

**SIDE-BY-SIDE COMPARISON OF
SHARE CLASS AND SUB-ACCOUNT CAPS FOR BUFFERED ANNUITIES**

The purpose of this worksheet is to disclose and highlight comparisons between various share classes used within a variable annuity. It is your Financial Professional's responsibility to discuss these disclosures in detail so that you fully understand your allocations and choices.

Type of Share	CDSC Years	Annual Fees	Other Fees	Penalty Free Withdrawal
B (6 year)	6	%	%	%
B (5 year)	5	%	%	%
C (1 or 3 yr)		%	%	%
ADV		%	%	%

CDSC Years Chosen by Client: _____ CDSC Schedule _____ Annual Contract Fee _____

Reasons for Decision: _____

Administrative Expense	_____ %	Rider Fees	_____ %
Mortality & Expense Charge (excluding riders)	_____ %	Advisory Fees	_____ %
Subaccount charges (average for initial and anticipated future)	_____ %	Total Annual Expenses (%)	_____ %

Annual Subaccount Caps for These Annuities

B (6 year) Subaccount name:	Cap:	B (5 year) Subaccount Name:	Cap:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
C (1 or 3 year) Subaccount name:	Cap:	ADV or Other Share Subaccount Name:	Cap:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Risk Tolerance: _____ Conservative _____ Moderate Conservative _____ Moderate _____ Moderate Aggressive _____ Aggressive

Investment Objective: _____ Income _____ Growth & Income _____ Growth

Years investing Experience _____

Are the Investment Objective, Risk Tolerance or Time Horizon different than your Customer Investment Profile indicates? _____ Yes _____ No

You acknowledge you have reviewed and discussed this comparison with your Financial Professional.	
_____	_____
Client 1	Client 2

The information on this form is true and accurate, and I have discussed this comparison in detail with the Client.

Financial Professional: _____ Rep # _____