



## **PENALTY FREE PERCENTAGE AMOUNT WITHDRAWAL 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.

Following the Penalty Free Withdrawal Effective Date, we will waive any Surrender Charge and Market Value Adjustment on all withdrawals in a Contract Year up to an amount that does not exceed the greater of:

- 1) (A) The Free Withdrawal Rate shown in the Data Pages; times (B) the Account Value at the beginning of the current Contract Year; or
- 2) The Required Minimum Distribution, as calculated under the Internal Revenue Code.

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

Signed for the Company

Byron F. Allen, President

E. Paul Whetten, Secretary