



Free Look Period Waiver

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

I elect to make this contract irrevocable from the issue date. I understand by making this election I give up all rights to cancel the contract and receive a return of premium under the 20-Day Right to Examine provision of the annuity contract.

This waiver will supersede the clause starting with "20-Day Right to Examine" on page 1 of the annuity contract.

Owner Name

Owner Signature

Date