	1,573	1,330	2,341	2,032	1,599
54	660	660	660	1,041	1,027	1,002	1,623	1,491	1,291	2,341	2,032	1,599
55	617	617	617	973	973	973	1,517	1,414	1,254	2,341	2,032	1,599
56	576	576	576	910	910	910	1,418	1,340	1,217	2,187	1,926	1,552
57	539	539	539	850	850	850	1,325	1,270	1,182	2,044	1,826	1,507
58	503	503	503	794	794	794	1,238	1,204	1,147	1,911	1,731	1,463
59	470	470	470	742	742	742	1,157	1,141	1,114	1,786	1,640	1,421
60				694	694	694	1,081	1,081	1,081	1,669	1,555	1,379
61				648	648	648	1,011	1,011	1,011	1,560	1,474	1,339
62				606	606	606	945	945	945	1,457	1,397	1,300
63				566	566	566	883	883	883	1,362	1,324	1,262
64				529	529	529	825	825	825	1,273	1,255	1,225

Issue Age	Election at Age 70 Annual GWP			Election at Age 75 Annual GWP			Election at Age 80 Annual GWP			Election at Age 85 Annual GWP		
	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed
65	771	771	771	1190	1190	1190	1,820	1,696	1,505	2,766	2,402	1,890
66	720	720	720	1112	1112	1112	1,701	1,608	1,461	2,585	2,277	1,835
67	673	673	673	1039	1039	1039	1,590	1,524	1,418	2,416	2,158	1,781
68	629	629	629	971	971	971	1,486	1,445	1,377	2,258	2,046	1,729
69	588	588	588	907	907	907	1,389	1,369	1,337	2,110	1,939	1,679
70				848	848	848	1,298	1,298	1,298	1,972	1,838	1,630
71				793	793	793	1,213	1,213	1,213	1,843	1,742	1,583
72				741	741	741	1,134	1,134	1,134	1,723	1,651	1,536
73				692	692	692	1,059	1,059	1,059	1,610	1,565	1,492
74				647	647	647	990	990	990	1,504	1,483	1,448
75							925	925	925	1,406	1,406	1,406
76							865	865	865	1,314	1,314	1,314
77							808	808	808	1,228	1,228	1,228
78							755	755	755	1,148	1,148	1,148
79							706	706	706	1,073	1,073	1,073
80										1,002	1,002	1,002

The Table at right represents a range of Rider Death Benefits under the Marquee 10 Guaranteed Lifetime Income Rider. The Benefit Calculation Base used to calculate Rider Death Benefits is determined by applying a Rollup Rate until the earlier of the 20th Policy anniversary or the Policy anniversary when the Annuitant attains age 85. For a more customized illustration, please use the Guaranteed Lifetime Income Rider calculator.

Table 2: Rider Death Benefit per \$10,000 of Premium

End of Policy Year	Current Rollup Rates		Midrange Rollup Rates		Guaranteed Rollup Rates		Highest Issue Age that Applies
	Single Sum DB if greater than Policy DB	5-Year Optional Annual Legacy Income	Single Sum DB if greater than Policy DB	5-Year Optional Annual Legacy Income	Single Sum DB if greater than Policy DB	5-Year Optional Annual Legacy Income	
At Issue		2,200		2,200		2,200	80
1	Policy Death Benefit	2,354	Policy Death Benefit	2,354	Policy Death Benefit	2,354	80
2		2,518		2,518		2,518	80
3		2,695		2,695		2,695	80
4		2,883		2,883		2,883	80
5		11,571		3,085		11,571	80
6		12,381		3,301		12,381	79
7		13,247		3,532		13,247	78
8		14,175		3,780		14,175	77
9		15,167		4,044		15,167	76
10		16,228		4,327		16,228	75
11		17,365		4,630		16,715	74
12		18,580		4,954		17,217	73
13		19,881		5,301		17,733	72
14		21,272		5,672		18,265	71
15		22,762		6,069		18,813	70
16		24,355		6,494		19,378	69
17		26,060		6,949		19,959	68
18		27,884		7,435		20,558	67
19		29,836		7,956		21,175	66
20		31,924		8,513		21,810	65

Policy Death Benefit

On Death of the Annuitant the Policy Death Benefit is equal to the Accumulation Value plus Bonus Accumulation Value as of the date of death. **Once Guaranteed Withdrawal Payments begin, the Death Benefit provided by the Rider is eliminated. At that time, the only Death Benefit will be the Policy Death Benefit.**

Note: Through the end of Policy Year 4, the Policy Death Benefit will be greater than 75% of the Benefit Calculation Base.

