



VARIABLE ANNUITY CONTRACT

Issued through: XYZ Separate Account A
Contract Classes: Class B, Class X

Updating Summary Prospectus
May 1, 2018

You should read this Summary Prospectus carefully, particularly the section titled Important Information You Should Consider About the Contract.

An updated prospectus for the XYZ Variable Annuity Contract is currently available online, which contains more information about the contract, including its features, benefits, and risks. You can find the prospectus and other information about the contract online at XYZInsuranceCo.com/VAdocuments. You can also obtain this information at no cost by calling 888-555-1234 or by sending an email request to email@XYZInsuranceCo.com.

This Summary Prospectus incorporates by reference the XYZ Variable Annuity Contract's prospectus and Statement of Additional Information (SAI), both dated May 1, 2018, as amended or supplemented. The SAI may be obtained, free of charge, in the same manner as the prospectus.

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission's staff and is available at Investor.gov.

The Securities and Exchange Commission has not approved or disapproved this contract or passed upon the adequacy of this summary prospectus. Any representation to the contrary is a criminal offense.

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Special Terms

Accumulation Phase	The phase of your contract where you make premium payments and invest those payments seeking to increase your contract value.
Benefit Base	If you elect certain Optional Benefits under the Contract, the Benefit Base is used to determine the amount available to withdraw under the Optional Benefit. This figure is separate from your contract value and cannot be withdrawn as a lump sum.
Contract	The legal document between you and XYZ that describes the terms of the variable annuity. The contract has two phases, the accumulation (savings) phase and the payout (annuitization or income) phase. “Contract value” is the total value of your investment options (your separate account value plus your fixed account value).
Death Benefit	The amount paid to your designated beneficiaries (the persons or organizations you select to receive payments) upon your death.
Fixed Account	An investment option that earns a stated amount of interest. “Fixed account value” is the value of your investments in your fixed account.
Investment Options	This includes the portfolio companies and the fixed account.
Optional Benefits	Provisions that you can choose to add to your contract, typically for an additional cost. These include the additional death benefits, living benefits, and other benefits such as the liquidity rider.
Payout Phase	The phase of your contract after you elect to convert your contract value into a stream of income payments.
Portfolio Company	One of many mutual funds available for investment through your contract.
Separate Account Value	XYZ Separate Account A, through which premium payments under the contract may be allocated to portfolio companies. “Separate account value” is the total value of your investments in the portfolio companies.
Surrender Charge	A charge you pay if you withdraw money from your contract during a set time period (the surrender charge period) after you contributed money to your contract.

Updated Information About Your Contract

Q. Have my contract features changed during the previous year?

A. Yes. Please see below for a summary of changes that have been made to the contract. As described below, these changes may or may not affect you, depending on when you purchased your contract.

The information in this updating summary prospectus is a summary of certain contract features that have changed since the Updating Summary Prospectus dated May 1, 2017. This may not reflect all of the changes that have occurred since you entered into your Contract.

- Fee Table
 - Only for contracts purchased before Jan. 1, 2014: we have increased the transfer fee from \$10 to \$15.
- Standard Death Benefit
 - We have changed the terms associated with the standard death benefit to clarify that a surviving spouse may include a surviving domestic partner.
- Optional Benefits
 - We have changed the investment restrictions associated with the Annual Step-Up Death Benefit, Principal Protection Rider, and Lifetime Minimum Income Rider. Current investors that were previously in compliance with the restrictions do not need to update their allocation. However, future allocation instructions must comply with the new restrictions.
See [Appendix: Portfolio Companies Available Under the Contract](#).
 - We have changed the withdrawal rates for new purchases of the Lifetime Minimum Payout Rider. Current contract owners will be subject to the rate in effect when you elected the Riders.
 - **Only for contracts purchased before Jan. 1, 2014:** We have changed the current fee associated with the Lifetime Minimum Income Rider. In no case will the fees exceed the maximum amount shown in the fee table in the contract prospectus.
 - The Lifetime Minimum Payout Rider is now available to new contract owners and existing contract owners that do not own any other living benefits. The Lifetime Minimum Payout Rider provides longevity protection through lifetime benefit payments.
- Portfolio Companies
 - The XYZ Blue Chip Portfolio has liquidated.
 - The ABCD Equity Portfolio has been renamed the ABCD Equity and Income Portfolio.
 - The ABCD U.S. Mid-Cap Value Portfolio and ABCD U.S. Mid-Cap Growth Portfolio merged into the ABCD U.S. Mid-Cap Portfolio.

