NASSAU

NASSAU PERSONAL PROTECTION CHOICE®

ANNUAL BENEFIT AMOUNT SUPPLEMENT

For Use in California and Maryland* Only

Determining Your Guaranteed Lifetime Withdrawal Benefit

Supplement to Product and Rider Brochures and Disclosures

The Guaranteed Lifetime Income Benefit Riders available with Nassau Personal Protection Choice, when exercised, can provide guaranteed annual income withdrawals for life. The guaranteed amount is the amount you will be able to withdraw each year called the Annual Benefit Amount (ABA).

What is my Annual Benefit Amount?

The ABA is a percentage of your contract's income benefit base[1], and is based on the age at contract issue and attained age at rider exercise of the youngest covered person. To determine your ABA, multiply your income benefit base by the ABA percentage found in the tables on the following pages. This is your maximum guaranteed withdrawal each year following rider exercise.

The income benefit base is a value we calculate based on your initial premium and can grow depending on the benefits provided by the rider and how long you delay taking guaranteed withdrawals. See the brochure or product summary to learn more about features that will grow your income benefit base.

This document provides the annual benefit amount percentages that determine the ABA.

Issued by Nassau Life and Annuity Company

* Youngest Covered Person (YCP) must be at least 50 in order to purchase a rider in Maryland.

1. The income benefit base is a calculated value used solely to determine the rider fee and benefits payable under the terms of the rider and is not a guarantee of contract value or amount available for withdrawal. Withdrawals in excess of the guaranteed amount will reduce the income benefit base and therefore reduce future guaranteed amounts.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Today **Coverage Option:** Single

Attained Age of Youngest Covered Person

Issue Age of Youngest Covered Person	0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
0-40	0.00	4.22	4.28	4.31	4.36	4.52	4.74	4.81	4.86	4.91	5.16	5.36	5.47	5.69	5.70	5.70	6.00	6.03	6.05	6.05	6.13
41	0.00	4.24	4.28	4.31	4.36	4.51	4.74	4.80	4.86	4.92	5.20	5.47	5.47	5.69	5.70	5.70	6.00	6.03	6.05	6.05	6.13
42	0.00	4.23	4.28	4.31	4.35	4.51	4.75	4.80	4.87	4.91	5.20	5.55	5.55	5.69	5.70	5.70	6.00	6.03	6.05	6.05	6.13
43	0.00	4.15	4.29	4.31	4.36	4.52	4.75	4.81	4.86	4.92	5.20	5.65	5.56	5.70	5.70	5.70	6.00	6.03	6.05	6.05	6.13
44	0.00	4.11	4.18	4.31	4.38	4.52	4.75	4.81	4.86	4.91	5.20	5.70	5.65	5.70	5.70	5.70	6.00	6.03	6.05	6.05	6.13
45	0.00	4.14	4.20	4.20	4.37	4.45	4.74	4.80	4.86	4.92	5.20	5.69	5.70	5.70	5.70	5.70	6.00	6.03	6.05	6.05	6.13
46	0.00	4.24	4.26	4.21	4.26	4.45	4.65	4.80	4.86	4.91	5.20	5.69	5.69	5.70	5.70	5.70	6.10	6.03	6.05	6.05	6.13
47	0.00	4.32	4.36	4.31	4.28	4.48	4.52	4.82	4.85	4.92	5.20	5.69	5.69	5.69	5.70	5.70	6.12	6.13	6.05	6.05	6.13
48	0.00	4.31	4.47	4.42	4.37	4.33	4.61	4.80	4.86	4.91	5.20	5.70	5.69	5.69	5.69	5.70	6.12	6.12	6.13	6.05	6.13
49	0.00	4.24	4.36	4.53	4.46	4.43	4.70	4.76	4.86	4.94	5.20	5.70	5.70	5.69	5.69	5.69	6.13	6.12	6.12	6.13	6.13
50	0.00	4.12	4.33	4.49	4.57	4.50	4.63	4.76	4.82	4.92	5.20	5.70	5.70	5.70	5.69	5.69	6.12	6.13	6.12	6.12	6.21
51	0.00	0.00	4.12	4.33	4.49	4.61	4.60	4.65	4.81	4.86	5.20	5.70	5.70	5.70	5.70	5.69	6.13	6.12	6.13	6.12	6.21
52	0.00	0.00	0.00	4.13	4.33	4.49	4.69	4.67	4.77	4.81	5.02	5.56	5.70	5.70	5.70	5.70	6.12	6.13	6.12	6.13	6.22
53	0.00	0.00	0.00	0.00	4.26	4.41	4.54	4.78	4.79	4.83	5.02	5.38	5.56	5.70	5.70	5.70	6.12	6.12	6.13	6.12	6.21
54	0.00	0.00	0.00	0.00	0.00	4.37	4.43	4.71	4.89	4.85	4.89	5.28	5.47	5.69	5.70	5.70	6.13	6.12	6.12	6.13	6.21
55	0.00	0.00	0.00	0.00	0.00	0.00	4.59	4.69	4.94	4.96	4.96	5.14	5.29	5.53	5.69	5.70	6.12	6.13	6.12	6.12	6.21
56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.67	4.77	4.98	5.06	5.26	5.34	5.52	5.53	5.69	6.12	6.12	6.13	6.12	6.20
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.77	4.86	5.13	5.38	5.42	5.47	5.64	5.64	6.14	6.12	6.12	6.13	6.21
58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.86	4.98	5.31	5.52	5.53	5.47	5.64	6.06	6.14	6.12	6.12	6.21
59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.98	5.35	5.37	5.61	5.59	5.61	5.95	6.06	6.14	6.12	6.21
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.16	5.46	5.46	5.73	5.73	5.87	6.07	6.06	6.14	6.20
61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.27	5.52	5.57	5.83	5.89	5.88	6.07	6.06	6.21
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.33	5.64	5.70	6.02	5.90	6.07	6.07	6.16
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.41	5.69	5.82	6.05	6.08	6.07	6.16
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50	5.76	5.89	6.20	6.14	6.15
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.67	5.85	6.03	6.28	6.26
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.72	5.97	6.14	6.41
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.82	6.04	6.21
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.89	6.19
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Today **Coverage Option:** Single

