

INCOME RIDER

RIDER DATA PAGES

Contract Number	{Specimen}
Rider Effective Date	{04/01/2013}
Annuitant's Issue Age	{40}
{Joint Annuitant's Issue Age	{49}}
Initial Income Base	{\$100,000}
Income Base Guaranteed Simple Interest Rate	
<ul style="list-style-type: none"> • for Contract Years 1-10 	{4.00%}
<ul style="list-style-type: none"> • {for Contract Years {11-15} 	{4.00%}}
<ul style="list-style-type: none"> • {for Contract Years {16-18} 	{4.00%}}
Maximum Fixed Accumulation Years	{18}
Annual Rider Charge Rate	{0.50%}
Initial Annual Rider Charge Rate Period	{10} years
Ultimate Annual Rider Charge Rate	{1.00%}
{Increasing Income Percentage	{0.50%}}
{Maximum Inflation Adjustment Period	{20 Years}}
{Maximum CPI Increase	{10%}}
{Earnings-Indexed Income Credit Percentage	{100%}}
{Guaranteed Growth Rate During EIGP	{1.00%}}
Lifetime Income Waiting Period (following the Rider Effective Date)	{0 months}
Minimum Attained Age for Lifetime Income Withdrawals	{50}

Enhanced Income Benefit Data	
Enhanced Income Benefit Initial Condition	<p>{None of the lives on which Lifetime Income Withdrawals are based are confined to a Qualified Care Facility.}</p> <p>{All of the lives on which Lifetime Income Withdrawals are based can independently perform without substantial assistance all six of the six Activities of Daily Living (“ADLs”), where the ADLs are defined to be: 1) Bathing; 2) Dressing; 3) Eating; 4) Toileting; 5) Transferring; and 6) Continence.}</p> <p>{None of the lives on which Lifetime Income Withdrawals are based are confined to a Qualified Care Facility AND all of the lives on which Lifetime Income Withdrawals are based can independently perform without substantial assistance all six of the six Activities of Daily Living (“ADLs”), where the ADLs are defined to be: 1) Bathing; 2) Dressing; 3) Eating; 4) Toileting; 5) Transferring; and 6) Continence.}</p>
Enhanced Income Benefit Trigger Condition	<p>{Any of the lives on which Lifetime Income Withdrawals are based are confined to a Qualified Care Facility.}</p> <p>{Any of the lives on which Lifetime Income Withdrawals are based cannot independently perform without substantial assistance at least {two} of the six Activities of Daily Living (“ADLs”), where the ADLs are defined to be: 1) Bathing; 2) Dressing; 3) Eating; 4) Toileting; 5) Transferring; and 6) Continence.}</p> <p>{Any of the lives on which Lifetime Income Withdrawals are based are confined to a Qualified Care Facility OR any of the lives on which Lifetime Income Withdrawals are based cannot independently perform without substantial assistance at least {two} of the six Activities of Daily Living (“ADLs”), where the ADLs are defined to be: 1) Bathing; 2) Dressing; 3) Eating; 4) Toileting; 5) Transferring; and 6) Continence.}</p>
Enhanced Income Benefit Waiting Period	{1} Contract Year(s)
Enhanced Income Benefit Trigger Period	{180} of the last {250} days
Enhanced Income Benefit Multiplier	{2.00}
Enhanced Income Benefit Limit Period	{60 months}

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“ADLs” for purposes of this Rider are defined as follows:

- 1) Bathing means washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower.
- 2) Dressing means putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
- 3) Eating means feeding oneself by getting food into the body from a receptacle (such as plate, cup, or table) or by feeding tube or intravenously.
- 4) Toileting means getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- 5) Transferring means sufficient mobility to move into or out of a bed, chair, or wheelchair or to move from place to place, either via walking, a wheelchair, or other means.
- 6) Continence means the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

A “Qualified Care Facility” means a Convalescent Care Facility, Hospice Facility, or Hospital as described below:

- Convalescent Care Facility means an institution which: (i) is licensed by the State as a convalescent nursing facility, a qualified nursing facility, a convalescent hospital, a convalescent unit of a Hospital, an intermediate care facility, or a custodial care facility; and (ii) is primarily engaged in providing, in addition to room and board accommodations, continuous nursing service by or under the supervision of a Physician or a licensed registered nurse (R.N.); and (iii) maintains a daily record of each patient which is available for Our review; and (iv) administers a planned program of observation and treatment by a Physician (which for purposes of this provision also cannot be the proprietor or an employee of such facility) which is in accordance with existing standards of medical practice for the confinement.

Convalescent Care Facility does not mean a facility or any part of a facility used primarily for: rest care, training or education, or the treatment of alcoholism or chemical dependency.

- Hospice Facility means an institution which provides a formal program of care for terminally ill patients whose life expectancy is less than 6 months, provided on an inpatient basis and directed by a Physician. It must be licensed, certified or registered in accordance with State law.
- Hospital means an institution which: (i) is licensed as a hospital and operated pursuant to State law; and (ii) is primarily engaged in providing or operating (either on its premises or in facilities available to the hospital on a prearranged contractual basis and under the supervision of a staff of one or more duly licensed Physicians) diagnostic and surgery facilities for the medical care and treatment of injured and sick persons on an inpatient basis for which a charge is made; and (iii) provides 24-hour nursing service by or under the supervision of a licensed registered nurse (R.N.).

