

QUICK GUIDE TO : **TELEPHONE OPERATED PROGRAM SUPPORT (TOPS)**

To obtain unit values, make transfers among investment options, or change allocations for future contributions, you can use our automated phone support 24 hours a day, 7 days a week.

To access information 24 hours a day, 7 days a week:

1. Dial 1-888-909-7770 on your touch-tone telephone.
2. Enter your contract number and your contract access code.
(Your access code is the last four digits of the annuitant's social security number).
3. Choose one of the menu selections listed below.

Press:

To:

- | | |
|----------|---|
| 1 | Obtain the previous day's unit values and fixed maturity option (FMO) rates. <ul style="list-style-type: none">• Press 1: For contract unit values• Press 2: For specific fund unit value• Press 3: For a listing of all FMO values• Press 4: For a specific FMO maturity <hr/> |
| 2 | Obtain your current annuity contract value as of the close of the previous business day. <ul style="list-style-type: none">• Press 1: For existing fund balances for the contract• Press 2: For available fund investment options• Press 3: For current contract fund allocation percentages <hr/> |
| 3 | Initiate transactions (funds transfer, allocation change, PIN number change). <ul style="list-style-type: none">• Press 1: To initiate funds transfers (dollar amount or percentage)• Press 2: To change the allocation for future contributions• Press 3: To change your PIN number <hr/> |
| 4 | Enter another contract number <hr/> |
| 5 | Request the assignment of a new PIN when you have lost or cannot remember your PIN.

You will receive a new PIN in 5-7 business days. <hr/> |
| 0 | Return to the Main Menu at any time during the call. |

For more information, see your prospectus or call our Customer Service Department, TOLL FREE, at 1-800-789-7771