



Nationwide®
Is on your side

Nationwide New Heights® Select 9
Featuring the Nationwide High Point 365® Select Lifetime Income rider with Bonus

Prepared for: Enc
Purchase Payment: \$240,000

Guaranteed contract minimum (assumed 0%) illustration table¹⁶

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract year end	Age ¹⁷	Earnings Growth Percentage ¹⁸	Daily Accumulation Value ¹⁹	Contract Value ²⁰	Surrender Value ²¹	Death Benefit ²²	High Point Income Benefit Base ²³	Lifetime payout percentage ²⁴	Withdrawals ²⁵	Cumulative Withdrawals
At issue		N/A	\$240,000	\$240,000	\$218,400	\$240,000	\$288,000	0.00%	-	-
1	53.54	0%	\$240,000	\$236,676	\$216,866	\$240,000	\$311,040	4.33%	-	-
2	54.55	0%	\$240,000	\$233,085	\$215,057	\$240,000	\$335,923	4.40%	-	-
3	55.56	0%	\$240,000	\$229,208	\$213,268	\$240,000	\$362,797	4.46%	-	-
4	56.57	0%	\$240,000	\$225,020	\$219,228	\$240,000	\$391,821	4.47%	-	-
5	57.58	0%	\$240,000	\$220,497	\$220,906	\$240,000	\$423,166	4.49%	-	-
6	58.59	0%	\$240,000	\$215,612	\$222,266	\$240,000	\$457,019	4.53%	-	-
7	59.60	0%	\$240,000	\$210,337	\$223,270	\$240,000	\$493,581	4.62%	-	-
8	60.61	0%	\$240,000	\$204,639	\$223,876	\$240,000	\$533,067	4.64%	-	-
9	61.62	0%	\$240,000	\$198,486	\$224,000	\$240,000	\$575,712	4.70%	-	-
10	62.63	0%	\$240,000	\$191,840	\$224,000	\$240,000	\$621,769	4.74%	\$29,472	\$29,472
11	63.64	0%	\$155,529	\$185,529	\$193,245	\$193,245	\$621,769	4.74%	\$29,472	\$58,944
12	64.65	0%	\$119,218	\$119,218	\$161,914	\$161,914	\$621,769	4.74%	\$29,472	\$88,416
13	65.66	0%	\$82,907	\$82,907	\$129,689	\$129,689	\$621,769	4.74%	\$29,472	\$117,888
14	66.67	0%	\$46,595	\$46,595	\$96,547	\$96,547	\$621,769	4.74%	\$29,472	\$147,360
15	67.68	0%	\$10,284	\$10,284	\$62,460	\$62,460	\$621,769	4.74%	\$29,472	\$176,832
16	68.69	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$206,304
17	69.70	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$235,776
18	70.71	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$265,248
19	71.72	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$294,720
20	72.73	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$324,192
21	73.74	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$353,664
22	74.75	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$383,136
23	75.76	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$412,608
24	76.77	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$442,080
25	77.78	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$471,552
26	78.79	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$501,024
27	79.80	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$530,496
28	80.81	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$559,968
29	81.82	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$589,440
30	82.83	0%	\$0	\$0	\$0	\$0	\$621,769	4.74%	\$29,472	\$589,440

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of \$29,472.

- ¹⁶ This illustration reflects the guarantees in the New Heights Select 9 contract. With the exception of the "at issue" row, all values shown are as of contract year end. Once lifetime income has been elected, the annuitization option in your contract equals your lifetime income benefit payment.
- ¹⁷ Age shown is age of older annuitant. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.
- ¹⁸ Shows the guaranteed contract minimum earnings rate of 0% that is used to calculate the Daily Accumulation Value and credited to the contract at the end of each strategy term.
- ¹⁹ Daily Accumulation Value is calculated daily within a strategy term based on the crediting factors. This illustration displays the Daily Accumulation Value at each contract year-end. Refer to Definitions for more information on DAV.
- ²⁰ Surrender value includes surrender charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.
- ²¹ Death Benefit shown is the greater of the Daily Accumulation Value or surrender value.
- ²² The High Point Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Minimum Income Benefit Value or the Highest DAV.
- ²³ Withdrawals greater than the lifetime income withdrawal amount will lower the income benefit base and future lifetime income withdrawal amounts proportionately. Withdrawals may reduce your death benefit and contract value, if a withdrawal reduces your death benefit, it will do so proportionately. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.