Hospital does not mean a facility or any part of a facility used primarily for: rest care, training or education, or the treatment of alcoholism or chemical dependency.

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GUARANTEED MINIMUM LIFETIME INCOME WITHDRAWAL PERCENTAGES

The following table reflects the Guaranteed Minimum Lifetime Income Withdrawal Percentages for the {Earnings-Indexed Income} {and} Level Income Option{s} based upon the Annuitant's Issue Age {and the Joint Annuitant's Issue Age }shown on the Rider Data Pages. If the actual age(s) as of the Rider Effective Date are different than the Issue Age(s) on the Rider Data Pages, the Guaranteed Minimum Lifetime Income Withdrawal Percentages could be different than those shown below. {Joint Life Withdrawal percentages shown below assume the Annuitant is the younger of the two lives on which income is based. However, if the second life is younger than the Annuitant, the actual Joint Life Withdrawal percentages may be lower.} At Our sole discretion, We will declare current Lifetime Income Withdrawal Percentages that will be at least equal to or greater than these guaranteed minimums. Please contact Us for current declared Lifetime Income Withdrawal Percentages.

Attained Age {(Annuitant/ Joint Annuitant)}	{Earnings-Indexed Income}			{Level Income}		
	Single Life based on Annuitant	{Single Life based on Joint Annuitant}	Joint Life based on {Annuitant}	{Single Life based on Annuitant}	{Single Life based on Joint Annuitant}	{Joint Life based on {Annuitant}}
{40/49}	{N/A}	{N/A}	{N/A}	{N/A}	{N/A}	{N/A}
{41/50}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{42/51}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{43/52}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{44/53}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{45/54}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{46/55}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{47/56}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{48/57}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{49/58}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{50/59}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{51/60}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{52/61}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{53/62}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{54/63}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{55/64}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{56/65}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{57/66}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{58/67}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{59/68}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{60/69}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{61/70}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{62/71}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{63/72}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{64/73}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{65/74}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{66/75}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{67/76}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{68/77}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{69/78}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{70/79}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}

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{71/80}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{72/81}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{73/82}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{74/83}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{75/84}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{76/85}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{77/86}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{78/87}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{79/88}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{80/89}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{81/90}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{82/91}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{83/92}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{84/93}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{85/94}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{86/95}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}

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GUARANTEED MINIMUM LIFETIME INCOME WITHDRAWAL PERCENTAGES

The following table reflects the Guaranteed Minimum Lifetime Income Withdrawal Percentages for the {Inflation-Adjusted Income} {and} {Increasing Income} Option{s} based upon the Annuitant's Issue Age {and the Joint Annuitant's Issue Age }shown on the Rider Data Pages. If the actual age(s) as of the Rider Effective Date are different than the Issue Age(s) on the Rider Data Pages, the Guaranteed Minimum Lifetime Income Withdrawal Percentages could be different than those shown below. {Joint Life Withdrawal percentages shown below assume the Annuitant is the younger of the two lives on which income is based. However, if the second life is younger than the Annuitant, the actual Joint Life Withdrawal percentages may be lower.} At Our sole discretion, We will declare current Lifetime Income Withdrawal Percentages that will be at least equal to or greater than these guaranteed minimums. Please contact Us for current declared Lifetime Income Withdrawal Percentages.

Attained Age {(Annuitant/ Joint Annuitant)}	{Inflation-Adjusted Income }			{Increasing Income}		
	{Single Life based on Annuitant}	{Single Life based on Joint Annuitant}	{Joint Life based on {Annuitant}}	{Single Life based on Annuitant}	{Single Life based on Joint Annuitant}	{Joint Life based on {Annuitant}}
{40/49}	{N/A}	{N/A}	{N/A}	{N/A}	{N/A}	{N/A}
{41/50}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{42/51}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{43/52}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{44/53}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{45/54}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{46/55}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{47/56}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{48/57}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{49/58}	{N/A}	{2.50%}	{N/A}	{N/A}	{2.50%}	{N/A}
{50/59}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{51/60}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{52/61}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{53/62}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{54/63}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{55/64}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{56/65}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{57/66}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{58/67}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{59/68}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{60/69}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{61/70}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
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{63/72}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{64/73}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{65/74}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{66/75}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{67/76}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{68/77}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}

{69/78}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{70/79}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{71/80}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{72/81}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{73/82}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{74/83}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{75/84}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{76/85}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{77/86}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{78/87}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{79/88}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{80/89}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{81/90}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{82/91}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{83/92}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{84/93}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{85/94}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}
{86/95}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}	{2.50%}

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- **This Rider**

This Income Rider ("Rider") is part of Your Contract and is subject to all the terms, conditions, and provisions contained in Your Contract. To the extent there are any conflicts between the provisions of this Rider and the provisions of Your Contract, the provisions of this Rider will control. The provisions of this Rider will be interpreted so that Your Contract as amended by this Rider complies with the Internal Revenue Code, including Section 72(s), Section 401(a)(9), and Section 408(b), as applicable.