Important Information You Should Consider About the Contract

An investment in the contract is subject to fees, risks, and other important considerations, some of which are briefly summarized in the following table. You should review the prospectus for additional information about these topics.

FEES AND EXPENSES		LOCATION IN PROSPECTUS																
<p>Surrender Charge (charges for early withdrawal)</p>	<p>If you withdraw money from your contract within 9 years following your last premium payment, you will be assessed a surrender charge of up to 9% on the value of the withdrawal, declining to 0% over 9 years.</p> <p>For example, if you purchased a Class X contract and were to withdraw \$100,000 during the surrender charge period, you would be assessed a charge of up to \$9,000 on the amount withdrawn.</p>	Charges (Surrender Charge)																
<p>Transaction Charges (charges for certain transactions)</p>	<p>In addition to surrender charges, you also may be charged for other transactions (such as when you transfer cash value between investment options, or for special requests such as wire transfers).</p>	Charges (Transfer Fee; Service Charge)																
<p>Ongoing Fees and Expenses (annual charges)</p>	<p>The table below describes the fees and expenses that you may pay <i>each year</i>, depending on the options you choose. Please refer to your contract specifications page for information about the specific fees you will pay each year based on the options you have elected.</p> <table border="1"> <thead> <tr> <th>ANNUAL FEE</th> <th>MIN.</th> <th>MAX.</th> </tr> </thead> <tbody> <tr> <td>1. Base contract (varies by contract class)</td> <td>1.15%¹</td> <td>1.65%¹</td> </tr> <tr> <td>2. Investment options (portfolio company fees and expenses)</td> <td>0.35%²</td> <td>2.71%²</td> </tr> <tr> <td>3. Optional benefits (if elected)</td> <td>0.15%³</td> <td>5.15%³</td> </tr> </tbody> </table> <p>Because your contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your contract, the following table shows the lowest and highest cost you could pay <i>each year</i>. This estimate assumes that you do not take withdrawals from the contract, which could add surrender charges that substantially increase costs.</p> <table border="1"> <thead> <tr> <th>LOWEST ANNUAL COST ESTIMATE: \$1,518</th> <th>HIGHEST ANNUAL COST ESTIMATE: \$10,945</th> </tr> </thead> <tbody> <tr> <td> <p>Assumes:</p> <ul style="list-style-type: none"> Investment of \$100,000 5% annual appreciation Least expensive combination of contract classes and portfolio company fees and expenses No optional benefits No sales charges No additional contributions, transfers or withdrawals </td> <td> <p>Assumes:</p> <ul style="list-style-type: none"> Investment of \$100,000 5% annual appreciation Most expensive combination of classes, optional benefits, and portfolio company fees and expenses No sales charges No additional contributions, transfers or withdrawals </td> </tr> </tbody> </table>	ANNUAL FEE	MIN.	MAX.	1. Base contract (varies by contract class)	1.15% ¹	1.65% ¹	2. Investment options (portfolio company fees and expenses)	0.35% ²	2.71% ²	3. Optional benefits (if elected)	0.15% ³	5.15% ³	LOWEST ANNUAL COST ESTIMATE: \$1,518	HIGHEST ANNUAL COST ESTIMATE: \$10,945	<p>Assumes:</p> <ul style="list-style-type: none"> Investment of \$100,000 5% annual appreciation Least expensive combination of contract classes and portfolio company fees and expenses No optional benefits No sales charges No additional contributions, transfers or withdrawals 	<p>Assumes:</p> <ul style="list-style-type: none"> Investment of \$100,000 5% annual appreciation Most expensive combination of classes, optional benefits, and portfolio company fees and expenses No sales charges No additional contributions, transfers or withdrawals 	<p>Fee Table and Expense Examples</p> <p>Charges</p>
ANNUAL FEE	MIN.	MAX.																
1. Base contract (varies by contract class)	1.15% ¹	1.65% ¹																
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¹ As a percentage of separate account value.

