

**ACCUMULATOR PRODUCT SUMMARY (please refer to the appropriate prospectus for details)**

Series	Accumulator '04	Accumulator '06	Accumulator '07	Accumulator '08
<b>Total Separate Account annual expense</b>	B Share 1.25% Bonus Share 1.50% L Share 1.65% C Share 1.70%	B Share 1.30% Bonus Share 1.55% L Share 1.65% C Share 1.70%	B Share 1.30% Bonus Share 1.55% L Share 1.65% C Share 1.70%	B Share 1.30% Bonus Share 1.55% L Share 1.65% C Share 1.70%
<b>Annual Policy Fee</b>	Yrs. 1&2: Lesser of \$30 or 2% of AV. Yrs. 3+: \$30 waived if AV >= \$50k			
<b>Years of CWC</b>	B Share 7,7,6,6,5,3,1,0 Bonus Share 8,8,7,7,6,5,4,3,0 L Share 8,7,6,5,0 C Share N/A	B Share 7,7,6,6,5,3,1,0 Bonus Share 8,8,7,7,6,5,4,3,0 L Share 8,7,6,5,0 C Share N/A	B Share 7,7,6,6,5,3,1,0 Bonus Share 8,8,7,7,6,5,4,3,0 L Share 8,7,6,5,0 C Share N/A	B Share 7,7,6,6,5,3,1,0 Bonus Share 8,8,7,7,6,5,4,3,2,0 L Share 8,7,6,5,0 C Share N/A
<b>Number of Sub Accounts</b>	38	38	38	Series 8 = 37; Series 8.2/8.3 = 24
<b>Net Subaccount Fee Max (2012)</b>	1.44%	1.44%	1.44%	1.44%
<b>Net Subaccount Fee Min (2012)</b>	0.63%	0.63%	0.63%	0.63%
<b>Premium Suspension</b>	Yes except in Florida, Maryland, Texas and Oregon			

Optional Living Benefit	Greater of Roll up to age 85 or Annual Ratchet to age 85 Guaranteed Minimum Income Benefit (GMIB)			
<b>Measuring Life</b>	Annuitant	Older Owner	Older Owner	Older Owner
<b>Fee at Issue</b>	0.55% (5%) / 0.65% (6%)	0.65%	0.65% / 0.80%	Series 8 = 0.80%; Series 8.2 = 0.85%; Series 8.3 = 1%
<b>Max Fee</b>	0.55% (5%) / 0.65% (6%)	0.65%	0.95% / 1.10%	Series 8 = 1.05%; Series 8.2 = 1.05%; Series 8.3 = 1.3%
<b>Fee Calculated On</b>	GMIB Benefit Base	GMIB Benefit Base	GMIB Benefit Base	GMIB Benefit Base
<b>Fee Reduced From</b>	Account Value	Account Value	Account Value	Account Value
<b>Frequency of Fee Charge</b>	Anniversary Charge	Anniversary Charge	Anniversary Charge	Anniversary Charge
<b>Resets Frequency</b>	5 year	5 year (Jan. 2007 Annual)	Annual	Annual
<b>Resets Max Age</b>	75	75	75	80
<b>Roll up rate</b>	5% / 6%	6%	6% / 6.5%	Series 8 = 6%; Series 8.2 = 5%; Series 8.3 = 4%
<b>Deferral Bonus</b>	N/A	N/A	N/A	N/A
<b>Rollup and Ratchet to Age</b>	85	85	85	85
<b>Last GMIB Exercise Age</b>	85	85	85	85

Optional Death Benefit	Greater of Roll Up or Annual Ratchet Guaranteed Minimum Death Benefit (GMDB)			
<b>Measuring Life</b>	Annuitant	Older Owner	Older Owner	Older Owner
<b>Fee at Issue</b>	0.50% (5%) / 0.60% (6%)	0.60% (Jan. 2007 0.65%)	0.65% / 0.80%	Series 8 = 0.80%; Series 8.2 = 0.85%; Series 8.3 = 1%
<b>Max Fee</b>	0.50% (5%) / 0.60% (6%)	0.60% (Jan. 2007 0.65%)	0.80% / 0.95%	Series 8 = 0.95%; Series 8.2 = 0.95%; Series 8.3 = 1.15%
<b>Fee Calculated On</b>	GMDB Benefit Base	GMDB Benefit Base	GMDB Benefit Base	GMDB Benefit Base
<b>Fee Reduced From</b>	Account Value	Account Value	Account Value	Account Value
<b>Frequency of Fee Charge</b>	Anniversary	Anniversary	Anniversary	Anniversary
<b>Resets Frequency</b>	5 year	5 year (Jan. 2007 Annual)	Annual	Annual
<b>Resets Max Age</b>	85	85	85	80
<b>Roll up rate</b>	5% / 6%	6%	6% / 6.5%	Series 8 = 6%; Series 8.2 = 5%; Series 8.3 = 4%
<b>Rollup and Ratchet to Age</b>	85	85	85	85

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Series	Accumulator '04	Accumulator '06	Accumulator '07	Accumulator '08
<b>Optional Death Benefit</b>	<b>Annual Ratchet to age 85 (aka Highest Anniversary Value to age 85)</b>			
Measuring Life	<i>Annuitant</i>	<i>Older Owner</i>	<i>Older Owner</i>	<i>Older Owner</i>
Fee at Issue	0.25%	0.25%	0.25%	0.25%
Max Fee	0.25%	0.25%	0.25%	0.25%
Fee Calculated On	<i>GMDB Benefit Base</i>	<i>GMDB Benefit Base</i>	<i>GMDB Benefit Base</i>	<i>GMDB Benefit Base</i>
Fee Reduced From	<i>Account Value</i>	<i>Account Value</i>	<i>Account Value</i>	<i>Account Value</i>
Frequency of Fee Charge	<i>Anniversary</i>	<i>Anniversary</i>	<i>Anniversary</i>	<i>Anniversary</i>
Resets Frequency/Max Age	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>

Optional Death Benefit	<b>Earnings Enhancement Benefit (EEB) (aka Protection Plus)</b>			
Measuring Life	<i>Annuitant</i>	<i>Older Owner</i>	<i>Older Owner</i>	<i>Older Owner</i>
Fee at Issue	0.35%	0.35%	0.35%	0.35%
Max Fee	0.35%	0.35%	0.35%	0.35%
Fee Calculated On	<i>Account Value</i>	<i>Account Value</i>	<i>Account Value</i>	<i>Account Value</i>
Fee Reduced From	<i>Account Value</i>	<i>Account Value</i>	<i>Account Value</i>	<i>Account Value</i>
Frequency of Fee Charge	<i>Anniversary</i>	<i>Anniversary</i>	<i>Anniversary</i>	<i>Anniversary</i>
Resets Frequency/Max age	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>

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