



Reduction of Free Look Period

I have completed an application to purchase a Single Premium Immediate Annuity contract, and this waiver is part of my application.

I elect to reduce the number of days during which I have the right to cancel the contract and receive a return of premium from 20 days to 10 days.

The clause starting with "20-Day Right to Examine" on page 1 of the annuity contract will be superseded and replaced by the following:

"10-Day Right to Examine. If you are not satisfied with your Policy, return it, along with a written request, to us or the Agent from whom it was purchased within ten (10) days after you receive it. Immediately upon such return or mailing of this Policy, it will be void from the beginning and the Premium paid will be promptly refunded to you."

Owner Name

Owner Signature

Date