



## PENALTY FREE DEATH BENEFIT RIDER

This rider is attached to and made a part of the annuity contract as of the Issue Date. The provisions in this rider apply in lieu of any contract provisions to the contrary. Subject to the provisions of this rider and the contract, we will provide the benefits described below.

Upon the death of the Owner before the Income Date, the Death Benefit will be equal to the Account Value. Any Surrender Charge or Market Value Adjustment will be waived.

This rider terminates when the contract to which it is attached terminates. Termination of this rider will not prejudice your right to waiver of Surrender Charges under this rider while the rider is in force.

Signed for the Company:

Byron F. Allen, President

E. Paul Whetten, Secretary