Issue Age of Youngest Covered Person	Attained Age of Youngest Covered Person																				
	70	**71**	**72**	**73**	**74**	**75**	**76**	**77**	**78**	**79**	**80**	**81**	**82**	**83**	**84**	**85**	**86**	**87**	**88**	**89**	**90**
0-50	6.66	6.66	6.84	6.93	6.93	7.23	7.23	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
51	6.67	6.66	6.84	6.93	6.93	7.23	7.23	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
52	6.66	6.67	6.84	6.93	6.93	7.23	7.23	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
53	6.67	6.66	6.83	6.93	6.93	7.23	7.23	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
54	6.66	6.67	6.84	6.93	6.93	7.23	7.23	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
55	6.67	6.66	6.84	6.93	6.93	7.23	7.23	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
56	6.67	6.67	6.84	6.93	6.93	7.24	7.23	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
57	6.67	6.67	6.84	6.93	6.93	7.23	7.24	7.23	7.39	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
58	6.67	6.67	6.84	6.93	6.93	7.24	7.23	7.24	7.39	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.64	8.63	8.63	8.63	8.63
59	6.67	6.67	6.84	6.93	6.93	7.24	7.24	7.23	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.64	8.63	8.63	8.63
60	6.67	6.67	6.83	6.93	6.93	7.24	7.24	7.24	7.38	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.64	8.63	8.63
61	6.66	6.67	6.84	6.93	6.93	7.24	7.24	7.24	7.38	7.47	7.94	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.64	8.63
62	6.67	6.66	6.84	6.93	6.93	7.24	7.24	7.24	7.38	7.47	7.93	7.94	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.64
63	6.60	6.67	6.83	6.93	6.93	7.24	7.24	7.24	7.39	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.63	8.63	8.63	8.63	8.63
64	6.60	6.60	6.85	6.93	6.93	7.24	7.24	7.24	7.37	7.47	7.93	7.93	8.05	8.05	8.13	8.42	8.64	8.63	8.63	8.63	8.63
65	6.50	6.60	6.79	6.92	6.93	7.24	7.24	7.24	7.39	7.47	7.94	7.93	8.05	8.05	8.12	8.42	8.64	8.64	8.63	8.63	8.63
66	6.41	6.60	6.79	6.84	6.92	7.24	7.24	7.24	7.39	7.46	7.93	7.94	8.06	8.05	8.12	8.41	8.64	8.64	8.64	8.63	8.63
67	6.55	6.50	6.78	6.83	6.84	7.24	7.24	7.24	7.39	7.46	7.93	7.93	8.06	8.06	8.13	8.41	8.63	8.64	8.64	8.64	8.63
68	6.36	6.60	6.60	6.83	6.83	7.14	7.24	7.24	7.39	7.46	7.93	7.93	8.06	8.06	8.13	8.41	8.63	8.63	8.64	8.64	8.64
69	6.26	6.47	6.76	6.72	6.83	7.14	7.14	7.24	7.38	7.46	7.94	7.93	8.06	8.06	8.12	8.40	8.63	8.63	8.63	8.64	8.64
70	6.13	6.42	6.62	6.89	6.91	6.96	7.14	7.14	7.39	7.46	7.93	7.94	8.06	8.06	8.12	8.41	8.64	8.63	8.63	8.63	8.64
71	0.00	6.19	6.49	6.78	7.08	7.13	7.16	7.14	7.30	7.47	7.93	7.93	8.06	8.06	8.12	8.40	8.64	8.64	8.63	8.63	8.63
72	0.00	0.00	6.37	6.62	6.92	7.31	7.28	7.17	7.31	7.37	7.93	7.93	8.06	8.06	8.12	8.41	8.64	8.64	8.64	8.63	8.63
73	0.00	0.00	0.00	6.48	6.72	7.09	7.47	7.34	7.31	7.36	7.87	7.93	8.05	8.06	8.12	8.41	8.64	8.64	8.64	8.64	8.63
74	0.00	0.00	0.00	0.00	6.59	6.94	7.22	7.52	7.47	7.47	7.71	7.87	8.06	8.05	8.12	8.40	8.64	8.64	8.64	8.64	8.64
75	0.00	0.00	0.00	0.00	0.00	6.72	7.07	7.40	7.65	7.65	7.61	7.86	7.96	8.06	8.13	8.41	8.64	8.64	8.64	8.64	8.64
76	0.00	0.00	0.00	0.00	0.00	0.00	6.96	7.44	7.81	7.83	7.80	7.92	7.96	7.96	8.12	8.40	8.64	8.64	8.64	8.64	8.64
77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.16	7.59	7.97	7.97	8.03	8.13	8.12	8.14	8.43	8.63	8.64	8.64	8.64	8.64
78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.25	7.76	8.11	8.23	8.23	8.30	8.29	8.62	8.74	8.63	8.64	8.64	8.64
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.26	7.89	8.24	8.37	8.36	8.45	8.78	8.65	8.74	8.63	8.64	8.64
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.41	8.01	8.36	8.56	8.61	8.99	8.82	8.88	8.74	8.63	8.64

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC

Rider: Income & Family Today **Coverage Option:** Single

Issue Age of Youngest Covered Person	Attained Age of Youngest Covered Person														
	91	**92**	**93**	**94**	**95**	**96**	**97**	**98**	**99**	**100**	**101**	**102**	**103**	**104**	**105**
0-62	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
64	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
65	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
66	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
67	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
68	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
69	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
70	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63	8.63
71	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63	8.63
72	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63	8.63
73	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63	8.63
74	8.63	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63	8.63
75	8.64	8.63	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63	8.63
76	8.64	8.64	8.63	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64	8.63
77	8.64	8.64	8.64	8.63	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63	8.64
78	8.64	8.64	8.64	8.64	8.63	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63	8.63
79	8.64	8.64	8.64	8.64	8.64	8.63	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63	8.63
80	8.64	8.64	8.64	8.64	8.64	8.64	8.63	8.63	8.63	8.64	8.64	8.64	8.63	8.63	8.63

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Today **Coverage Option:** Spousal

