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 or1		%		%	%		%
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 Conservative ______ 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 # ____________