² As a percentage of portfolio company assets.

³ As a percentage of contract value or benefit base depending on the optional benefits selected.

RISKS		LOCATION IN PROSPECTUS
Risk of Loss	You can lose money by investing in this contract, including loss of principal.	Principal Risks
Not a Short-Term Investment	This contract is not designed for short-term investing and is not appropriate for an investor who needs ready access to cash. Surrender charges apply for up to 9 years following your last premium payment. They will reduce the value of your contract if you withdraw money during that time. The benefits of tax deferral and living benefit protections also mean the contract is more beneficial to investors with a long time horizon.	Principal Risks
Risks Associated with Investment Options	<ul style="list-style-type: none"> An investment in this contract is subject to the risk of poor investment performance of the investment options you choose. Each investment option has its own unique risks. You should review the prospectuses for the available portfolio companies before making an investment decision. 	Principal Risks
Insurance Company Risks	Any obligations, guarantees, and benefits of the contract are subject to the claims-paying ability of XYZ. If XYZ experiences financial distress, it may not be able to meet its obligations to you. More information about XYZ, including its financial ratings, is available upon request from XYZ Separate Account A.	Principal Risks
RESTRICTIONS		
Investment Options	<ul style="list-style-type: none"> There is a \$10 charge for each transfer when you transfer money between investment options in excess of 12 times a year. XYZ reserves the right to remove or substitute portfolio companies as investment options that are available under the contract. 	Principal Risks
Optional Benefits	<ul style="list-style-type: none"> Many optional benefits limit or restrict the investment options you may select under the contract. We may change these restrictions in the future. You are required to have a certain contract value for some optional benefits. If withdrawals reduce your contract value below this value, your optional benefits may be reduced or terminated. We may stop offering an optional benefit at any time. 	Other Benefits Available Under the Contract
TAXES		
Tax Implications	<ul style="list-style-type: none"> Consult with a tax professional to determine the tax implications of an investment in and payments received under this contract. If you purchase the contract through a tax-qualified plan or individual retirement account (IRA), you do not get any additional tax deferral. Earnings on your contract are taxed at ordinary income tax rates when you withdraw them, and you may have to pay a penalty if you take a withdrawal before age 59 ½. 	Taxes
CONFLICTS OF INTEREST		
Investment Professional Compensation	Your investment professional may receive compensation for selling this contract to you, both in the form of commissions and because XYZ may share the revenue it earns on this contract with the professional's firm. This conflict of interest may influence your investment professional to recommend this contract over another investment.	Other Information (Distribution)
Exchanges	Some investment professionals may have a financial incentive to offer you a new contract in place of the one you own. You should only exchange your contract if you determine, after comparing the features, fees, and risks of both contracts, that it is better for you to purchase the new contract rather than continue to own your existing contract.	Other Information (Contract Provisions and Limitations)

APPENDIX: Portfolio Companies Available Under the Contract

The following is a list of portfolio companies currently available under the contract, which is subject to change, as discussed in the prospectus for the contract. Before you invest, you should review the prospectuses for the portfolio companies. These prospectuses contain more information about the portfolio companies and their risks and may be amended from time to time. You can find the prospectuses and other information about the portfolio companies online at XYZInsuranceCo.com/VAdocuments. You can also request this information at no cost by calling 888-555-1234 or by sending an email request to email@XYZInsuranceCo.com.

The performance information below reflects fees and expenses of the portfolio companies, but does not reflect the other fees and expenses that your contract may charge. Performance would be lower if these charges were included. Each portfolio company's past performance is not necessarily an indication of future performance.

