

 Does the information you get from mutual funds or other funds really work for you?

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VARIABLE ANNUITY SUMMARY PROSPECTUS

1. Have you ever considered purchasing a variable annuity? : yes
2. The sample summary prospectus is divided into eight sections. Please indicate which two sections you found to be the most useful, and which two sections you found to be the least useful, in describing the variable annuity
 - a. Overview of the Variable Annuity Contract : Most Useful : You will help, should any changes occur.
 - b. Important Information You Should Consider About the Contract : Most Useful : Because, you'll help you later. if there will be a variance, eg product quality
 - c. Standard Death Benefit : Least Useful : It is important, to look at that point
 - d. Other Benefits Available Under the Contract : Least Useful : It is important to look at all the benefits. since businesses tend to change
3. The sample summary prospectus includes a section named Overview of the Variable Annuity Contract. Does that section provide clear information?
Yes
4. The section named Important Information You Should Consider About the Contract includes a table. Do you think the table is clear?
Yes
5. The sample summary prospectus describes what you would pay for the variable annuity, including upfront fees and future fees. Was this description clear?
Yes