

Section 2 – Price Proposal (cont'd)
Exhibit No. 3

Product/Fee Disclosure:

**PRODUCT NAME AND TYPE CATEGORY: (VARIABLE ANNUITY)
FEE DISCLOSURE**

Fund Name	Net Expense Ratio	Total Return 1 Year	Total Return 3 year	Total Return 5 Year	Surrender Charge %	Surrender Charge Years	Rolling or Declining	12(b) 1 Fees	M & E Fees	Contract Fees	Other Fees	TOTAL EXPENSE*

***Please add All fees, expenses, wraps, etc. To arrive at Total Expense” sum**

Please provide the average ratio and an average total expense at the bottom of the fee disclosure sheet. (if you are offering a fixed product or stable-value option do not include in the average expense ratio or average total fee numbers

Please describe all benefit provisions options below.

Exhibit No. 4

**PRODUCT NAME AND TYPE CATEGORY: (MUTUAL FUNDS OR CUSTODIAL ACCOUNTS)
FEE DISCLOSURE**

Fund Name	Net Expense Ratio	Total Return 1 Year	Total Return 3 year	Total Return 5 Year	A. Share Sales Chg.	B Share Sales Chg.	A. Share CDSC	B. Share CDSC	Other Share Class Chg.	Other Share CDSC	12(b)1 Fees	Wrap Fees	Other Fees	TOTAL EXPENSE*

***Please add All fees, expenses, wraps, etc. To arrive at Total Expense" sum**

Please provide the average ratio and an average total expense at the bottom of the fee disclosure sheet. (if you are offering a fixed product or stable-value option do not include in the average expense ratio or average total fee numbers Please describe all benefit provisions options below.

Exhibit No. 5

**PRODUCT NAME AND TYPE CATEGORY: (FIXED OR EQUITY INDEX)
FEE DISCLOSURE**

Fund Name	Fixed or Equity Index	Last 12 Months Return	Last 36 Months Return	Last 60 Months Return	Current Interest Rate	Guaranteed Interest Rate	Surrender Period %	Surrender Period Years	Rolling or Declining	Benefit Sensitive	Custodian Fees	TOTAL EXPENSE*

***Please add All fees, expenses, wraps, etc. To arrive at Total Expense" sum**

Please provide the average ratio and an average total expense at the bottom of the fee disclosure sheet. (if you are offering a fixed product or stable-value option do not include in the average expense ratio or average total fee numbers

Please describe all benefit provisions options below.