INVESTMENT TYPE	PORTFOLIO COMPANY AND ADVISER/SUBADVISER	EXPENSE RATIO (expenses/ average assets)	AVERAGE ANNUAL TOTAL RETURNS (as of 12/31/2017)		
			1 YEAR	5 YEAR	10 YEAR
Allocation	XYZ Aggressive Allocation Portfolio	0.97%	17.49%	11.68%	5.87%
Allocation	XYZ Balanced Portfolio	0.81%	14.80%	10.06%	5.89%
Allocation	XYZ Conservative Allocation Portfolio	0.97%	8.06%	6.25%	5.36%
Allocation	XYZ Moderate Allocation Portfolio	0.97%	11.77%	8.28%	5.73%
Allocation	XYZ Target Date 2020 Portfolio	1.03%	11.69%	5.52%	
Allocation	XYZ Target Date 2030 Portfolio	1.03%	13.14%	6.14%	
Allocation	XYZ Target Date 2040 Portfolio	1.02%	14.69%	6.96%	
Allocation	XYZ Target Date 2050 Portfolio	1.02%	18.91%	9.10%	
Allocation	XYZ Target Date 2060 Portfolio	1.02%	24.09%		
Allocation	XYZ Target Date Income Portfolio	1.01%	4.02%	5.88%	
Alternative	Long/Short Equity Portfolio (Subadviser:123 Asset Management)	2.53%	10.93%		
Alternative	XYZ Alternative Growth Portfolio	2.71%	1.75%	3.81%	1.75%
Alternative	XYZ Multimanager Alternative Portfolio (Subadvisers:123 Asset Management; 456 Asset Management; 789 Advisers)	2.03%	2.11%		
Global Bond	QRS Global Bond Portfolio (Subadviser:456 Asset Management)	1.31%			
Global Bond	XYZ Unconstrained Bond Portfolio	1.27%	1.81%	0.62%	2.91%
Global Equity	ABCD Total Return Portfolio	1.05%	6.02%	0.43%	
Global Equity	QRS Emerging Market Debt Portfolio (Subadviser: 456 Asset Management)	1.31%	12.48%	3.58%	
Global Equity	QRS Emerging Markets Portfolio (Subadviser: 456 Asset Management)	1.29%	37.87%	7.24%	
Global Equity	QRS Global Growth Portfolio (Subadviser: 456 Asset Management)	1.22%	31.77%	11.56%	6.30%
Money Market	XYZ Government Money Market Portfolio	0.37%	0.31%	0.06%	0.19%

INVESTMENT TYPE	PORTFOLIO COMPANY AND ADVISER/SUBADVISER	EXPENSE RATIO (expenses/ average assets)	AVERAGE ANNUAL TOTAL RETURNS (as of 12/31/2017)		
			1 YEAR	5 YEAR	10 YEAR
Sector	XYZ Capital Appreciation Portfolio (Subadviser: 789 Advisers)	0.66%	31.69%	16.75%	8.33%
Sector	XYZ Consumer Products Portfolio (Subadviser: 789 Advisers)	0.76%	8.95%	11.10%	8.86%
Sector	XYZ Financial Services Portfolio (Subadviser: 789 Advisers)	0.76%	23.53%	6.75%	7.73%
Sector	XYZ Healthcare Portfolio (Subadviser: 789 Advisers)	0.78%	22.04%	19.28%	11.87%
Sector	XYZ Homebuilders Portfolio (Subadviser: 789 Advisers)	0.76%			
Sector	XYZ Real Estate Portfolio (Subadviser: 789 Advisers)	0.75%	14.60%		
Sector	XYZ Technology Portfolio (Subadviser: 789 Advisers)	0.84%	50.16%	23.51%	
Sector	XYZ Transportation & Infrastructure Portfolio (Subadviser: 789 Advisers)	0.75%	18.24%		
Sector	XYZ Utilities Portfolio (Subadviser: 789 Advisers)	0.76%	7.34%	10.59%	
U.S. Bond	ABCD Aggregate Bond Index Portfolio	0.41%	3.20%	2.35%	3.83%
U.S. Bond	ABCD High Yield Bond Portfolio	0.97%	6.18%	4.70%	7.25%
U.S. Bond	ABCD Total Return Bond Portfolio	1.14%	11.17%	9.72%	
U.S. Bond	ABCD U.S. Treasury Portfolio	0.38%	0.76%	0.22%	
U.S. Bond	Intermediate-Term Bond Portfolio	0.41%	4.14%	2.81%	4.58%
U.S. Bond	Long-Term Bond Portfolio	0.41%	9.73%	4.78%	
U.S. Bond	Short-Term Bond Portfolio	0.39%	2.85%	2.44%	
U.S. Equity	ABCD Contrarian Portfolio	0.91%	15.20%	12.82%	
U.S. Equity	ABCD Diversified Equity Portfolio	0.87%	22.70%	15.05%	8.23%
U.S. Equity	ABCD Equity and Income Portfolio	0.79%	19.66%		
U.S. Equity	ABCD Focused Portfolio	0.76%	26.43%	13.02%	
U.S. Equity	ABCD Managed-Risk Equity Portfolio	1.02%	14.11%		
U.S. Equity	ABCD Russell 2000 Index Portfolio	0.37%	14.61%	14.07%	
U.S. Equity	ABCD S&P 500 Index Portfolio	0.35%	21.26%	15.23%	8.00%
U.S. Equity	ABCD U.S. Large-Cap Portfolio	0.81%	23.54%	11.66%	6.21%
U.S. Equity	ABCD U.S. Micro-Cap Growth Portfolio	0.88%	28.91%		
U.S. Equity	ABCD U.S. Mid-Cap Portfolio	0.81%	12.14%	10.19%	7.91%
U.S. Equity	ABCD U.S. Small-Cap Growth Portfolio	0.81%	13.64%	13.90%	18.02%