- **Income Rider Benefit**

This Rider, subject to its limitations and conditions, permits You to receive income guaranteed for Your life or, where the Owner is not a natural person, the life of the Annuitant. The income amount is called a "Lifetime Income Withdrawal." The maximum Lifetime Income Withdrawal amount available each Contract Year is called the "Maximum Lifetime Income Withdrawal." As more fully described in the Income Phase section of this Rider, the Maximum Lifetime Income Withdrawal is initially calculated using the Income Base (described on in the following section) and a percentage known as the "Lifetime Income Withdrawal Percentage."

The Lifetime Income Withdrawal Percentage is a rate We declare at the time We first pay You a Lifetime Income Withdrawal. Once We declare the rate, it will not change. The declared Lifetime Income Withdrawal Percentage is guaranteed to never be less than the Guaranteed Minimum Lifetime Income Withdrawal Percentage shown on the Rider Data Pages for the Income Option that You select. The following factors are used to determine Your Lifetime Income Withdrawal Percentage: (1) the Income Option You select, (2) the Annuitant's Issue Age, (3) the Annuitant's Attained Age at the time We first pay You a Lifetime Income Withdrawal, and (4) Your choice of whether You want the Lifetime Income Withdrawals to be paid based on one individual's lifetime (Single Life Withdrawals) or based on two individuals' lifetimes (Joint Life Withdrawals). The Lifetime Income Withdrawal Percentage may also be applied based on the younger of You and Your spouse, if Your spouse is the sole Beneficiary of Your Contract. If the Annuitant is subsequently changed under the Spousal Continuation provision of this Rider during the Accumulation Phase, the applicable Lifetime Income Withdrawal Percentage will be applied based on the new Annuitant.

You may receive an amount up to the Maximum Lifetime Income Withdrawal each Contract Year, until Your death, even if Your Lifetime Income Withdrawals reduce Your Contract's Accumulated Value to zero. There is a charge for this Rider as explained in the Rider Charge provision.

- **Income Base**

The "Income Base" is a calculation used to determine the Maximum Lifetime Income Withdrawal. It is described in the Accumulation Phase, Income Phase, and Extended Income Guarantee Phase sections of this Rider.

- **Rider Effective Date**

This Rider is effective as of the Rider Effective Date shown in the Rider Data Pages.

- **Lifetime Income Waiting Period**

The "Lifetime Income Waiting Period" is the minimum period of time that must elapse after the Rider Effective Date before You can receive a Lifetime Income Withdrawal. It is shown in the Rider Data Pages.

- **Owner/Annuitant**

When there is only one Owner, any reference to Owner in this Rider means the sole Owner named in Your Contract. Unless otherwise specified under this Rider, when there are two Owners, any reference to Owner in this Rider means both Owners. When there is only one Annuitant, any reference to Annuitant in this Rider means the sole Annuitant named in Your Contract. Unless otherwise specified under this Rider, when there are Joint Annuitants, any reference to Annuitant in this Rider means both Joint Annuitants.

If the Owner is a natural person, the Owner must be the Annuitant. If there is a joint Owner, the joint Owner must be a natural person and must be the Joint Annuitant. If the Owner is not a natural person, the Owner must hold the Contract and the proceeds of any benefits under the Contract and this Rider for the benefit of the Annuitant. If there is a Joint Annuitant, the Joint Annuitant must be the Annuitant's spouse, and the Annuitant and Joint Annuitant will be treated as the only Beneficiaries under Your Contract, including this Rider, while they are alive, unless this Contract is held in an IRA account. In that case, the named Beneficiary of the IRA account controls.

- **Attained Age**

“Attained Age” means the age of the Annuitant named in Your Contract as of the Annuitant's last birthday. If there are Joint Annuitants, the Attained Age means the age of the younger Joint Annuitant as of his or her last birthday.

- **Withdrawals; Free Withdrawals**

Unless otherwise specified under this Rider, the term Withdrawals in this Rider includes Lifetime Income Withdrawals and any Withdrawals taken under Your Contract. Lifetime Income Withdrawals are included in, and are not in addition to, the amount of any Free Withdrawal available under Your Contract.

Each Contract Year during the Income Phase, Your Free Withdrawal amount will be the greater of: (1) the Free Withdrawal amount defined in Your Contract or (2) the Maximum Lifetime Income Withdrawal.

- **Required Minimum Distributions**

During the Income Phase, amounts taken under the Required Minimum Distribution Withdrawals provision of Your Contract will not be considered Excess Lifetime Income Withdrawals. If the sum of the required minimum distribution withdrawals from Your Contract in a Contract Year exceeds Your Maximum Lifetime Income Withdrawal for that Contract Year, then We will increase Your Maximum Lifetime Income Withdrawal for that Contract Year to equal the sum of those required minimum distribution withdrawals.

- **Rider Charge**

A charge for this Rider (the “Rider Charge”) will be deducted from Your Contract in accordance with this section. The Rider Charge calculation uses an annual rate referred to as the “Annual Rider Charge Rate.” The initial Annual Rider Charge Rate will be the rate declared and in effect on the Rider Effective Date. The initial Annual Rider Charge Rate is shown in the Rider Data Pages and is guaranteed for the Initial Annual Rider Charge Rate Period, also shown in the Rider Data Pages. After the Initial Annual Rider Charge Rate Period, the Annual Rider Charge Rate will be the Ultimate Annual Rider Charge Rate shown in the Rider Data Pages.