Issue Age of Youngest Covered Person \ Attained Age of Youngest Covered Person	0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
0-40	0.00	3.72	3.78	3.81	3.86	4.02	4.24	4.31	4.36	4.41	4.66	4.86	4.97	5.19	5.20	5.20	5.50	5.53	5.55	5.55	5.63
41	0.00	3.74	3.78	3.81	3.86	4.01	4.24	4.30	4.36	4.42	4.70	4.97	4.97	5.19	5.20	5.20	5.50	5.53	5.55	5.55	5.63
42	0.00	3.73	3.78	3.81	3.85	4.01	4.25	4.30	4.37	4.41	4.70	5.05	5.05	5.19	5.20	5.20	5.50	5.53	5.55	5.55	5.63
43	0.00	3.65	3.79	3.81	3.86	4.02	4.25	4.31	4.36	4.42	4.70	5.15	5.06	5.20	5.20	5.20	5.50	5.53	5.55	5.55	5.63
44	0.00	3.61	3.68	3.81	3.88	4.02	4.25	4.31	4.36	4.41	4.70	5.20	5.15	5.20	5.20	5.20	5.50	5.53	5.55	5.55	5.63
45	0.00	3.64	3.70	3.70	3.87	3.95	4.24	4.30	4.36	4.42	4.70	5.19	5.20	5.20	5.20	5.20	5.50	5.53	5.55	5.55	5.63
46	0.00	3.74	3.76	3.71	3.76	3.95	4.15	4.30	4.36	4.41	4.70	5.19	5.19	5.20	5.20	5.20	5.60	5.53	5.55	5.55	5.63
47	0.00	3.82	3.86	3.81	3.78	3.98	4.02	4.32	4.35	4.42	4.70	5.19	5.19	5.19	5.20	5.20	5.62	5.63	5.55	5.55	5.63
48	0.00	3.81	3.97	3.92	3.87	3.83	4.11	4.30	4.36	4.41	4.70	5.20	5.19	5.19	5.19	5.20	5.62	5.62	5.63	5.55	5.63
49	0.00	3.74	3.86	4.03	3.96	3.93	4.20	4.26	4.36	4.44	4.70	5.20	5.20	5.19	5.19	5.19	5.63	5.62	5.62	5.63	5.63
50	0.00	3.62	3.83	3.99	4.07	4.00	4.13	4.26	4.32	4.42	4.70	5.20	5.20	5.20	5.19	5.19	5.62	5.63	5.62	5.62	5.71
51	0.00	0.00	3.62	3.83	3.99	4.11	4.10	4.15	4.31	4.36	4.70	5.20	5.20	5.20	5.20	5.19	5.63	5.62	5.63	5.62	5.71
52	0.00	0.00	0.00	3.63	3.83	3.99	4.19	4.17	4.27	4.31	4.52	5.06	5.20	5.20	5.20	5.20	5.62	5.63	5.62	5.63	5.72
53	0.00	0.00	0.00	0.00	3.76	3.91	4.04	4.28	4.29	4.33	4.52	4.88	5.06	5.20	5.20	5.20	5.62	5.62	5.63	5.62	5.71
54	0.00	0.00	0.00	0.00	0.00	3.87	3.93	4.21	4.39	4.35	4.39	4.78	4.97	5.19	5.20	5.20	5.63	5.62	5.62	5.63	5.71
55	0.00	0.00	0.00	0.00	0.00	0.00	4.09	4.19	4.44	4.46	4.46	4.64	4.79	5.03	5.19	5.20	5.62	5.63	5.62	5.62	5.71
56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.17	4.27	4.48	4.56	4.76	4.84	5.02	5.03	5.19	5.62	5.62	5.63	5.62	5.70
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.27	4.36	4.63	4.88	4.92	4.97	5.14	5.14	5.64	5.62	5.62	5.63	5.71
58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.36	4.48	4.81	5.02	5.03	4.97	5.14	5.56	5.64	5.62	5.62	5.71
59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.48	4.85	4.87	5.11	5.09	5.11	5.45	5.56	5.64	5.62	5.71
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.66	4.96	4.96	5.23	5.23	5.37	5.57	5.56	5.64	5.70
61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.77	5.02	5.07	5.33	5.39	5.38	5.57	5.56	5.71
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.83	5.14	5.20	5.52	5.40	5.57	5.57	5.66
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.91	5.19	5.32	5.55	5.58	5.57	5.66
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.26	5.39	5.70	5.64	5.65
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.17	5.35	5.53	5.78	5.76
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.22	5.47	5.64	5.91
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.32	5.54	5.71
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.39	5.69
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Today **Coverage Option:** Spousal

Attained Age of Youngest Covered Person

Issue Age of Youngest Covered Person	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
0-50	6.16	6.16	6.34	6.43	6.43	6.73	6.73	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
51	6.17	6.16	6.34	6.43	6.43	6.73	6.73	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
52	6.16	6.17	6.34	6.43	6.43	6.73	6.73	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
53	6.17	6.16	6.33	6.43	6.43	6.73	6.73	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
54	6.16	6.17	6.34	6.43	6.43	6.73	6.73	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
55	6.17	6.16	6.34	6.43	6.43	6.73	6.73	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
56	6.17	6.17	6.34	6.43	6.43	6.74	6.73	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
57	6.17	6.17	6.34	6.43	6.43	6.73	6.74	6.73	6.89	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
58	6.17	6.17	6.34	6.43	6.43	6.74	6.73	6.74	6.89	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.14	8.13	8.13	8.13	8.13
59	6.17	6.17	6.34	6.43	6.43	6.74	6.74	6.73	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.14	8.13	8.13	8.13
60	6.17	6.17	6.33	6.43	6.43	6.74	6.74	6.74	6.88	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.14	8.13	8.13
61	6.16	6.17	6.34	6.43	6.43	6.74	6.74	6.74	6.88	6.97	7.44	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.14	8.13
62	6.17	6.16	6.34	6.43	6.43	6.74	6.74	6.74	6.88	6.97	7.43	7.44	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.14
63	6.10	6.17	6.33	6.43	6.43	6.74	6.74	6.74	6.89	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.13	8.13	8.13	8.13	8.13
64	6.10	6.10	6.35	6.43	6.43	6.74	6.74	6.74	6.87	6.97	7.43	7.43	7.55	7.55	7.63	7.92	8.14	8.13	8.13	8.13	8.13
65	6.00	6.10	6.29	6.42	6.43	6.74	6.74	6.74	6.89	6.97	7.44	7.43	7.55	7.55	7.62	7.92	8.14	8.14	8.13	8.13	8.13
66	5.91	6.10	6.29	6.34	6.42	6.74	6.74	6.74	6.89	6.96	7.43	7.44	7.56	7.55	7.62	7.91	8.14	8.14	8.14	8.13	8.13
67	6.05	6.00	6.28	6.33	6.34	6.74	6.74	6.74	6.89	6.96	7.43	7.43	7.56	7.56	7.63	7.91	8.13	8.14	8.14	8.14	8.13
68	5.86	6.10	6.10	6.33	6.33	6.64	6.74	6.74	6.89	6.96	7.43	7.43	7.56	7.56	7.63	7.91	8.13	8.13	8.14	8.14	8.14
69	5.76	5.97	6.26	6.22	6.33	6.64	6.64	6.74	6.88	6.96	7.44	7.43	7.56	7.56	7.62	7.90	8.13	8.13	8.13	8.14	8.14
70	5.63	5.92	6.12	6.39	6.41	6.46	6.64	6.64	6.89	6.96	7.43	7.44	7.56	7.56	7.62	7.91	8.14	8.13	8.13	8.13	8.14
71	0.00	5.69	5.99	6.28	6.58	6.63	6.66	6.64	6.80	6.97	7.43	7.43	7.56	7.56	7.62	7.90	8.14	8.14	8.13	8.13	8.13
72	0.00	0.00	5.87	6.12	6.42	6.81	6.78	6.67	6.81	6.87	7.43	7.43	7.56	7.56	7.62	7.91	8.14	8.14	8.14	8.13	8.13
73	0.00	0.00	0.00	5.98	6.22	6.59	6.97	6.84	6.81	6.86	7.37	7.43	7.55	7.56	7.62	7.91	8.14	8.14	8.14	8.14	8.13
74	0.00	0.00	0.00	0.00	6.09	6.44	6.72	7.02	6.97	6.97	7.21	7.37	7.56	7.55	7.62	7.90	8.14	8.14	8.14	8.14	8.14
75	0.00	0.00	0.00	0.00	0.00	6.22	6.57	6.90	7.15	7.15	7.11	7.36	7.46	7.56	7.63	7.91	8.14	8.14	8.14	8.14	8.14
76	0.00	0.00	0.00	0.00	0.00	0.00	6.46	6.94	7.31	7.33	7.30	7.42	7.46	7.46	7.62	7.90	8.14	8.14	8.14	8.14	8.14
77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.66	7.09	7.47	7.47	7.53	7.63	7.62	7.64	7.93	8.13	8.14	8.14	8.14	8.14
78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.75	7.26	7.61	7.73	7.73	7.80	7.79	8.12	8.24	8.13	8.14	8.14	8.14
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.76	7.39	7.74	7.87	7.86	7.95	8.28	8.15	8.24	8.13	8.14	8.14
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.91	7.51	7.86	8.06	8.11	8.49	8.32	8.38	8.24	8.13	8.14