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Nationwide New Heights® Select 9

Featuring the Nationwide High Point 365® Select Lifetime Income rider with Bonus

Prepared for Eric [REDACTED]
Purchase Payment: \$240,000
Annual Average Earnings Rate: 12.14%²⁴

Most recent 12 years repeated (non-guaranteed) hypothetical illustration table²⁴

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract year-end	Age ²⁵	Earnings Growth Percentage	Daily Accumulation Value ²⁶	Contract Value ²⁷	Surrender Value ²⁸	Death Benefit ²⁹	High Point Income Benefit Base ³⁰	Lifetime payout percentage ³¹	Withdrawals & future income ³²	Cumulative Withdrawals
At issue		N/A	\$240,000	\$240,000	\$218,400	\$240,000	\$288,000	0.00%	-	-
1	53-54	16.34%	\$275,662	\$236,937	\$230,265	\$275,662	\$311,040	4.33%	-	\$45,087
2	54-55	42.57%	\$333,975	\$234,246	\$273,527	\$333,975	\$335,923	4.40%	-	\$82,943
3	55-56	67.39%	\$387,703	\$387,703	\$355,252	\$387,703	\$401,692	4.46%	-	\$140,799
4	56-57	24.73%	\$478,221	\$383,401	\$387,218	\$478,221	\$493,789	4.47%	-	\$188,655
5	57-58	39.84%	\$530,017	\$379,019	\$450,307	\$530,017	\$504,041	4.49%	-	\$238,079
6	58-59	59.30%	\$596,945	\$566,945	\$563,635	\$596,945	\$611,347	4.53%	-	\$293,064
7	59-60	13.49%	\$669,900	\$590,270	\$591,149	\$669,900	\$683,469	4.62%	-	\$350,196
8	60-61	25.33%	\$731,177	\$583,397	\$658,915	\$731,177	\$769,923	4.64%	-	\$409,424
9	61-62	42.69%	\$822,895	\$822,895	\$822,895	\$822,895	\$838,635	4.70%	-	\$478,856
10	62-63	8.98%	\$886,430	\$813,405	\$842,214	\$886,430	\$1,009,628	4.74%	\$45,087	\$529,943
11	63-64	21.76%	\$932,507	\$766,858	\$881,519	\$932,507	\$1,009,628	4.74%	\$47,856	\$587,799
12	64-65	3.95%	\$974,114	\$743,114	\$743,114	\$974,114	\$1,009,628	4.74%	\$47,856	\$635,655
13	65-66	17.19%	\$906,888	\$688,365	\$734,537	\$906,888	\$1,009,628	4.74%	\$49,424	\$685,079
14	66-67	44.86%	\$931,977	\$643,384	\$642,420	\$931,977	\$1,088,105	4.74%	\$49,424	\$738,503
15	67-68	70.45%	\$1,031,127	\$1,031,127	\$1,031,127	\$1,031,127	\$1,271,515	4.74%	\$55,585	\$793,088
16	68-69	25.85%	\$1,222,989	\$971,787	\$1,068,828	\$1,222,989	\$1,457,422	4.74%	\$66,532	\$859,620
17	69-70	40.70%	\$1,286,677	\$914,456	\$1,171,424	\$1,286,677	\$1,515,452	4.74%	\$69,082	\$928,702
18	70-71	60.65%	\$1,378,698	\$1,378,698	\$1,378,698	\$1,378,698	\$1,662,657	4.74%	\$77,299	\$1,005,999
19	71-72	13.20%	\$1,468,187	\$1,296,993	\$1,364,140	\$1,468,187	\$1,662,657	4.74%	\$78,842	\$1,084,841
20	72-73	25.48%	\$1,529,102	\$1,218,577	\$1,433,843	\$1,529,102	\$1,823,367	4.74%	\$83,954	\$1,168,795
21	73-74	43.38%	\$1,637,233	\$1,637,233	\$1,637,233	\$1,637,233	\$1,946,065	4.74%	\$87,673	\$1,256,468
22	74-75	9.85%	\$1,690,878	\$1,539,120	\$1,598,915	\$1,690,878	\$1,946,065	4.74%	\$92,243	\$1,348,711
23	75-76	23.98%	\$1,795,157	\$1,447,930	\$1,688,750	\$1,795,157	\$1,946,065	4.74%	\$95,642	\$1,444,353
24	76-77	4.98%	\$1,804,206	\$1,418,312	\$1,418,312	\$1,804,206	\$1,946,065	4.74%	\$100,543	\$1,544,896
25	77-78	17.98%	\$1,549,046	\$1,312,936	\$1,404,980	\$1,549,046	\$2,114,230	4.74%	\$108,543	\$1,653,439
26	78-79	47.02%	\$1,804,206	\$1,227,146	\$1,624,936	\$1,804,206	\$2,496,532	4.74%	\$130,392	\$1,783,831
27	79-80	73.31%	\$1,999,738	\$1,999,738	\$1,999,738	\$1,999,738	\$2,859,532	4.74%	\$135,542	\$1,919,373
28	80-81	26.95%	\$2,392,410	\$1,894,547	\$2,080,505	\$2,392,410	\$2,859,532	4.74%	\$135,542	\$2,054,915
29	81-82	41.40%	\$2,507,214	\$1,773,077	\$2,279,808	\$2,507,214	\$2,859,532	4.74%	\$135,542	\$2,190,457
30	82-83	61.93%	\$2,693,470	\$2,693,470	\$2,693,470	\$2,693,470	\$2,859,532	4.74%	\$135,542	\$2,325,999

