

At least 30 days prior to the end of each Guaranteed Interest Rate Period, We (“We” refers to the insurance company providing the product, i.e. Delaware Life, American Equity, etc.) will notify You at Your last known address of the options available to You at the end of the Guaranteed Interest Rate Period. During the 30 days prior to the end of each Guaranteed Interest Rate Period, You may allocate Your Account Value among the following options:

Option (1): Apply any or all of the Account Value at the end of the current Guaranteed Interest Rate Period to a subsequent Guaranteed Interest Rate Period at the applicable renewal Guaranteed Interest Rate. No Withdrawal and Surrender Charges, as set forth on the Specifications Page, or Market Value Adjustment will apply at the time this option becomes effective. However, Withdrawal and Surrender Charges and Market Value Adjustment will be applicable for any withdrawals or surrenders that are elected during each subsequent Guaranteed Interest Rate Period; or

Option (2): Apply any or all of the Account Value to a Settlement Option then offered by the Company, without any Withdrawal and Surrender Charges or Market Value Adjustment; or

Option (3): Withdraw any or all of the Account Value without any Withdrawal and Surrender Charges or Market Value Adjustment.

In any case the sum total of amounts applied to Options (1), (2), and (3) must equal 100% of the Account Value at the end of the of the current Guaranteed Interest Rate Period.

You have until the end of the current Guaranteed Interest Rate Period to provide us (“Us” is either Infinex or the insurance company) a Written Request allocating Your Account Value among these options. If you do not elect an option, then Option (1) becomes effective for 100% of Your Account Value. In this case you will renew into a Guaranteed Interest Rate Period of the same duration as your prior Guaranteed Interest Rate Period. If the same duration of the prior Guaranteed Interest Rate Period is not available, you will renew into the next shortest Guaranteed Interest Rate Period available. Subsequent Guaranteed Interest Rate Periods are limited so as not to extend past the Maturity Date.

You have 30 days prior to the end of Guaranteed Interest Rate Period (i.e., the time your contract is out of its original surrender period) to withdraw your funds or select a Settlement Option. Otherwise, your funds will be subject to another surrender charge period (i.e., 3 years, 5 years, 7 years, 10 years or such surrender period that applies).

I have read and received a copy of this important disclosure:

 Applicant Signature Date

 Applicant Signature Date

 Agent Signature Date

