

SIDE-BY-SIDE COMPARISON OF SHARE CLASS AND SUB-ACCOUNT COSTS

The purpose of this worksheet is to disclose and highlight comparisons between various share classes used within a variable annuity. In particular, the cost characteristics of each class and sub-account are identified. It is your Financial Professional's responsibility to discuss these disclosures in detail so that you fully understand your allocations and choices.

Client Name(s): _____

Annuity Company Name: _____

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

CDSC Years	CDSC Years	Upfront Load	Contract Fee	M&E Risk Fee	Admin Charges	Premium Tax (if any)	Penalty Free Withdrawal
6 or 7		%		%	%		%
4 or 5		%		%	%		%
0 or 1		%		%	%		%
ADV Share Class		%		%	%		%

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 Fees for This Annuity

Subaccount name: _____	Fee: _____%	Subaccount Name: _____	Fee: _____%
_____	_____%	_____	_____%
_____	_____%	_____	_____%
_____	_____%	_____	_____%

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