The Rider Charge will be deducted monthly beginning on the Rider Effective Date. The monthly Rider Charge for any Contract Year equals $A \times B / 12$, where:

- A** is the applicable Annual Rider Charge Rate or Ultimate Annual Rider Charge Rate; and
- B** is the Income Base as of the Contract Anniversary coinciding with the first day of that Contract Year.

The Rider Charge will be deducted monthly from Your Contract's Accumulated Value. The Rider Charge will be deducted from the Accumulated Value by proportionally reducing each Strategy Value.

The proportional reduction from each Strategy shall equal the Rider Charge multiplied by (C/D) where:

- C** is the Strategy Value prior to the deduction of the Rider Charge; and
- D** is the Accumulated Value prior to the deduction of the Rider Charge.

The Rider Charge will not be deducted from the Income Base.

- **Rider Phases**

This Rider calculates benefits based on three phases (periods of time covered by the Rider) as follows:

1. The "Accumulation Phase" is the period of time before the first Lifetime Income Withdrawal is taken. The Accumulation Phase begins on the Rider Effective Date and ends on the earlier of: (i) the day immediately before the date of Your first Lifetime Income Withdrawal, or (ii) the date this Rider is terminated as described in the Termination provision of this Rider.
2. The "Income Phase" is the period of time during which Lifetime Income Withdrawals are being taken. The Income Phase begins on the day of Your first Lifetime Income Withdrawal and ends on the earlier of: (i) the day immediately preceding the date Your Contract's Accumulated Value is equal to zero, or (ii) the date this Rider is terminated as described in the Termination provision of this Rider.
3. The "Extended Income Guarantee Phase" begins on the date that Your Contract's Accumulated Value is reduced to zero for any reason other than an Excess Lifetime Income Withdrawal and ends on the date this Rider is terminated as described in the Termination provision of this Rider.

- **Income Option{s}**

You must select an Income Option at the time We first pay You a Lifetime Income Withdrawal. This choice may not be changed later. The "Income Option{s}" available {are}{is}:

- (1) Level Income, providing a Maximum Lifetime Income Withdrawal which is level{.}{;}{ and}
- {(2)} {Increasing Income, providing a Maximum Lifetime Income Withdrawal which increases by the Increasing Income Percentage each Contract Year as described in the Increasing Income provision of this Rider. The Increasing Income Percentage is shown on the Rider Data Pages. The Increasing Income Percentage will not change{ during the Income Phase. However, it will be set to zero during the Extended Income Guarantee Phase}{.}{;}{ and}}

- {{(3)} {Inflation-Adjusted Income, providing a Maximum Lifetime Income Withdrawal that has the potential to increase based on increases in the Consumer Price Index (CPI-U), as described in the Inflation-Adjusted Income provision of this Rider}{{.}};{{}} and}
- {{(4)} {Earnings-Indexed Income, providing a Maximum Lifetime Income Withdrawal that has the potential to increase based on the amount of Interest Credits added to the Accumulated Value of Your Contract and the Earnings-Indexed Income Credit Percentage as described in the Earnings-Indexed Income provision of this Rider. The Earnings-Indexed Income Credit Percentage is shown in the Rider Data Pages. The Earnings-Indexed Income Credit Percentage will not change during the Income Phase. However, it will be set to zero during the Extended Income Guarantee Phase. {During the Extended Income Guarantee Phase, the Maximum Lifetime Income Withdrawal will increase by the Guaranteed Growth Rate During EIGP (as shown on the Rider Data Pages).}}

- **Lifetime Income Withdrawal Election**

During the Accumulation Phase, the Owner may submit a Notice to start receiving Lifetime Income Withdrawals any time after the Lifetime Income Waiting Period has elapsed and the life or lives on which Lifetime Income Withdrawals are based has reached the Minimum Attained Age for Withdrawal Benefits. The Lifetime Income Waiting Period and the Minimum Attained Age for Withdrawal Benefits are shown on the Rider Data Pages. The Lifetime Income Waiting Period is the minimum period of time that must elapse after the Rider Effective Date before You can receive a Lifetime Income Withdrawal. If the Lifetime Income Waiting Period is zero (0), the Owner may request Lifetime Income Withdrawals beginning on the Rider Effective Date if the life or lives on which Lifetime Income Withdrawals are based has reached the Minimum Attained Age for Withdrawal Benefits. Lifetime Income Withdrawals may be started and stopped at any time.

The Owner must submit a written request to the Company to receive a Lifetime Income Withdrawal. The request must be signed and dated by the Owner. If the Owner wishes to receive Lifetime Income Withdrawals beginning on any date other than the Rider Effective Date, the Owner must Notify Us fifteen (15) days before the date Lifetime Income Withdrawals are to become effective.

Lifetime Income Withdrawals may be taken in equal monthly, quarterly, or annual installments.