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC

Rider: Income & Family Today **Coverage Option:** Spousal

Attained Age of Youngest Covered Person

Issue Age of Youngest Covered Person	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105
0-62	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
63	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
64	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
65	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
66	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
67	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
68	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
69	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13
70	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13	8.13
71	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13	8.13
72	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13	8.13
73	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13	8.13
74	8.13	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13	8.13
75	8.14	8.13	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13	8.13
76	8.14	8.14	8.13	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14	8.13
77	8.14	8.14	8.14	8.13	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13	8.14
78	8.14	8.14	8.14	8.14	8.13	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13	8.13
79	8.14	8.14	8.14	8.14	8.14	8.13	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13	8.13
80	8.14	8.14	8.14	8.14	8.14	8.14	8.13	8.13	8.13	8.14	8.14	8.14	8.13	8.13	8.13

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Tomorrow **Coverage Option:** Single

Attained Age of Youngest Covered Person

Issue Age of Youngest Covered Person	0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
0-40	0.00	3.90	3.91	3.97	4.01	4.08	4.35	4.37	4.42	4.47	4.52	4.69	4.78	4.97	5.07	5.19	5.24	5.34	5.49	5.60	5.72
41	0.00	3.98	3.90	4.01	4.05	4.12	4.40	4.42	4.48	4.52	4.56	4.76	4.78	4.97	5.07	5.19	5.24	5.34	5.49	5.60	5.72
42	0.00	3.99	4.00	4.05	4.10	4.19	4.44	4.49	4.53	4.57	4.61	4.80	4.84	4.97	5.07	5.19	5.24	5.34	5.49	5.60	5.71
43	0.00	4.10	4.03	4.02	4.14	4.24	4.50	4.53	4.57	4.62	4.66	4.86	4.90	5.03	5.07	5.18	5.24	5.34	5.49	5.60	5.71
44	0.00	4.08	4.13	4.06	4.14	4.28	4.57	4.58	4.63	4.68	4.71	4.90	4.95	5.09	5.14	5.18	5.24	5.34	5.49	5.60	5.71
45	0.00	4.36	4.18	4.16	4.18	4.29	4.62	4.64	4.70	4.75	4.77	4.97	5.01	5.16	5.19	5.23	5.24	5.34	5.49	5.59	5.70
46	0.00	4.45	4.39	4.22	4.19	4.22	4.62	4.68	4.74	4.79	4.83	5.04	5.06	5.20	5.24	5.29	5.29	5.34	5.49	5.59	5.70
47	0.00	4.09	4.52	4.48	4.26	4.23	4.58	4.73	4.80	4.84	4.89	5.09	5.11	5.26	5.30	5.34	5.35	5.40	5.49	5.59	5.70
48	0.00	4.24	4.52	4.55	4.48	4.33	4.61	4.73	4.82	4.92	4.93	5.17	5.19	5.33	5.37	5.41	5.42	5.44	5.55	5.59	5.70
49	0.00	4.29	4.29	4.53	4.65	4.55	4.73	4.69	4.80	4.90	4.98	5.22	5.24	5.40	5.43	5.46	5.47	5.51	5.61	5.65	5.70
50	0.00	4.33	4.33	4.35	4.53	4.71	4.82	4.84	4.81	4.91	5.04	5.28	5.30	5.45	5.50	5.53	5.54	5.58	5.67	5.72	5.76
51	0.00	0.00	4.39	4.39	4.39	4.55	4.78	4.84	4.92	4.89	5.02	5.28	5.39	5.53	5.57	5.59	5.60	5.64	5.73	5.78	5.83
52	0.00	0.00	0.00	4.46	4.46	4.46	4.62	4.89	4.98	5.02	4.93	5.26	5.52	5.60	5.61	5.65	5.67	5.70	5.80	5.85	5.90
53	0.00	0.00	0.00	0.00	4.53	4.53	4.54	4.71	4.95	5.04	5.10	5.26	5.33	5.52	5.60	5.61	5.67	5.78	5.87	5.93	5.95
54	0.00	0.00	0.00	0.00	0.00	4.68	4.67	4.66	4.77	5.05	5.11	5.30	5.35	5.44	5.59	5.70	5.75	5.85	5.95	5.98	6.04
55	0.00	0.00	0.00	0.00	0.00	0.00	4.72	4.71	4.74	4.86	5.19	5.32	5.40	5.48	5.57	5.64	5.82	5.93	6.01	6.06	6.10
56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.74	4.77	4.76	4.87	5.54	5.56	5.49	5.60	5.64	5.94	5.99	6.10	6.13	6.18
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.17	5.22	5.39	5.31	5.65	5.72	5.67	5.73	5.95	6.09	6.17	6.20	6.24
58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.17	5.28	5.54	5.40	5.75	5.83	5.80	5.96	6.10	6.10	6.17	6.30
59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.17	5.28	5.58	5.54	5.93	5.91	5.94	5.99	6.10	6.22	6.37
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.17	5.29	5.58	5.62	6.09	6.05	6.05	6.08	6.13	6.33
61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.17	5.29	5.58	5.78	6.13	6.16	6.21	6.24	6.23
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50	5.63	5.85	5.91	6.27	6.30	6.30	6.30
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50	5.63	5.91	5.99	6.39	6.41	6.43
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50	5.63	5.91	6.10	6.46	6.55
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.52	5.66	5.93	6.22	6.61
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.87	5.99	6.18	6.33
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00	6.11	6.39
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00	6.11
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Tomorrow **Coverage Option:** Single