Table Notes

- The figures in Tables 1 and 2 reflect a range of benefits. The benefits of a Rider can be more or less than the "Current Rollup Rate" or "Midrange Rollup Rate" payment, but they can never be less than the "Guaranteed Rollup Rate" payment.
- The chart below shows a range of Rollup Rates that we used to determine the Benefit Calculation Base from which the benefits shown in Tables 1 and 2 were calculated. The Rollup Rates for the first 10 policy years are guaranteed at issue.
- Current Rollup Rates shown are in effect as of date of calculation and are guaranteed for up to 10 years from issue. Rates may differ by date of issue. The above calculations ignore state taxes. Rider benefits may be affected by state taxes in CA, ME, NV, SD, WV, and WY.
- Products not available in all states.

Current Rollup Rates		Midrange Rollup Rates		Guaranteed Rollup Rates	
1-10 years	11+ years	1-10 years	11+ years	1-10 years	11+ years
7.0%	7.0%	7.0%	5.5%	7.0%	3.0%

Disclosure Understanding/Rider Request

Rider Request and Understanding

My signature as Applicant below acknowledges that:

- I request that the Rider be issued with my Policy; and I understand that my Guaranteed Lifetime Income Rider ("Rider") will be issued with the Rollup Rate, Guaranteed Withdrawal Percentages, and Rider Charge Rates in effect at issue.
- I have read and the agent has explained the contents of this Disclosure.

Print Applicant Name

Applicant Signature

Date

Print Agent Name

Agent No.

Agent Signature

Date



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SECTION I – The Rider

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By having the Rider attached to the annuity, you may receive specified withdrawal payments from the annuity that extend for the Annuitant's lifetime or for the joint lifetime of the Annuitant and his or her spouse, even if the withdrawal payments completely deplete the values in the annuity. Without the Rider attached, when the values of the annuity reduce to zero, the annuity terminates.

Prior to the first Rider withdrawal payment, the Rider may provide a Death Benefit greater than the Policy Death Benefit (see Section IV for more details).

SECTION II – Withdrawal Benefits

The Accumulation Period is the time from the Policy issue date until the date you take the first Rider withdrawal payment. The Withdrawal Period begins on the date of the first Rider withdrawal payment.

You can begin taking payments when the Annuitant has attained age 60 (age 41 in NV, may be subject to 10% federal income tax penalty prior to age 59½), the Policy

has been in force for at least one year, and when all Policy loans, if any, have been repaid.

The initial maximum amount of the annual benefit, termed the Guaranteed Withdrawal Payment, is determined at the time of the first payment. You can request that the Guaranteed Withdrawal Payment be paid in monthly, quarterly, semi-annual, or annual installments. You can stop, re-start, or change the size of the payment to a maximum of the Guaranteed Withdrawal Payment at any time without terminating the Rider. All withdrawals, whether elected under the Rider or the terms of the Policy itself, reduce the values of the annuity.

How much is the Guaranteed Withdrawal Payment?
It is as easy as A times B.

A is the greater of the Benefit Calculation Base or the Policy's Accumulation Value.

B is the Guaranteed Withdrawal Percentage.

Benefit Calculation Base Determination

The Benefit Calculation Base is used to determine Rider benefits. It is not a Policy benefit or value. When Guaranteed Withdrawal Payments begin, the Benefit Calculation Base ceases to exist. The initial Benefit Calculation Base is equal to the Accumulation Value plus the Bonus Accumulation Value on the policy issue date. Thereafter, the Benefit Calculation Base is determined by applying a Rollup Rate to the initial Benefit Calculation Base. A Rollup Rate will be applied to the Benefit Calculation Base until the earliest of (a) the first Guaranteed Withdrawal Payment, (b) the 20th Policy anniversary (the end of the "Maximum Accumulation Years"), or (c) the Policy anniversary when the Annuitant's attained age is 85 (the "Maximum Accumulation Age"). After this time, no Rollup Rate is

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applied. The initial Rollup Rate will be the rate in effect at the time the premium is received and will apply for up to 10 years or until the Annuitant's attained age is 85 if earlier. Beginning in the 11th year, if applicable, renewal Rollup Rates will be set annually in advance and are guaranteed never to be less than three (3) percent.