You must select whether Lifetime Income Withdrawals are to be based on single or joint lives. This choice may not be changed later.

If You are the sole Owner who is a natural person, Lifetime Income Withdrawals may be taken as:

- (1) Single Life Withdrawals based on Your life; or
- (2) Joint Life Withdrawals based on Your life and the life of Your spouse who is the sole Beneficiary on Your Contract.

If there are Joint Owners who are natural persons, Lifetime Income Withdrawals may be taken as:

- (1) Single Life Withdrawals based on the life of either of the Joint Owners; or
- (2) Joint Life Withdrawals based on the lives of both Joint Owners.

If the Owner is not a natural person, Lifetime Income Withdrawals may be taken as:

- (1) Single Life Withdrawals based on the life of the Annuitant or the life of either of the Joint Annuitants; or
- (2) Joint Life Withdrawals based on the lives of both Joint Annuitants.

- **Accumulation Phase**

The following provisions apply only during the Rider's Accumulation Phase.

- **Fixed Accumulation Years**

During the Accumulation Phase, simple interest will be credited to the Income Base at the applicable Income Base Guaranteed Simple Interest Rate until the earlier of the Income Phase or the Maximum Fixed Accumulation Years have elapsed. The Fixed Accumulation Years begin on the Rider Effective Date.

- **Income Base during the Accumulation Phase**

On the Rider Effective Date, the start of the Accumulation Phase, the Income Base is equal to the Initial Income Base shown in the Rider Data Pages.

On any day during the Accumulation Phase after the Rider Effective Date, the Income Base is equal to $A + B - C$, where:

- A** is the Income Base as of the previous day after all transactions are recorded for that day;
- B** is the greater of zero or the amount of interest credited to A immediately above on that day based on the applicable Income Base Guaranteed Simple Interest Rate. The Income Base Guaranteed Simple Interest Rate varies by Contract Year and is shown on the Rider Data Pages;

On a Contract Anniversary before the Maximum Fixed Accumulation Years have elapsed, the amount of interest credited to the Income Base is equal to $E \times (F - G)$, where:

- E** is the applicable Income Base Guaranteed Simple Interest Rate;
- F** is the Premium shown on the Contract Data Page; and
- G** is the sum of all Withdrawals from the Accumulated Value since the Rider Effective Date.

The amount of interest credited to the Income Base is equal to zero after the Maximum Fixed Accumulation Years have elapsed, and on any day that is not a Contract Anniversary. The Maximum Fixed Accumulation Years are shown on the Rider Data Pages and are guaranteed not to change;

- C** is an amount equal to H multiplied by the greater of 1 or the result of J/K where:
 - H** is the difference between the Accumulated Value immediately before any Withdrawals on that day and the Accumulated Value after any Withdrawals on that day;
 - J** is the Income Base before any Withdrawals on that day; and
 - K** is the Accumulated Value before any Withdrawals on that day.

Interest as described in B immediately above will be credited to the Income Base on each Contract Anniversary at the applicable Income Base Guaranteed Simple Interest Rate until the earliest of the following:

- (1) the first day of the Income Phase; or

- (2) the date the sum of all Withdrawals exceeds the Premium shown on the Contract Data Page; or
- (3) the date that the Maximum Fixed Accumulation Years have elapsed. The Fixed Accumulation Years begin on the Rider Effective Date.

If the sum of all Withdrawals from the Accumulated Value since the Rider Effective Date exceeds the Premium shown on the Contract Data Page, the Income Base will no longer be credited with interest on the Contract Anniversary, even if the Income Base is greater than zero.

- **Impact when the Accumulated Value is zero during the Accumulation Phase**

If on any date, all of the following conditions occur, Lifetime Income Withdrawals will commence:

- (1) the Rider is in the Accumulation Phase; and
- (2) a transaction causes the Accumulated Value to be equal to zero; and
- (3) the Income Base is greater than zero and the Cash Surrender Value is equal to zero.

If on any date, all of the following conditions occur, Your Rider will terminate:

- (1) the Rider is in the Accumulation Phase; and
- (2) a transaction causes the Accumulated Value to be equal to zero; and
- (3) the Income Base is equal to zero and the Cash Surrender Value is greater than zero.

If on any date, all of the following conditions occur, We will send You a notice that You must choose within 30 days of that notice between the two options listed below:

- (1) the Rider is in the Accumulation Phase; and
- (2) a transaction causes the Accumulated Value to be equal to zero; and
- (3) the Income Base and the Cash Surrender Value are both greater than zero.

The options are:

- (i) elect to begin receiving Lifetime Income Withdrawals; or
- (ii) terminate this Rider.

In the event You do not timely Notify Us of Your selection of an option, Lifetime Income Withdrawals will commence.

Lifetime Income Withdrawals commenced under this section will be based on the {Level} Income Option and on Single Life Withdrawals based on the single life of the Annuitant, or Joint Life Withdrawals based on the lives of the Joint Annuitants, if there are Joint Annuitants.

- **Income Phase**

The following provisions apply only during the Rider's Income Phase.

