



Reduction of Free Look Period

I have completed an application to purchase a Single Premium Immediate Annuity contract.

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.

I understand that by making this election I give up all rights to cancel the contract and receive a return of premium once the 10-day period has passed.

Owner Name

Owner Signature

Date