



EQUI-VEST[®] StrategiesSM

Series 900/901 Retirement Program summary of fees

The information provided below is intended to be a summary of certain fees and expenses in the EQUI-VEST[®] StrategiesSM Series 900/901 Retirement Program. For a full description of all services and fees, it is important that you review the EQUI-VEST[®] StrategiesSM Series 900/901 prospectus, the prospectuses for the underlying portfolios, the prospectus for the Structured Investment Option and any applicable supplements.

Annual administrative fee \$30 or 2% of your account value plus any amounts withdrawn during the contract year. Waived at account value greater than \$25,000.

Base contract expenses 0.80%

Base contract expenses are assessed as a percentage of daily net assets in the variable investment options. Base contract expenses are not assessed on investments in the Guaranteed Interest Option or on investments in the Structured Investment Option or under the Semester Strategies[®] program.

Underlying portfolio operating expenses Will vary by investment option. Expenses are calculated as a percentage of the average daily net assets invested in each portfolio. Please refer to the prospectus and applicable supplements for more information on portfolio operating expense information.

Withdrawal charges Based on how long each contribution has been in your account. You won't pay a withdrawal charge if you take 10% or less of your account value in a participation year. Amounts withdrawn that exceed the free withdrawal amount will be assessed a charge equal to the percentage provided below:

Withdrawal charge schedule

Participation year	1–5	6	7	8	9	10	11 & later
Charge	6%	5%	4%	3%	2%	1%	0%

Withdrawal charges will not apply in certain situations, such as for separation from service, disability, unforeseeable emergency distribution, required minimum distributions and nursing home confinement.

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Variable annuities are long-term financial products designed for retirement purposes. In essence, an annuity is a contractual agreement in which payments are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees and charges for optional benefits. The Variable Investment Options offered in this contract will fluctuate in value and are subject to market risk, including loss of principal.

Because this EQUI-VEST® StrategiesSM annuity contract would be used to fund a retirement plan, participants should be aware that such annuities do not provide tax deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing, individuals should consider whether its features and benefits beyond tax deferral meet their needs and goals. Participants may also want to consider the relative features, benefits and costs of this annuity with any other investment that they may use in connection with their employer's retirement plan or arrangement.

Certain types of contracts, features and benefits may not be available in all jurisdictions or in all 403(b) or 457 plans.

This fee summary does not cover all material provisions of the EQUI-VEST® StrategiesSM Series 900/901 contract. This fee summary must be preceded or accompanied by a current EQUI-VEST® StrategiesSM prospectus and/or the program summary (for 401(a) plans only), the prospectus for the underlying portfolios and any applicable supplements, and the prospectus for the Structured Investment Option, which contain detailed information about the EQUI-VEST® StrategiesSM 900/901 contract, including investment objectives, risks, charges and expenses. Please read these materials and consider this information carefully before investing.

Please be advised that this document is not intended as legal or tax advice. Accordingly, any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and you should seek advice based on your particular circumstances from an independent tax advisor.

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Series 900 form #s: 2004TSAGAC, 2011SIO900-ENGAC, 2004EDCGAC, 2012RDPIB and any state variations. Certificate #s: 2004TSACERTA/B, 2011SIO900-A/B, 2004EDCCERT-A/B, 2012RDPIB and any state variations.

Series 901 form #s: 2008TSAGAC901, 2009EDCGAC901, 2011SIO901-ENGAC and any state variations. Certificate #s: 2008TSA901-A/B, 2009EDC901-A/B, 2011SIO901-A/B, 2012RDPIB and any state variations.

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