Issue Age of Youngest Covered Person	Attained Age of Youngest Covered Person																				
	70	**71**	**72**	**73**	**74**	**75**	**76**	**77**	**78**	**79**	**80**	**81**	**82**	**83**	**84**	**85**	**86**	**87**	**88**	**89**	**90**
0-41	6.03	6.13	6.27	6.40	6.53	6.72	6.86	7.01	7.15	7.32	7.48	7.63	7.73	7.83	7.95	8.08	8.24	8.40	8.51	8.68	8.83
42-43	6.03	6.13	6.26	6.40	6.53	6.72	6.85	6.98	7.10	7.24	7.38	7.50	7.65	7.80	7.95	8.08	8.24	8.40	8.51	8.68	8.83
44-45	6.03	6.13	6.26	6.38	6.50	6.72	6.85	6.98	7.10	7.24	7.38	7.50	7.65	7.80	7.95	8.08	8.24	8.40	8.51	8.68	8.83
46	6.03	6.13	6.26	6.38	6.50	6.72	6.84	6.98	7.10	7.24	7.38	7.50	7.65	7.80	7.95	8.08	8.24	8.40	8.51	8.68	8.83
47-48	6.03	6.13	6.26	6.37	6.50	6.72	6.84	6.98	7.10	7.24	7.38	7.50	7.65	7.80	7.95	8.08	8.24	8.40	8.51	8.68	8.83
49	6.03	6.13	6.26	6.37	6.50	6.72	6.84	6.98	7.10	7.24	7.37	7.50	7.65	7.80	7.95	8.08	8.24	8.40	8.51	8.68	8.83
50	6.03	6.13	6.24	6.36	6.48	6.72	6.84	6.98	7.10	7.24	7.37	7.50	7.65	7.80	7.95	8.08	8.24	8.40	8.51	8.68	8.83
51	6.11	6.13	6.24	6.36	6.48	6.72	6.84	6.98	7.10	7.24	7.37	7.50	7.65	7.80	7.95	8.08	8.24	8.40	8.51	8.68	8.83
52	6.17	6.19	6.24	6.36	6.48	6.72	6.84	6.98	7.10	7.24	7.37	7.50	7.65	7.79	7.95	8.08	8.24	8.40	8.51	8.68	8.83
53	6.23	6.27	6.32	6.36	6.48	6.72	6.84	6.98	7.10	7.24	7.37	7.50	7.65	7.79	7.95	8.08	8.24	8.40	8.51	8.68	8.83
54	6.31	6.34	6.38	6.44	6.48	6.72	6.84	6.98	7.10	7.24	7.37	7.50	7.65	7.79	7.95	8.08	8.23	8.38	8.51	8.67	8.77
55	6.37	6.41	6.46	6.50	6.57	6.72	6.84	6.96	7.10	7.24	7.37	7.50	7.64	7.79	7.95	8.08	8.23	8.38	8.51	8.67	8.77
56	6.46	6.49	6.53	6.58	6.63	6.79	6.84	6.98	7.10	7.23	7.37	7.50	7.64	7.76	7.95	8.08	8.23	8.38	8.51	8.67	8.77
57	6.53	6.56	6.62	6.64	6.71	6.88	6.91	6.98	7.11	7.23	7.37	7.50	7.64	7.76	7.95	8.08	8.23	8.37	8.51	8.67	8.77
58	6.63	6.64	6.69	6.74	6.78	6.95	7.00	7.04	7.11	7.23	7.37	7.50	7.64	7.76	7.95	8.08	8.24	8.37	8.51	8.67	8.71
59	6.70	6.73	6.76	6.81	6.84	7.03	7.07	7.13	7.16	7.22	7.35	7.37	7.49	7.64	7.95	8.08	8.23	8.38	8.51	8.67	8.71
60	6.77	6.82	6.83	6.87	6.91	7.12	7.14	7.20	7.23	7.28	7.31	7.37	7.49	7.63	7.95	8.08	8.23	8.37	8.52	8.67	8.71
61	6.70	6.84	6.86	6.90	6.94	7.20	7.24	7.27	7.32	7.36	7.40	7.37	7.49	7.63	7.95	8.08	8.23	8.37	8.51	8.68	8.71
62	6.62	6.81	6.91	6.96	6.98	7.29	7.32	7.36	7.39	7.44	7.50	7.46	7.49	7.63	7.95	8.08	8.23	8.37	8.51	8.67	8.72
63	6.65	6.71	6.91	6.99	7.02	7.37	7.41	7.46	7.50	7.53	7.58	7.53	7.56	7.63	7.95	8.08	8.23	8.37	8.51	8.67	8.71
64	6.63	6.79	6.86	6.98	7.10	7.47	7.51	7.54	7.57	7.63	7.65	7.62	7.66	7.71	7.95	8.08	8.24	8.37	8.51	8.67	8.71
65	6.67	6.75	6.88	6.91	6.98	7.55	7.58	7.60	7.63	7.65	7.68	7.72	7.74	7.77	8.04	8.08	8.24	8.38	8.51	8.67	8.71
66	6.75	6.80	6.84	6.99	6.91	7.57	7.65	7.68	7.70	7.73	7.76	7.78	7.81	7.87	8.14	8.18	8.24	8.38	8.51	8.67	8.71
67	6.47	6.85	6.96	7.10	6.99	7.43	7.57	7.70	7.74	7.75	7.85	7.87	7.90	7.95	8.24	8.27	8.31	8.38	8.52	8.68	8.71
68	6.45	6.52	7.03	7.09	7.15	7.46	7.51	7.57	7.70	7.74	7.93	7.96	8.01	8.05	8.32	8.37	8.41	8.46	8.52	8.68	8.72
69	6.11	6.45	6.67	7.19	7.31	7.36	7.47	7.51	7.57	7.70	8.03	8.06	8.10	8.16	8.42	8.46	8.51	8.57	8.62	8.68	8.72
70	6.00	6.12	6.46	6.77	7.33	7.48	7.44	7.56	7.72	7.93	8.13	8.15	8.20	8.24	8.52	8.56	8.60	8.63	8.68	8.72	8.72
71	0.00	6.36	6.49	6.71	6.90	7.53	7.63	7.56	7.71	7.85	8.11	8.14	8.29	8.35	8.63	8.65	8.69	8.73	8.77	8.82	8.81
72	0.00	0.00	6.49	6.63	6.98	7.09	7.67	7.74	7.71	7.86	8.05	8.15	8.40	8.45	8.74	8.73	8.77	8.80	8.83	8.85	8.91
73	0.00	0.00	0.00	6.49	6.63	6.98	7.30	7.80	7.87	7.82	8.07	8.05	8.41	8.56	8.84	8.83	8.88	8.90	8.94	8.97	9.02
74	0.00	0.00	0.00	0.00	6.49	6.63	6.98	7.37	7.95	7.99	7.99	8.34	8.21	8.44	8.95	8.94	8.97	8.98	8.98	9.02	9.12
75	0.00	0.00	0.00	0.00	0.00	6.62	6.79	7.12	7.47	8.22	8.17	8.36	8.51	8.41	8.89	9.07	9.07	9.07	9.07	9.07	9.21
76	0.00	0.00	0.00	0.00	0.00	0.00	6.65	6.85	7.23	7.61	8.31	8.31	8.38	8.58	8.87	8.89	9.13	9.13	9.13	9.13	9.34
77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.01	7.22	7.56	7.76	8.53	8.56	8.55	8.76	9.03	8.89	9.19	9.20	9.19	9.45
78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.02	7.22	7.56	7.92	8.75	8.77	8.71	8.76	9.03	8.89	9.30	9.30	9.58
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.02	7.22	7.56	8.01	8.86	8.83	8.96	8.87	9.03	8.93	9.38	9.69
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.35	7.54	7.94	8.18	9.02	9.02	8.96	9.01	9.03	9.07	9.81