- **Income Base during the Income Phase**

On the first day of the Income Phase, the Income Base is equal to the greater of (A – C) or (B – C) where:

- A** is the Accumulated Value on the first day of the Income Phase before any Withdrawals on that day;
- B** is the Income Base on the first day of the Income Phase before any Withdrawals on that day; and
- C** is the amount of any Lifetime Income Withdrawals on that day.

After the first day of the Income Phase, the Income Base on any day during the Income Phase is equal to D – E – F where:

- D** is the Income Base as of the previous day after all transactions are recorded for the previous day;
- E** is the amount of any Lifetime Income Withdrawals on that day before any Excess Lifetime Income Withdrawals; and
- F** is the amount of any Excess Lifetime Income Withdrawal on that day multiplied by the greater of:
 - (i) 1.00; or
 - (ii) the result of the Income Base before any Excess Lifetime Income Withdrawals on that day divided by the Accumulated Value before any Excess Lifetime Income Withdrawals on that day.

- **Lifetime Income Withdrawals**

There will be no Withdrawal Charges{,} {or} {Premium Bonus Vesting Adjustments} applied to Lifetime Income Withdrawals taken during any Contract Year in which the total amount of all Withdrawals taken that Contract Year are less than or equal to the Maximum Lifetime Income Withdrawal. However, the sum of any Excess Lifetime Income Withdrawals taken during a Contract Year may be subject to any applicable Withdrawal Charges{,} {and} {any applicable Premium Bonus Vesting Adjustments} and will reduce the amount of all future Lifetime Income Withdrawals. The Maximum Lifetime Income Withdrawal is per Contract Year and any unused amount during a particular Contract Year cannot be carried over to later Contract Years.

An "Excess Lifetime Income Withdrawal" is defined as any portion of the total amount of all Withdrawals taken during a Contract Year that is in excess of the Maximum Lifetime Income Withdrawal.

On the first day of the Income Phase, the Maximum Lifetime Income Withdrawal is equal to $A \times B$ where:

- A** is the Income Base on that day before any Lifetime Income Withdrawals on that day; and
- B** is the currently declared Lifetime Income Withdrawal Percentage for the Income Option that You select based on the Attained Age and Issue Age of the Annuitant (or the younger life, if Joint Life Withdrawals are elected).

During the Income Phase, the Maximum Lifetime Income Withdrawal will only increase if:

- (1) {The Maximum Lifetime Income Withdrawal is increased as described in the Enhanced Income Benefit provision of this Rider{.}; or}}
- {(2)} {The Income Option selected provides for {Increasing Income}{or}{Inflation-Adjusted Income}{or}{Earnings-Indexed Income} as described in the Maximum Lifetime Income Withdrawal Growth Calculation provision of this Rider.}

During the Income Phase, the Maximum Lifetime Income Withdrawal will only decrease if:

- (1) An Excess Lifetime Income Withdrawal is taken{; or}{.}
- {(2)} The Maximum Lifetime Income Withdrawal qualified for an increase as described in the Enhanced Income Benefit provision of this Rider and subsequently ceases to qualify.}

On any day that an Excess Lifetime Income Withdrawal is taken, the Maximum Lifetime Income Withdrawal immediately following the Excess Lifetime Income Withdrawal is equal to $A \times B$ where:

- A** is the Maximum Lifetime Income Withdrawal on that day before the Excess Lifetime Income Withdrawal; and
- B** is equal to $1 - (C / D)$ where:
 - C** is the amount of the Excess Lifetime Income Withdrawal; and
 - D** is Your Contract's Accumulated Value on that day, after any Lifetime Income Withdrawal and before the Excess Lifetime Income Withdrawal.

Based on the above formula, an Excess Lifetime Income Withdrawal will reduce the Maximum Lifetime Income Withdrawal by the same proportion that Your Contract's Accumulated Value is reduced by the Excess Lifetime Income Withdrawal. Therefore, if an Excess Lifetime Income Withdrawal reduces Your Contract's Accumulated Value to zero, the Maximum Lifetime Income Withdrawal will also be reduced to zero, the Rider will terminate, and Lifetime Income Withdrawals will cease.

In order for the Owner to receive Lifetime Income Withdrawals, the last surviving person on which Lifetime Income Withdrawals are based must be living on the date of each payment. The Company may require proof from time to time that this condition is met. The Company reserves the right to recover from the Owner or the Owner's estate any payments made after the death of the Annuitant.

- **Maximum Lifetime Income Withdrawal Growth Calculation**

The Maximum Lifetime Income Withdrawal may increase during the Income Phase {or the Extended Income Guarantee Phase}{, unless otherwise specified below}. Any increase will be based on {the Increasing Income Percentage (if You have selected Increasing Income)} {or} {the Interest Credits and Earnings-Indexed Interest Credit Percentage (if You have selected Earnings-Indexed Income)} {or} {the Consumer Price Index (“CPI”) Increase (if You have selected Inflation-Adjusted Income)}.

- **Increasing Income**

If You have selected Increasing Income, then on each Contract Anniversary, {occurring no later than the time the Extended Income Guarantee Phase is entered,} We will calculate a new Maximum Lifetime Income Withdrawal. The new Maximum Lifetime Income Withdrawal will be calculated as $A \times (1 + B)^T$, where:

- A** is the Maximum Lifetime Income Withdrawal immediately before the Contract Anniversary after all transactions have been recorded for that day;
- B** is the Increasing Income Percentage; and
- T** is the lesser of one year or the time since the end of the Accumulation Phase expressed in years and fractional years, rounded to two decimal places.

