**Section 1451.APPENDIX A Variable Annuities Only**

[Name of Company]

Hypothetical Illustration of Benefits

From An Immediate Variable Annuity

|  |  |
| --- | --- |
| Prepared for | John Doe |
| Age & Sex | 65 Male |
| Annuity Form | Life Annuity with 120 |
|  | Months Certain |
| Single Purchase Payment | $15,000 |

Annuity payments will vary as described in the prospectus, and in accordance with the actual investment results.

An interest rate of 3 1/2% is used in calculating the initial payment. If the investment result after charges and taxes, as described in the prospectus, is equal to the interest rate assumed for the annuity, the annuity payment for that period will be unchanged. If the investment result is greater, the annuity payment will increase; if less, the payment will decrease.

The table below illustrates the effect of three hypothetical annual rates of investment return. The hypothetical rates of investment return shown are after provision for any taxes chargeable to the account, but before deduction of other charges.

|  |  |
| --- | --- |
|  | MONTHLY ANNUITY PAYMENT |
|  | AT AGE |
| Hypothetical Investment Result |  | FirstPayment |  | 70 |  | 75 |  | 80 |  | 85 |
| 8% |  | $92.64 |  | $109.40 |  | $129.19 |  | $152.56 |  | $180.16 |
| 4% |  | 92.64 |  | 90.42 |  | 88.26 |  | 86.15 |  | 84.09 |
| 0% |  | 92.64 |  | 74.18 |  | 59.39 |  | 47.56 |  | 38.08 |

The investment results bear no relationship to past or future investment results. Actual investment results will vary from month to month and actual payments may be more or less than shown above.

Use of this material is prohibited unless preceded or accompanied by a current prospectus which sets forth the sales expenses and other material information.