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Tomorrow **Coverage Option:** Single

Issue Age of Youngest Covered Person	Attained Age of Youngest Covered Person														
	91	**92**	**93**	**94**	**95**	**96**	**97**	**98**	**99**	**100**	**101**	**102**	**103**	**104**	**105**
0-57	8.87	8.98	9.08	9.19	9.30	9.40	9.52	9.63	9.73	9.86	9.86	9.86	9.86	9.86	9.86
58-62	8.81	8.93	9.03	9.16	9.27	9.37	9.49	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
63	8.82	8.93	9.03	9.16	9.27	9.38	9.49	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
64	8.81	8.94	9.03	9.16	9.27	9.37	9.49	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
65	8.81	8.93	9.05	9.16	9.27	9.37	9.49	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
66	8.81	8.93	9.03	9.17	9.27	9.37	9.49	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
67	8.81	8.93	9.03	9.16	9.28	9.37	9.49	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
68	8.81	8.93	9.03	9.16	9.27	9.40	9.49	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
69	8.82	8.93	9.03	9.16	9.27	9.37	9.50	9.62	9.73	9.86	9.86	9.86	9.86	9.86	9.86
70	8.82	8.94	9.03	9.16	9.27	9.37	9.49	9.63	9.73	9.86	9.86	9.86	9.86	9.86	9.86
71	8.82	8.94	9.05	9.16	9.27	9.37	9.49	9.62	9.75	9.86	9.86	9.86	9.86	9.86	9.86
72	8.92	8.94	9.05	9.17	9.27	9.37	9.49	9.62	9.73	9.87	9.86	9.86	9.86	9.86	9.86
73	9.02	9.04	9.05	9.17	9.28	9.37	9.49	9.62	9.73	9.86	9.87	9.86	9.86	9.86	9.86
74	9.12	9.14	9.14	9.17	9.28	9.38	9.49	9.62	9.73	9.86	9.86	9.87	9.86	9.86	9.86
75	9.23	9.24	9.25	9.26	9.28	9.38	9.50	9.62	9.73	9.86	9.86	9.86	9.87	9.86	9.86
76	9.34	9.35	9.35	9.36	9.37	9.38	9.50	9.63	9.73	9.86	9.86	9.86	9.86	9.87	9.86
77	9.45	9.46	9.47	9.46	9.47	9.48	9.50	9.63	9.75	9.86	9.86	9.86	9.86	9.86	9.87
78	9.58	9.58	9.59	9.59	9.59	9.59	9.61	9.63	9.75	9.87	9.86	9.86	9.86	9.86	9.86
79	9.69	9.69	9.70	9.71	9.70	9.71	9.72	9.72	9.75	9.87	9.87	9.86	9.86	9.86	9.86
80	9.81	9.81	9.81	9.82	9.82	9.83	9.83	9.84	9.85	9.87	9.87	9.87	9.86	9.86	9.86

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Tomorrow **Coverage Option:** Spousal