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of \$379,808.

²⁴ These illustrations aren't intended to reflect the performance of any available options or to predict or project future performance results. Your performance could be different than the hypothetical examples shown. With the exception of the "at issue" row, all values shown are as of contract year end. Annual Average Earnings Rate is a compound annual growth rate that reflects the hypothetical weighted average annual earnings rate credited to the contract at the end of each strategy term. Once lifetime income has been elected, the annuitization option in your contract equals your lifetime income benefit payment.

²⁵ Age shown is age of older annuitant. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.

²⁶ Shows the hypothetical earnings rate for the most recent 12 year period ending 08/30/2022 that is used to calculate the Daily Accumulation Value and credited to the contract at the end of each strategy term.

²⁷ Daily Accumulation Value is calculated daily within a strategy term based on the crediting factors. This illustration displays the Daily Accumulation Value at each contract year-end. Refer to Definitions for more information on DAV.

²⁸ Surrender value includes surrender charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.

²⁹ Death Benefit shown is the greater of the Daily Accumulation Value or surrender value.

³⁰ The High Point Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Minimum Income Benefit Value or the Highest DAV.

³¹ Withdrawals greater than the lifetime income withdrawal amount will lower the income benefit base and future lifetime income withdrawal amounts proportionately. Withdrawals may reduce your death benefit and contract value. If a withdrawal reduces your death benefit, it will do so proportionately. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.



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Nationwide New Heights® Select 9

Featuring the Nationwide High Point 365® Select Lifetime Income rider with Bonus

Prepared for: Eric [REDACTED]
Purchase Payment: \$240,000
Annual Average Earnings Rate: 12.14%²²
Controlled Illustrated Rate: 8.00%²⁶

