

JOINT AND SURVIVOR ANNUITY BENEFITS

Regular Annuity Payments will continue so long as the Primary Annuitant is alive and shall end with the last payment due before the date of death of the Primary Annuitant.

Survivorship Annuity Payments will only be made if the Secondary Annuitant outlives the Primary Annuitant. Payment will begin on the first payment due date following the death of the Primary Annuitant and shall continue until the the last payment due before the death of the Secondary Annuitant.

Proof of Continued Life of Annuitant: We may require evidence satisfactory to us that any Annuitant entitled to a payment is living on each due date of the Annuity Payment; and in such event no payment shall be made until satisfactory evidence has been received.

Assignment: This contract is not assignable.

Claims of Creditors: This contract has no cash or loan value and no payment may be anticipated or commuted. To the extent permitted by law, Annuity Payments will not be subject to the claims of any creditor of an Annuitant, or to execution or to other legal process.

Non-Participation: This contract provides specified Annuity Payments and does not participate in any of our surplus earnings.