

**Annual Reset/
Monthly Point-to-Point**

Term _____

Monthly Cap _____

Index _____

Year 1 [-----]
 | | | | | | | | | | | | |

Month End Value _____

Account Value End of Year 1 _____

Year 2 [-----]
 | | | | | | | | | | | | |

Month End Value _____

Account Value End of Year 2 _____

[-----]

Minimum Guarantee

Minimum Guarantee Value at

end of Year _____ = _____