- **Earnings-Indexed Income**

If You have selected Earnings-Indexed Income, there is a potential for annual increases to the Maximum Lifetime Income Withdrawal on each Contract Anniversary occurring no later than the time the Extended Income Guarantee Phase is entered. {The Maximum Lifetime Income Withdrawal will not increase during the Extended Income Guarantee Phase.} On each Contract Anniversary during the Income Phase, the new Maximum Lifetime Income Withdrawal will be calculated as $A \times [1 + B \times (C / D)]^T$, where:

- A** is the Maximum Lifetime Income Withdrawal immediately before the Contract Anniversary after all transactions have been recorded for that day;
- B** is the Earnings-Indexed Income Credit Percentage;
- C** is the sum of all Interest Credits added to the Accumulated Value since the previous Contract Anniversary;
- D** is the Accumulated Value as of the previous day after all transactions are recorded for that day; and
- T** is the lesser of one year and the time since the end of the Accumulation Phase expressed in years and fractional years, rounded to two decimal places.

{The Maximum Lifetime Income Withdrawal will be calculated each Contract Anniversary during the Extended Income Guarantee Phase.

On each Contract Anniversary during the Extended Income Guarantee Phase, the new Maximum Lifetime Income Withdrawal is calculated as $A \times [1 + E]$, where:

- A** is the Maximum Lifetime Income Withdrawal immediately before the Contract Anniversary after all transactions have been recorded for that date; and
- E** is the Guaranteed Growth Rate during EIGP (as shown on the Rider Data Pages).}

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- **Inflation-Adjusted Income**

If You have selected Inflation-Adjusted Income We will calculate a new Maximum Lifetime Income Withdrawal on each Contract Anniversary occurring no later than {the earlier of the time the Extended Income Guarantee Phase is entered and} the time the Maximum Inflation Adjustment Period has elapsed, calculated as of the time We first pay You a Lifetime Income Withdrawal. The Maximum Inflation Adjustment Period is shown in the Rider Data Pages and is guaranteed not to change. The new Maximum Lifetime Income Withdrawal will be calculated as $A \times (1 + B)^T$, where:

- A** is the Maximum Lifetime Income Withdrawal immediately before the Contract Anniversary after all transactions have been recorded for that day;
- B** is the lesser of the CPI Increase and the Maximum CPI increase; and
- T** is the lesser of one year and the time since the end of the Accumulation Phase expressed in years and fractional years, rounded to two decimal places.

The CPI Increase for a given date will be computed as $(C / D) - 1$, where:

- C** is the most recently published CPI-U (Consumer Price Index – All Urban Consumers – Not Seasonally Adjusted) value published by the Bureau of Labor Statistics as of {two} months prior to that date; and
- D** is the most recently published CPI-U (Consumer Price Index – All Urban Consumers – Not Seasonally Adjusted) value published by the Bureau of Labor Statistics as of twelve months prior to the date of the value from C.

{The CPI Increase will be set to zero during the Extended Income Guarantee Phase.}

If the computed CPI Increase is less than zero, We will replace it with zero. If the computed CPI increase is greater than the Maximum CPI Increase, We will replace it with the Maximum CPI Increase. The Maximum CPI Increase is shown on the Rider Data Pages and is guaranteed not to change. If the CPI-U is no longer available, or if its computation is materially changed, We will substitute a replacement index (subject, if necessary, to the approval of the life insurance department of the state in which the Contract was issued) and notify You.

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- **Extended Income Guarantee Phase**

If Your Contract's Accumulated Value is reduced to zero while this Rider is in the Income Phase and not as the result of an Excess Lifetime Income Withdrawal, the Income Phase will end and the Extended Income Guarantee Phase will begin. During the Extended Income Guarantee Phase:

- (1) This Rider and all its provisions will continue.
- {(2) The Maximum Lifetime Income Withdrawal {for Contracts issued in connection with a qualified plan under the Internal Revenue Code }will not be increased in accordance with the Enhanced Income Benefit provision of this Rider.}

If Lifetime Income Withdrawals based on a single life are being taken during the Extended Income Guarantee Phase, the Owner will receive payments each year, at the payment frequency elected, equal to the Maximum Lifetime Income Withdrawal. The Rider will terminate upon the date of death of the person on whose life Lifetime Income Withdrawals are based.

If Lifetime Income Withdrawals based on joint lives are being taken during the Extended Income Guarantee Phase and one of the persons dies, the Owner will continue to receive payments each year, at the payment frequency elected, equal to the Maximum Lifetime Income Withdrawal. The Rider will terminate upon the date of death of the last surviving person.

- **Income Base during the Extended Income Guarantee Phase**

During the Extended Income Guarantee Phase, the Income Base on any day is equal to $A - B$ where:

- A** is the Income Base as of the previous day after all transactions are recorded for the previous day; and
- B** is the amount of any Lifetime Income Withdrawals on that day.