Controlled illustrated rate (non-guaranteed) hypothetical illustration table²²

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract year end	Age ²³	Earnings Growth Percentage ²⁴	Daily Accumulation Value ²⁵	Contract Value	Surrender Value ²⁵	Death Benefit ²⁷	High Point Income Benefit Base ²⁸	Lifetime payout percentage ²⁹	Withdrawals & Rollover Income ³⁰	Cumulative Withdrawals
At issue	-	N/A	\$240,000	\$240,000	\$218,400	\$240,000	\$298,000	0.00%	-	-
1	53-54	10.13%	\$260,833	\$236,847	\$225,224	\$260,833	\$311,040	4.33%	-	\$29,472
2	54-55	26.34%	\$295,469	\$233,874	\$252,702	\$295,469	\$335,923	4.40%	-	\$58,944
3	55-56	41.96%	\$327,987	\$327,987	\$300,554	\$327,987	\$362,797	4.46%	-	\$88,416
4	56-57	15.16%	\$373,364	\$324,216	\$316,999	\$373,364	\$391,821	4.47%	-	\$117,888
5	57-58	25.00%	\$400,696	\$320,560	\$316,761	\$400,696	\$428,770	4.49%	-	\$147,360
6	58-59	37.40%	\$435,421	\$433,421	\$411,125	\$435,421	\$457,019	4.53%	-	\$176,832
7	59-60	9.12%	\$469,670	\$430,409	\$424,423	\$469,670	\$483,581	4.62%	-	\$206,304
8	60-61	16.38%	\$495,119	\$425,419	\$455,543	\$495,119	\$533,067	4.64%	-	\$235,776
9	61-62	27.07%	\$534,049	\$534,049	\$534,049	\$534,049	\$575,712	4.70%	-	\$265,248
10	62-63	4.45%	\$551,069	\$527,607	\$536,925	\$551,069	\$621,769	4.74%	\$29,472	\$294,720
11	63-64	11.53%	\$551,529	\$494,286	\$534,158	\$551,529	\$621,769	4.74%	\$29,472	\$324,192
12	64-65	1.53%	\$468,089	\$468,089	\$468,089	\$468,089	\$621,769	4.74%	\$29,472	\$353,664
13	65-66	10.13%	\$477,336	\$433,440	\$460,729	\$477,336	\$621,769	4.74%	\$29,472	\$383,136
14	66-67	26.34%	\$508,851	\$402,774	\$476,291	\$508,851	\$621,769	4.74%	\$29,472	\$412,608
15	67-68	41.96%	\$533,529	\$533,529	\$533,529	\$533,529	\$621,769	4.74%	\$29,472	\$442,080
16	68-69	15.16%	\$576,103	\$500,267	\$529,936	\$576,103	\$621,769	4.74%	\$29,472	\$471,552
17	69-70	25.00%	\$598,544	\$470,582	\$552,452	\$598,544	\$645,013	4.74%	\$30,574	\$501,024
18	70-71	37.40%	\$607,601	\$607,601	\$607,601	\$607,601	\$645,013	4.74%	\$30,574	\$530,496
19	71-72	9.12%	\$623,563	\$571,438	\$591,998	\$623,563	\$645,013	4.74%	\$30,574	\$559,968
20	72-73	16.38%	\$625,240	\$537,221	\$598,421	\$625,240	\$674,544	4.74%	\$31,613	\$589,440
21	73-74	27.07%	\$640,005	\$640,005	\$640,005	\$640,005	\$674,544	4.74%	\$31,613	\$618,912
22	74-75	4.45%	\$628,384	\$601,631	\$612,256	\$628,384	\$675,982	4.74%	\$32,042	\$648,384
23	75-76	11.58%	\$630,883	\$566,405	\$611,013	\$630,883	\$675,982	4.74%	\$32,042	\$677,856
24	76-77	1.53%	\$637,369	\$537,369	\$537,369	\$637,369	\$675,982	4.74%	\$32,042	\$707,328
25	77-78	10.13%	\$650,304	\$499,698	\$551,930	\$650,304	\$675,982	4.74%	\$32,042	\$736,800
26	78-79	26.34%	\$589,182	\$466,359	\$551,482	\$589,182	\$675,982	4.74%	\$32,042	\$766,272
27	79-80	41.96%	\$620,460	\$620,460	\$620,460	\$620,460	\$675,982	4.74%	\$32,222	\$795,744
28	80-81	15.16%	\$672,616	\$584,076	\$618,715	\$672,616	\$689,972	4.74%	\$34,881	\$830,216
29	81-82	25.00%	\$687,465	\$549,982	\$645,306	\$687,465	\$753,424	4.74%	\$35,712	\$865,688
30	82-83	37.40%	\$709,724	\$709,724	\$709,724	\$709,724	\$753,424	4.74%	\$35,712	\$901,160

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of \$43,717.

²² These illustrations aren't intended to reflect the performance of any available options or to predict or project future performance results. Your performance could be different than the hypothetical examples shown. With the exception of the "at issue" row, all values shown are as of contract year end. Annual Average Earnings Rate is a compound annual growth rate that reflects the hypothetical weighted average annual earnings rate credited to the contract at the end of each strategy term. Once lifetime income has been elected, the annuitization option in your contract equals your lifetime income benefit payment.

