

Product Fee and Expense Information

THIS INFORMATION IS RELATED TO DIRECT PRODUCT FEES AND COMMISSIONS ONLY AND DOES NOT INCLUDE ANY OTHER COMPENSATION THAT MAY BE PAID IN CONNECTION WITH THIS PRODUCT, INCLUDING BUT NOT LIMITED TO REVENUE SHARING

| Product Name: CUSIP: Contract Charges as of | | | | | |
|---|---------------|-------------------------------|----------------|-------------------|----------------------|
| Fee Name | Dollar Amount | Percentage Amount, Annualized | Fee Assessment | Calculation Basis | Fee Waiver Condition |
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| Product Name: | | | | | | | | | | |
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| Contingent Deferred Sales Charges as of | | | | | | | | | | |
| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Charge | | | | | | | | | | |

| Product Name: Market Value Adjustment | |
|--|---------------|
| Market Value Adjustment | [MVA Formula] |

| Product Name: Optional Rider Fees as of | | | | | |
|--|------------------------------|----------------------------------|----------------------------------|-------------------|----------------------|
| Rider Name | Current Charge Dollar Amount | Current Charge Percentage Amount | Maximum Charge Percentage Amount | Calculation Basis | Fee Waiver Condition |
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Product Fee and Expense Information

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**Product Name:
Subaccount Fees as of**

| Fund Name | Current Fee Percentage Annualized | Fee Type | Fee Assessment |
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**Product Name:
Commission Option: A
Commission Option Availability Dates:**

| Issue Age | % of Premium | Annual Trail | Trail Commencement Date | Annual Trail Payment Schedule |
|----------------------|-------------------------|-------------------------|------------------------------------|--|
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Product Fee and Expense Information

Product Name:
Commission Option: B
Commission Option Availability Dates:

| Issue Age | % of Premium | Annual Trail | Trail Commencement Date | Annual Trail Payment Schedule |
|------------------|---------------------|---------------------|--------------------------------|--------------------------------------|
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Product Name:
Commission Option: C
Commission Option Availability Dates:

| Issue Age | % of Premium | Annual Trail | Trail Commencement Date | Annual Trail Payment Schedule |
|------------------|---------------------|---------------------|--------------------------------|--------------------------------------|
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