- **Enhanced Income Benefit**

The Maximum Lifetime Income Withdrawal will be increased in any Contract Year {only during the Income Phase} that the Enhanced Income Benefit Trigger Condition shown on the Rider Data Pages is satisfied for any of the lives on which Lifetime Income Withdrawals are based and all of the following eligibility requirements are satisfied:

- (1) the Enhanced Income Benefit Initial Condition, shown on the Rider Data Pages, was satisfied on the Rider Effective Date; and
- (2) the Enhanced Income Benefit Trigger Condition, shown on the Rider Data Pages, is satisfied for any of the lives on which Lifetime Income Withdrawals are based on the date each Lifetime Income Withdrawal is to be received; and
- (3) for the life specified in (2) immediately above, the Enhanced Income Benefit Trigger Condition has been satisfied for a period of time at least equal to the Enhanced Income Benefit Trigger Period shown on the Rider Data Pages, calculated from the date on which each Lifetime Income Withdrawal is to be received; and
- (4) the Enhanced Income Benefit Waiting Period, shown on the Rider Data Pages, and calculated from the Rider Effective Date, has elapsed; and
- (5) We receive (i) a Physician's written confirmation that the Enhanced Income Benefit Trigger Condition has been satisfied for the life in (2) immediately above for a period of time at least equal to the Enhanced Income Benefit Trigger Period, shown on the Rider Data Pages, and (ii) a Notice to receive Lifetime Income Withdrawals based on the higher Maximum Lifetime Income Withdrawal described in this provision of the Rider; and
- (6) the number of months that Lifetime Income Withdrawals have been paid under this provision does not exceed the Enhanced Income Benefit Limit Period, shown on the Rider Data Pages. For this calculation, if Lifetime Income Withdrawals are being paid in other than monthly installments, the installment period will be converted to the equivalent number of months (for example, an annual installment will count as twelve monthly installments).

"Physician" means a doctor of medicine or osteopathy legally authorized to practice medicine by the State in which he/she performs such function. The Physician cannot be You, an Annuitant, a Beneficiary or Designated Beneficiary, or a member of Your, an Annuitant's, a Beneficiary's or Designated Beneficiary's Immediate Family. Immediate Family means husband, wife, domestic partner, civil union partner, child, sibling, parent, grandparent, grandchild, cousin, aunt, uncle, niece, nephew and any of their spouses, domestic partners or civil union partners. State means each state of the United States of America, as well as the District of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, Guam and American Samoa.

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During any Contract Year that the above eligibility requirements are satisfied, the Maximum Lifetime Income Withdrawal will be increased to an amount equal to $A \times B$, where:

- A** is the Maximum Lifetime Income Withdrawal that would have been in effect in the absence of this provision; and
- B** is the Enhanced Income Benefit Multiplier.

The Enhanced Income Benefit Multiplier is shown on the Rider Data Pages.

{If You have selected Increasing Income, adjustments to the Maximum Lifetime Income Withdrawal using the Increasing Income Percentage will no longer apply while the Enhanced Income Benefit Multiplier is applied.} {If You have selected Inflation-Adjusted Income, adjustments using the CPI Increase will no longer apply while the Enhanced Income Benefit Multiplier is applied.} {If You have selected Earnings-Indexed Income, potential adjustments for annual increases due to Interest Credits will no longer apply while the Enhanced Income Benefit Multiplier is applied.}

We may require proof from time to time that the above conditions are still being met. The Maximum Lifetime Income Withdrawal will cease to be modified by the Enhanced Income Benefit Multiplier and will revert to the Maximum Lifetime Income Withdrawal in effect without the Enhanced Income Benefit Multiplier if the above eligibility requirements are no longer being met.

If the Maximum Lifetime Income Withdrawal increased as a result of this Enhanced Income Benefit provision, the Enhanced Income Benefit will be available until the earliest of the following:

- (1) any of the eligibility requirements for this provision are no longer satisfied prior to the Extended Income Guarantee Phase; or
- (2) the date this Rider is terminated as described in the Termination provision of this Rider; or
- (3) the Enhanced Income Benefit Limit Period has elapsed {; or}{.}
- {(4)} {the Rider enters the Extended Income Guarantee Phase}.

The Enhanced Income Benefit Limit Period is shown in months on the Rider Data Pages. The Enhanced Income Benefit Period begins on the date of the first Lifetime Income Withdrawal under this provision.

The Company may require proof prior to the Extended Income Guarantee Phase that all the eligibility requirements for this provision are still satisfied. If any of the eligibility requirements are no longer being met, the Maximum Lifetime Income Withdrawal will revert to the Maximum Lifetime Income Withdrawal in effect without the Enhanced Income Benefit Multiplier.

During the Extended Income Guarantee Phase, increased Maximum Lifetime Income Withdrawals that have already commenced will {continue to be computed using the applicable Enhanced Income Benefit Multiplier shown on the Rider Data Pages {for Contracts not issued in connection with a qualified plan under the Internal Revenue Code} so long as the eligibility requirements (1) through (6) above are satisfied} {and will} {be computed using a value of one for the Enhanced Income Benefit Multiplier {for Contracts issued in connection with a qualified plan under the Internal Revenue Code}}.

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