Attained Age of Youngest Covered Person

Issue Age of Youngest Covered Person	0-49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
0-40	0.00	3.40	3.41	3.47	3.51	3.58	3.85	3.87	3.92	3.97	4.02	4.19	4.28	4.47	4.57	4.69	4.74	4.84	4.99	5.10	5.22
41	0.00	3.48	3.40	3.51	3.55	3.62	3.90	3.92	3.98	4.02	4.06	4.26	4.28	4.47	4.57	4.69	4.74	4.84	4.99	5.10	5.22
42	0.00	3.49	3.50	3.55	3.60	3.69	3.94	3.99	4.03	4.07	4.11	4.30	4.34	4.47	4.57	4.69	4.74	4.84	4.99	5.10	5.21
43	0.00	3.60	3.53	3.52	3.64	3.74	4.00	4.03	4.07	4.12	4.16	4.36	4.40	4.53	4.57	4.68	4.74	4.84	4.99	5.10	5.21
44	0.00	3.58	3.63	3.56	3.64	3.78	4.07	4.08	4.13	4.18	4.21	4.40	4.45	4.59	4.64	4.68	4.74	4.84	4.99	5.10	5.21
45	0.00	3.86	3.68	3.66	3.68	3.79	4.12	4.14	4.20	4.25	4.27	4.47	4.51	4.66	4.69	4.73	4.74	4.84	4.99	5.09	5.20
46	0.00	3.95	3.89	3.72	3.69	3.72	4.12	4.18	4.24	4.29	4.33	4.54	4.56	4.70	4.74	4.79	4.79	4.84	4.99	5.09	5.20
47	0.00	3.59	4.02	3.98	3.76	3.73	4.08	4.23	4.30	4.34	4.39	4.59	4.61	4.76	4.80	4.84	4.85	4.90	4.99	5.09	5.20
48	0.00	3.74	4.02	4.05	3.98	3.83	4.11	4.23	4.32	4.42	4.43	4.67	4.69	4.83	4.87	4.91	4.92	4.94	5.05	5.09	5.20
49	0.00	3.79	3.79	4.03	4.15	4.05	4.23	4.19	4.30	4.40	4.48	4.72	4.74	4.90	4.93	4.96	4.97	5.01	5.11	5.15	5.20
50	0.00	3.83	3.83	3.85	4.03	4.21	4.32	4.34	4.31	4.41	4.54	4.78	4.80	4.95	5.00	5.03	5.04	5.08	5.17	5.22	5.26
51	0.00	0.00	3.89	3.89	3.89	4.05	4.28	4.34	4.42	4.39	4.52	4.78	4.89	5.03	5.07	5.09	5.10	5.14	5.23	5.28	5.33
52	0.00	0.00	0.00	3.96	3.96	3.96	4.12	4.39	4.48	4.52	4.43	4.76	5.02	5.10	5.11	5.15	5.17	5.20	5.30	5.35	5.40
53	0.00	0.00	0.00	0.00	4.03	4.03	4.04	4.21	4.45	4.54	4.60	4.76	4.83	5.02	5.10	5.11	5.17	5.28	5.37	5.43	5.45
54	0.00	0.00	0.00	0.00	0.00	4.18	4.17	4.16	4.27	4.55	4.61	4.80	4.85	4.94	5.09	5.20	5.25	5.35	5.45	5.48	5.54
55	0.00	0.00	0.00	0.00	0.00	0.00	4.22	4.21	4.24	4.36	4.69	4.82	4.90	4.98	5.07	5.14	5.32	5.43	5.51	5.56	5.60
56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.24	4.27	4.26	4.37	5.04	5.06	4.99	5.10	5.14	5.44	5.49	5.60	5.63	5.68
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.67	4.72	4.89	4.81	5.15	5.22	5.17	5.23	5.45	5.59	5.67	5.70	5.74
58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.67	4.78	5.04	4.90	5.25	5.33	5.30	5.46	5.60	5.60	5.67	5.80
59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.67	4.78	5.08	5.04	5.43	5.41	5.44	5.49	5.60	5.72	5.87
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.67	4.79	5.08	5.12	5.59	5.55	5.55	5.58	5.63	5.83
61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.67	4.79	5.08	5.28	5.63	5.66	5.71	5.74	5.73
62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.13	5.35	5.41	5.77	5.80	5.80	5.80
63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.13	5.41	5.49	5.89	5.91	5.93
64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.13	5.41	5.60	5.96	6.05
65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.02	5.16	5.43	5.72	6.11
66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.37	5.49	5.68	5.83
67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50	5.61	5.89
68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50	5.61
69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC
Rider: Income & Family Tomorrow **Coverage Option:** Spousal

Attained Age of Youngest Covered Person

Issue Age of Youngest Covered Person	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
0-41	5.53	5.63	5.77	5.90	6.03	6.22	6.36	6.51	6.65	6.82	6.98	7.13	7.23	7.33	7.45	7.58	7.74	7.90	8.01	8.18	8.33
42-43	5.53	5.63	5.76	5.90	6.03	6.22	6.35	6.48	6.60	6.74	6.88	7.00	7.15	7.30	7.45	7.58	7.74	7.90	8.01	8.18	8.33
44-45	5.53	5.63	5.76	5.88	6.00	6.22	6.35	6.48	6.60	6.74	6.88	7.00	7.15	7.30	7.45	7.58	7.74	7.90	8.01	8.18	8.33
46	5.53	5.63	5.76	5.88	6.00	6.22	6.34	6.48	6.60	6.74	6.88	7.00	7.15	7.30	7.45	7.58	7.74	7.90	8.01	8.18	8.33
47-48	5.53	5.63	5.76	5.87	6.00	6.22	6.34	6.48	6.60	6.74	6.88	7.00	7.15	7.30	7.45	7.58	7.74	7.90	8.01	8.18	8.33
49	5.53	5.63	5.76	5.87	6.00	6.22	6.34	6.48	6.60	6.74	6.87	7.00	7.15	7.30	7.45	7.58	7.74	7.90	8.01	8.18	8.33
50	5.53	5.63	5.74	5.86	5.98	6.22	6.34	6.48	6.60	6.74	6.87	7.00	7.15	7.30	7.45	7.58	7.74	7.90	8.01	8.18	8.33
51	5.61	5.63	5.74	5.86	5.98	6.22	6.34	6.48	6.60	6.74	6.87	7.00	7.15	7.30	7.45	7.58	7.74	7.90	8.01	8.18	8.33
52	5.67	5.69	5.74	5.86	5.98	6.22	6.34	6.48	6.60	6.74	6.87	7.00	7.15	7.29	7.45	7.58	7.74	7.90	8.01	8.18	8.33
53	5.73	5.77	5.82	5.86	5.98	6.22	6.34	6.48	6.60	6.74	6.87	7.00	7.15	7.29	7.45	7.58	7.74	7.90	8.01	8.18	8.33
54	5.81	5.84	5.88	5.94	5.98	6.22	6.34	6.48	6.60	6.74	6.87	7.00	7.15	7.29	7.45	7.58	7.73	7.88	8.01	8.17	8.27
55	5.87	5.91	5.96	6.00	6.07	6.22	6.34	6.46	6.60	6.74	6.87	7.00	7.14	7.29	7.45	7.58	7.73	7.88	8.01	8.17	8.27
56	5.96	5.99	6.03	6.08	6.13	6.29	6.34	6.48	6.60	6.73	6.87	7.00	7.14	7.26	7.45	7.58	7.73	7.88	8.01	8.17	8.27
57	6.03	6.06	6.12	6.14	6.21	6.38	6.41	6.48	6.61	6.73	6.87	7.00	7.14	7.26	7.45	7.58	7.73	7.87	8.01	8.17	8.27
58	6.13	6.14	6.19	6.24	6.28	6.45	6.50	6.54	6.61	6.73	6.87	7.00	7.14	7.26	7.45	7.58	7.74	7.87	8.01	8.17	8.21
59	6.20	6.23	6.26	6.31	6.34	6.53	6.57	6.63	6.66	6.72	6.85	6.87	6.99	7.14	7.45	7.58	7.73	7.88	8.01	8.17	8.21
60	6.27	6.32	6.33	6.37	6.41	6.62	6.64	6.70	6.73	6.78	6.81	6.87	6.99	7.13	7.45	7.58	7.73	7.87	8.02	8.17	8.21
61	6.20	6.34	6.36	6.40	6.44	6.70	6.74	6.77	6.82	6.86	6.90	6.87	6.99	7.13	7.45	7.58	7.73	7.87	8.01	8.18	8.21
62	6.12	6.31	6.41	6.46	6.48	6.79	6.82	6.86	6.89	6.94	7.00	6.96	6.99	7.13	7.45	7.58	7.73	7.87	8.01	8.17	8.22
63	6.15	6.21	6.41	6.49	6.52	6.87	6.91	6.96	7.00	7.03	7.08	7.03	7.06	7.13	7.45	7.58	7.73	7.87	8.01	8.17	8.21
64	6.13	6.29	6.36	6.48	6.60	6.97	7.01	7.04	7.07	7.13	7.15	7.12	7.16	7.21	7.45	7.58	7.74	7.87	8.01	8.17	8.21
65	6.17	6.25	6.38	6.41	6.48	7.05	7.08	7.10	7.13	7.15	7.18	7.22	7.24	7.27	7.54	7.58	7.74	7.88	8.01	8.17	8.21
66	6.25	6.30	6.34	6.49	6.41	7.07	7.15	7.18	7.20	7.23	7.26	7.28	7.31	7.37	7.64	7.68	7.74	7.88	8.01	8.17	8.21
67	5.97	6.35	6.46	6.60	6.49	6.93	7.07	7.20	7.24	7.25	7.35	7.37	7.40	7.45	7.74	7.77	7.81	7.88	8.02	8.18	8.21
68	5.95	6.02	6.53	6.59	6.65	6.96	7.01	7.07	7.20	7.24	7.43	7.46	7.51	7.55	7.82	7.87	7.91	7.96	8.02	8.18	8.22
69	5.61	5.95	6.17	6.69	6.81	6.86	6.97	7.01	7.07	7.20	7.53	7.56	7.60	7.66	7.92	7.96	8.01	8.07	8.12	8.18	8.22
70	5.50	5.62	5.96	6.27	6.83	6.98	6.94	7.06	7.22	7.43	7.63	7.65	7.70	7.74	8.02	8.06	8.10	8.13	8.18	8.22	8.22
71	0.00	5.86	5.99	6.21	6.40	7.03	7.13	7.06	7.21	7.35	7.61	7.64	7.79	7.85	8.13	8.15	8.19	8.23	8.27	8.32	8.31
72	0.00	0.00	5.99	6.13	6.48	6.59	7.17	7.24	7.21	7.36	7.55	7.65	7.90	7.95	8.24	8.23	8.27	8.30	8.33	8.35	8.41
73	0.00	0.00	0.00	5.99	6.13	6.48	6.80	7.30	7.37	7.32	7.57	7.55	7.91	8.06	8.34	8.33	8.38	8.40	8.44	8.47	8.52
74	0.00	0.00	0.00	0.00	5.99	6.13	6.48	6.87	7.45	7.49	7.49	7.84	7.71	7.94	8.45	8.44	8.47	8.48	8.48	8.52	8.62
75	0.00	0.00	0.00	0.00	0.00	6.12	6.29	6.62	6.97	7.72	7.67	7.86	8.01	7.91	8.39	8.57	8.57	8.57	8.57	8.57	8.71
76	0.00	0.00	0.00	0.00	0.00	0.00	6.15	6.35	6.73	7.11	7.81	7.81	7.88	8.08	8.37	8.39	8.63	8.63	8.63	8.63	8.84
77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.51	6.72	7.06	7.26	8.03	8.06	8.05	8.26	8.53	8.39	8.69	8.70	8.69	8.95
78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.52	6.72	7.06	7.42	8.25	8.27	8.21	8.26	8.53	8.39	8.80	8.80	9.08
79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.52	6.72	7.06	7.51	8.36	8.33	8.46	8.37	8.53	8.43	8.88	9.19
80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.85	7.04	7.44	7.68	8.52	8.52	8.46	8.51	8.53	8.57	9.31