Partial Withdrawals during the Accumulation Period reduce the Benefit Calculation Base in the same proportion as the Policy's Accumulation Value is reduced.

The Benefit Calculation Base will be automatically increased to equal the Accumulation Value, if higher, every 5th Policy anniversary during the Accumulation Period.

Guaranteed Withdrawal Percentage Determination

The Guaranteed Withdrawal Percentage is determined by the payment option selected and by the age of the Annuitant on the date We make the first payment.

The options available are:

- Single Life Level Option,
- Single Life Increasing Option,
- Joint Life Level Option,
- Joint Life Increasing Option, and
- Enhanced Benefit Option (not available in some states; see Rider for eligibility requirements)

If you elect one of the Joint Life Options, the amount of the Guaranteed Withdrawal Payment is based on the age of the younger of the Joint Annuitants. Joint Annuitants must be married spouses. If you elect one of the Increasing Options, the Guaranteed Withdrawal Payment will increase 3% on each Policy anniversary after the Rider has been in the Withdrawal Period one year. **Guaranteed Withdrawal Payments under the increasing options will cease to increase once the Accumulation Value is zero.**

Table 1 reflects a range of Guaranteed Withdrawal Payments under various election ages assuming no withdrawals have been taken prior to the election age.

SECTION III – Effects of Other Withdrawals on Rider Benefits

Any withdrawals you take from your Policy before you begin to receive Guaranteed Withdrawal Payments are controlled by the provisions of the Policy. Any withdrawals from the Policy before the Guaranteed Withdrawal Payments begin decrease the Benefit Calculation Base proportionately: for instance, a 10% withdrawal from the Policy's Accumulation Value will reduce the Benefit Calculation Base by 10% as well.

During the Withdrawal Period, all withdrawals in a Policy Year are first applied against the Guaranteed Withdrawal Payment. Generally speaking, Guaranteed Withdrawal Payments are not subject to the Withdrawal Charges set forth in the Annuity Policy. If you request withdrawals during a Policy Year that exceed the Guaranteed Withdrawal Payment, **the excess amount is termed an Excess Withdrawal and will cause a proportional reduction in the Guaranteed Withdrawal Payment in future Policy Years.** It is important for you to understand the effect of Excess Withdrawals on your future Guaranteed Withdrawal Payments. Excess Withdrawals may be subject to the Withdrawal Charges specified in the Policy.

SECTION IV – Death Benefits

If the Annuitant dies during the Accumulation Period, the single sum Death Benefit is the greater of (a) or (b) where:

(a) is the Death Benefit as defined in the Policy; and

(b) is the Benefit Calculation Base reduced by the ratio of any unpaid Policy loans to the Accumulation Value as of the date of death multiplied by 75%.

In lieu of the single sum maximum of (a) or (b) above, the Beneficiary may elect to receive equal periodic payments paid each modal period for five years, beginning one mode from the date of death. Each payment will be equal to the Benefit Calculation Base reduced by the ratio of any unpaid Policy loans to the Accumulation Value as of the date of death divided by the total number of modal payments where the total number of modal payments is 5 for annual, 20 for quarterly, and 60 for monthly.

On or after the election of Guaranteed Withdrawal Payments, the Death Benefit provided by the Rider is eliminated and the only Death Benefit at that time will be the Policy Death Benefit.

Table 2 shows Rider Death Benefits, assuming Guaranteed Withdrawal Payments have not begun and no other withdrawals have been taken. Rider Death Benefits do not increase after age 85.

SECTION V – Cost of the Rider

When this Rider is added to your Policy, a Rider Charge is deducted from the Accumulation Value on each Policy anniversary equal to the Rider Charge Rate of 0.85% times the Policy's Accumulation Value.

You may terminate the Rider (and any future charges) after the Rider has been in force for five (5) years by giving us written notice at least thirty (30) days prior to the Policy anniversary on which the termination is to take effect.