²³ Age shown is age of older annuitant. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.

²⁴ This Controlled Illustrated Rate scenario takes the Most Recent 12 Years scenario and applies a limit of 8.00% average annual earnings rate to each strategy. As a result, the Annual Average Earnings Rate for this Controlled Illustrated Rate scenario is 8.00%, compared to the Annual Average Earnings Rate of 12.14% under the Most Recent 12 Years scenario.

²⁵ Daily Accumulation Value is calculated daily within a strategy term based on the crediting factors. This illustration displays the Daily Accumulation Value at each contract year-end. Refer to Definitions for more information on DAV.

²⁶ Surrender value includes surrender charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.

²⁷ Death Benefit shown is the greater of the Daily Accumulation Value or surrender value.

²⁸ The High Point Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Minimum Income Benefit Value or the Highest DAV.

²⁹ Withdrawals greater than the lifetime income withdrawal amount will lower the income benefit base and future lifetime income withdrawal amounts proportionately. Withdrawals may reduce your death benefit and contract value. If a withdrawal reduces your death benefit, it will do so proportionately. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.



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Nationwide New Heights® Select 9

Featuring the Nationwide High Point 365® Select Lifetime Income rider with Bonus

Prepared for: Eric [REDACTED]
Purchase Payment: \$240,000
Annual Average Earnings Rate: 11.83%⁴⁰

Level assumed (non-guaranteed) rate hypothetical illustration table ⁴⁰

This is one hypothetical outcome of the product's performance and not a guarantee of future results. Please review all hypothetical scenarios included.