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.
* YCP stands for Youngest Covered Person.

Annual Benefit Amount Percentages

Product: PPC

Rider: Income & Family Tomorrow **Coverage Option:** Spousal

Attained Age of Youngest Covered Person

Issue Age of Youngest Covered Person	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105
0-57	8.37	8.48	8.58	8.69	8.80	8.90	9.02	9.13	9.23	9.36	9.36	9.36	9.36	9.36	9.36
58-62	8.31	8.43	8.53	8.66	8.77	8.87	8.99	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
63	8.32	8.43	8.53	8.66	8.77	8.88	8.99	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
64	8.31	8.44	8.53	8.66	8.77	8.87	8.99	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
65	8.31	8.43	8.55	8.66	8.77	8.87	8.99	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
66	8.31	8.43	8.53	8.67	8.77	8.87	8.99	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
67	8.31	8.43	8.53	8.66	8.78	8.87	8.99	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
68	8.31	8.43	8.53	8.66	8.77	8.90	8.99	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
69	8.32	8.43	8.53	8.66	8.77	8.87	9.00	9.12	9.23	9.36	9.36	9.36	9.36	9.36	9.36
70	8.32	8.44	8.53	8.66	8.77	8.87	8.99	9.13	9.23	9.36	9.36	9.36	9.36	9.36	9.36
71	8.32	8.44	8.55	8.66	8.77	8.87	8.99	9.12	9.25	9.36	9.36	9.36	9.36	9.36	9.36
72	8.42	8.44	8.55	8.67	8.77	8.87	8.99	9.12	9.23	9.37	9.36	9.36	9.36	9.36	9.36
73	8.52	8.54	8.55	8.67	8.78	8.87	8.99	9.12	9.23	9.36	9.37	9.36	9.36	9.36	9.36
74	8.62	8.64	8.64	8.67	8.78	8.88	8.99	9.12	9.23	9.36	9.36	9.37	9.36	9.36	9.36
75	8.73	8.74	8.75	8.76	8.78	8.88	9.00	9.12	9.23	9.36	9.36	9.36	9.37	9.36	9.36
76	8.84	8.85	8.85	8.86	8.87	8.88	9.00	9.13	9.23	9.36	9.36	9.36	9.36	9.37	9.36
77	8.95	8.96	8.97	8.96	8.97	8.98	9.00	9.13	9.25	9.36	9.36	9.36	9.36	9.36	9.37
78	9.08	9.08	9.09	9.09	9.09	9.09	9.11	9.13	9.25	9.37	9.36	9.36	9.36	9.36	9.36
79	9.19	9.19	9.20	9.21	9.20	9.21	9.22	9.22	9.25	9.37	9.37	9.36	9.36	9.36	9.36
80	9.31	9.31	9.31	9.32	9.32	9.33	9.33	9.34	9.35	9.37	9.37	9.37	9.36	9.36	9.36

The Annual Benefit Amount Percentage remains fixed once guaranteed withdrawals begin.

* YCP stands for Youngest Covered Person.

NASSAU

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