The following Table represents a range of Guaranteed Withdrawal Payments under various issue and election ages. For the first 10 Policy years, the Rollup Rates are the same for “Current”, “Midrange”, and Guaranteed”. For Policy years 11+, the Rollup Rates will be set annually

in advance and are guaranteed never to be less than 3% (“Guaranteed” column). For a more customized illustration, please use the Guaranteed Lifetime Income Rider calculator.

Table 1: Single Life Level Annual Guaranteed Withdrawal Payment per \$10,000 of Premium
(See Notes for details.)

Issue Age	Election at Age 60 Annual GWP			Election at Age 65 Annual GWP			Election at Age 70 Annual GWP			Election at Age 75 Annual GWP		
	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed
40	1,915	1,663	1,308	2,128	1,848	1,454	2,341	2,032	1,599	2,553	2,217	1,744
41	1,790	1,576	1,270	2,128	1,848	1,454	2,341	2,032	1,599	2,553	2,217	1,744
42	1,673	1,494	1,233	2,128	1,848	1,454	2,341	2,032	1,599	2,553	2,217	1,744
43	1,563	1,416	1,197	2,128	1,848	1,454	2,341	2,032	1,599	2,553	2,217	1,744
44	1,461	1,342	1,162	2,128	1,848	1,454	2,341	2,032	1,599	2,553	2,217	1,744
45	1,365	1,272	1,128	2,128	1,848	1,454	2,341	2,032	1,599	2,553	2,217	1,744
46	1,276	1,206	1,095	1,989	1,751	1,411	2,341	2,032	1,599	2,553	2,217	1,744
47	1,192	1,143	1,064	1,858	1,660	1,370	2,341	2,032	1,599	2,553	2,217	1,744
48	1,114	1,083	1,033	1,737	1,573	1,330	2,341	2,032	1,599	2,553	2,217	1,744
49	1,041	1,027	1,002	1,623	1,491	1,291	2,341	2,032	1,599	2,553	2,217	1,744
50	973	973	973	1,517	1,414	1,254	2,341	2,032	1,599	2,553	2,217	1,744
51	910	910	910	1,418	1,340	1,217	2,187	1,926	1,552	2,553	2,217	1,744
52	850	850	850	1,325	1,270	1,182	2,044	1,826	1,507	2,553	2,217	1,744
53	794	794	794	1,238	1,204	1,147	1,911	1,731	1,463	2,553	2,217	1,744
54	742	742	742	1,157	1,141	1,114	1,786	1,640	1,421	2,553	2,217	1,744
55	694	694	694	1,081	1,081	1,081	1,669	1,555	1,379	2,553	2,217	1,744
56	648	648	648	1,011	1,011	1,011	1,560	1,474	1,339	2,386	2,102	1,694
57	606	606	606	945	945	945	1,457	1,397	1,300	2,230	1,992	1,644
58	566	566	566	883	883	883	1,362	1,324	1,262	2,084	1,888	1,596
59	529	529	529	825	825	825	1,273	1,255	1,225	1,948	1,790	1,550
60				771	771	771	1,190	1,190	1,190	1,820	1,696	1,505
61				720	720	720	1,112	1,112	1,112	1,701	1,608	1,461
62				673	673	673	1,039	1,039	1,039	1,590	1,524	1,418
63				629	629	629	971	971	971	1,486	1,445	1,377
64				588	588	588	907	907	907	1,389	1,369	1,337

Issue Age	Election at Age 70 Annual GWP			Election at Age 75 Annual GWP			Election at Age 80 Annual GWP			Election at Age 85 Annual GWP		
	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed	Current	Mid-range	Guaranteed
65	848	848	848	1,298	1,298	1,298	1,972	1,838	1,630	2,979	2,587	2,035
66	793	793	793	1,213	1,213	1,213	1,843	1,742	1,583	2,784	2,452	1,976
67	741	741	741	1,134	1,134	1,134	1,723	1,651	1,536	2,602	2,324	1,918
68	692	692	692	1,059	1,059	1,059	1,610	1,565	1,492	2,432	2,203	1,862
69	647	647	647	990	990	990	1,504	1,483	1,448	2,273	2,088	1,808
70				925	925	925	1,406	1,406	1,406	2,124	1,979	1,755
71				865	865	865	1,314	1,314	1,314	1,985	1,876	1,704
72				808	808	808	1,228	1,228	1,228	1,855	1,778	1,655
73				755	755	755	1,148	1,148	1,148	1,734	1,685	1,606
74				706	706	706	1,073	1,073	1,073	1,620	1,598	1,560
75							1,002	1,002	1,002	1,514	1,514	1,514
76							937	937	937	1,415	1,415	1,415
77							875	875	875	1,323	1,323	1,323
78							818	818	818	1,236	1,236	1,236
79							765	765	765	1,155	1,155	1,155
80										1,079	1,079	1,079