Contract year end	Age ⁴¹	Earnings Growth Percentage	Daily Accumulation Value	Contract Value	Surrender Value ⁴⁴	Death Benefit ⁴⁵	High Point Income Benefit Base ⁴⁶	Lifetime payout percentage ⁴⁷	Withdrawals & Lifetime Income	Cumulative Withdrawals
At issue		N/A	\$240,000	\$240,000	\$218,400	\$240,000	\$288,000	0.00%	-	-
1	53-54	12.55%	\$266,649	\$236,916	\$227,227	\$266,649	\$311,040	4.33%	-	-
2	54-55	25.47%	\$293,523	\$233,938	\$251,514	\$293,523	\$335,923	4.40%	-	-
3	55-56	38.77%	\$320,622	\$320,622	\$293,766	\$320,622	\$362,797	4.46%	-	-
4	56-57	12.63%	\$356,730	\$316,738	\$306,962	\$356,730	\$391,821	4.47%	-	-
5	57-58	25.62%	\$393,193	\$312,991	\$343,726	\$393,193	\$423,166	4.49%	-	-
6	58-59	39.01%	\$430,015	\$430,015	\$406,021	\$430,015	\$457,019	4.53%	-	-
7	59-60	12.70%	\$479,128	\$425,125	\$424,582	\$479,128	\$493,581	4.62%	-	-
8	60-61	25.78%	\$528,781	\$420,401	\$476,056	\$528,781	\$536,510	4.64%	-	-
9	61-62	38.25%	\$578,882	\$578,882	\$578,882	\$578,882	\$590,128	4.70%	-	-
10	62-63	12.79%	\$645,685	\$572,515	\$601,230	\$645,685	\$651,604	4.74%	\$31,702	\$31,702
11	63-64	25.94%	\$679,643	\$539,667	\$636,669	\$679,643	\$689,613	4.74%	\$33,402	\$65,104
12	64-65	39.48%	\$709,350	\$709,350	\$709,350	\$709,350	\$723,177	4.74%	\$34,897	\$100,001
13	65-66	12.86%	\$754,786	\$688,791	\$702,536	\$754,786	\$761,730	4.74%	\$37,068	\$137,069
14	66-67	26.10%	\$794,929	\$630,418	\$744,441	\$794,929	\$806,631	4.74%	\$39,081	\$176,150
15	67-68	39.73%	\$830,061	\$830,061	\$830,061	\$830,061	\$846,295	4.74%	\$40,848	\$216,998
16	68-69	12.94%	\$883,840	\$782,599	\$822,322	\$883,840	\$892,000	4.74%	\$43,419	\$260,417
17	69-70	26.25%	\$931,370	\$737,693	\$871,924	\$931,370	\$945,130	4.74%	\$45,799	\$306,216
18	70-71	39.97%	\$972,984	\$972,984	\$972,984	\$972,984	\$992,078	4.74%	\$47,901	\$354,117
19	71-72	13.01%	\$1,036,741	\$917,349	\$964,169	\$1,036,741	\$1,046,345	4.74%	\$50,945	\$405,062
20	72-73	26.41%	\$1,093,106	\$864,709	\$1,022,966	\$1,093,106	\$1,109,314	4.74%	\$53,767	\$458,829
21	73-74	40.21%	\$1,142,476	\$1,142,476	\$1,142,476	\$1,142,476	\$1,164,972	4.74%	\$56,262	\$515,091
22	74-75	13.09%	\$1,218,180	\$1,077,149	\$1,132,473	\$1,218,180	\$1,229,504	4.74%	\$59,884	\$574,975
23	75-76	26.57%	\$1,285,129	\$1,015,396	\$1,202,303	\$1,285,129	\$1,304,250	4.74%	\$63,228	\$638,203
24	76-77	40.45%	\$1,343,791	\$1,343,791	\$1,343,791	\$1,343,791	\$1,370,359	4.74%	\$66,199	\$704,402
25	77-78	13.17%	\$1,433,619	\$1,266,951	\$1,332,404	\$1,433,619	\$1,447,153	4.74%	\$70,501	\$774,903
26	78-79	26.73%	\$1,513,459	\$1,194,244	\$1,415,450	\$1,513,459	\$1,536,057	4.74%	\$74,488	\$849,391
27	79-80	40.69%	\$1,583,269	\$1,583,269	\$1,583,269	\$1,583,269	\$1,614,662	4.74%	\$78,020	\$927,411
28	80-81	13.25%	\$1,690,492	\$1,492,733	\$1,570,295	\$1,690,492	\$1,706,313	4.74%	\$83,148	\$1,010,559
29	81-82	26.89%	\$1,785,371	\$1,407,066	\$1,785,371	\$1,785,371	\$1,812,121	4.74%	\$87,889	\$1,098,448
30	82-83	40.93%	\$1,868,570	\$1,868,570	\$1,868,570	\$1,868,570	\$1,905,728	4.74%	-	-

Annuitization will occur on the Annuity Commencement Date and will be based on the annuitization value of \$252,634.

⁴⁰ These illustrations aren't intended to reflect the performance of any available options or to predict or project future performance results. Your performance could be different than the hypothetical examples shown. With the exception of the "at issue" row, all values shown are as of contract year end. Annual Average Earnings Rate is a compound annual growth rate that reflects the hypothetical weighted average annual earnings rate credited to the contract at the end of each strategy term. Once lifetime income has been elected, the annuitization option in your contract equals your lifetime income benefit payment.

⁴¹ Age shown is age of older annuitant. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.

⁴² Shows the hypothetical earnings rate that is used to calculate the Daily Accumulation Value and credited to the contract at the end of each strategy term.

⁴³ Daily Accumulation Value is calculated daily within a strategy term based on the crediting factors. This illustration displays the Daily Accumulation Value at each contract year-end. Refer to Definitions for more information on DAY.

⁴⁴ Surrender value includes surrender charges and assumes no Market Value Adjustment (MVA). An MVA is not applicable in all states.

⁴⁵ Death Benefit shown is the greater of the Daily Accumulation Value or surrender value.

⁴⁶ The High Point Income Benefit Base (during the accumulation phase and on the first day of the income phase) is the greater of the Minimum Income Benefit Value or the Highest DAY.

⁴⁷ Withdrawals greater than the lifetime income withdrawal amount will lower the income benefit base and future lifetime income withdrawal amounts proportionately. Withdrawals may reduce your death benefit and contract value. If a withdrawal reduces your death benefit, it will do so proportionately. The lifetime payout percentage used to determine the lifetime income is based upon the age of the covered life, or younger covered life if joint option is elected.