The Table at right represents a range of Rider Death Benefits under the Marquee 10 Guaranteed Lifetime Income Rider. The Benefit Calculation Base used to calculate Rider Death Benefits is determined by applying a Rollup Rate until the earlier of the 20th Policy anniversary or the Policy anniversary when the Annuitant attains age 85. For a more customized illustration, please use the Guaranteed Lifetime Income Rider calculator.

Table 2: Rider Death Benefit per \$10,000 of Premium

End of Policy Year	Current Rollup Rates		Midrange Rollup Rates		Guaranteed Rollup Rates		Highest Issue Age that Applies
	Single Sum DB if greater than Policy DB	5-Year Optional Annual Legacy Income	Single Sum DB if greater than Policy DB	5-Year Optional Annual Legacy Income	Single Sum DB if greater than Policy DB	5-Year Optional Annual Legacy Income	
At Issue		2,200		2,200		2,200	80
1	Policy	2,354	Policy	2,354	Policy	2,354	80
2	Death	2,518	Death	2,518	Death	2,518	80
3	Benefit	2,695	Benefit	2,695	Benefit	2,695	80
4		2,883		2,883		2,883	80
5	11,571	3,085	11,571	3,085	11,571	3,085	80
6	12,381	3,301	12,381	3,301	12,381	3,301	79
7	13,247	3,532	13,247	3,532	13,247	3,532	78
8	14,175	3,780	14,175	3,780	14,175	3,780	77
9	15,167	4,044	15,167	4,044	15,167	4,044	76
10	16,228	4,327	16,228	4,327	16,228	4,327	75
11	17,365	4,630	17,121	4,565	16,715	4,457	74
12	18,580	4,954	18,063	4,816	17,217	4,591	73
13	19,881	5,301	19,056	5,081	17,733	4,729	72
14	21,272	5,672	20,104	5,361	18,265	4,870	71
15	22,762	6,069	21,210	5,656	18,813	5,017	70
16	24,355	6,494	22,377	5,967	19,378	5,167	69
17	26,060	6,949	23,607	6,295	19,959	5,322	68
18	27,884	7,435	24,906	6,641	20,558	5,482	67
19	29,836	7,956	26,276	7,007	21,175	5,646	66
20	31,924	8,513	27,721	7,392	21,810	5,816	65

Policy Death Benefit

On Death of the Annuitant the Policy Death Benefit is equal to the Accumulation Value plus Bonus Accumulation Value as of the date of death. **Once Guaranteed Withdrawal Payments begin, the Death Benefit provided by the Rider is eliminated. At that time, the only Death Benefit will be the Policy Death Benefit.**

Note: Through the end of Policy Year 4, the Policy Death Benefit will be greater than 75% of the Benefit Calculation Base.

Table Notes

- The figures in Tables 1 and 2 reflect a range of benefits. The benefits of a Rider can be more or less than the “Current Rollup Rate” or “Midrange Rollup Rate” payment, but they can never be less than the “Guaranteed Rollup Rate” payment.
- The chart below shows a range of Rollup Rates that we used to determine the Benefit Calculation Base from which the benefits shown in Tables 1 and 2 were calculated. The Rollup Rates for the first 10 policy years are guaranteed at issue.

Current Rollup Rates		Midrange Rollup Rates		Guaranteed Rollup Rates	
1-10 years	11+ years	1-10 years	11+ years	1-10 years	11+ years
7.0%	7.0%	7.0%	5.5%	7.0%	3.0%

- Current Rollup Rates shown are in effect as of date of calculation and are guaranteed for up to 10 years from issue. Rates may differ by date of issue. The above calculations ignore state taxes. Rider benefits may be affected by state taxes in CA, ME, NV, SD, WV, and WY.
- Products not available in all states.