The table below identifies the portfolio companies available for use with the **Annual Step-Up Death Benefit**, the **Principal Protection Rider**, and the **Lifetime Minimum Income Rider**.

PORTFOLIO COMPANY	ANNUAL STEP-UP DEATH BENEFIT	PRINCIPAL PROTECTION RIDER	LIFETIME MINIMUM INCOME RIDER
ABCD Aggregate Bond Index Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ABCD Contrarian Portfolio			
ABCD Diversified Equity Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
ABCD Equity and Income Portfolio	<input checked="" type="checkbox"/>		
ABCD Focused Portfolio			
ABCD High Yield Bond Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ABCD Managed-Risk Equity Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ABCD Russell 2000 Index Portfolio			
ABCD S&P 500 Index Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
ABCD Total Return Bond Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ABCD Total Return Portfolio			
ABCD U.S. Large-Cap Portfolio	<input checked="" type="checkbox"/>		
ABCD U.S. Micro-Cap Growth Portfolio			
ABCD U.S. Mid-Cap Portfolio			
ABCD U.S. Small-Cap Growth Portfolio			
ABCD U.S. Treasury Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Intermediate-Term Bond Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Long/Short Equity Portfolio			
Long-Term Bond Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
QRS Emerging Market Debt Portfolio			
QRS Emerging Markets Portfolio			
QRS Global Bond Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
QRS Global Growth Portfolio			
Short-Term Bond Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Aggressive Allocation Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Alternative Growth Portfolio			
XYZ Balanced Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Capital Appreciation Portfolio	<input checked="" type="checkbox"/>		
XYZ Conservative Allocation Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

PORTFOLIO COMPANY	ANNUAL STEP-UP DEATH BENEFIT	PRINCIPAL PROTECTION RIDER	LIFETIME MINIMUM INCOME RIDER
XYZ Consumer Products Portfolio			
XYZ Financial Services Portfolio			
XYZ Government Money Market Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Healthcare Portfolio			
XYZ Homebuilders Portfolio			
XYZ Moderate Allocation Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Multimanager Alternative Portfolio			
XYZ Real Estate Portfolio			
XYZ Target Date 2020 Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Target Date 2030 Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Target Date 2040 Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Target Date 2050 Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Target Date 2060 Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Target Date Income Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Technology Portfolio			
XYZ Transportation & Infrastructure Portfolio			
XYZ Unconstrained Bond Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
XYZ Utilities Portfolio	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Fixed Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The table below identifies which portfolio companies are available for use with the **Lifetime Minimum Payout Rider**.

INVESTMENT TYPE	LIMITATION*
Alternative, Global Equity	Up to 20% of your contract value
U.S. Equity, Sector, Global Bond	Up to 50% of your contract value
Allocation, U.S. Bond, and Money Market	No Limits
Fixed Account	Unavailable

* You must enroll in automatic quarterly rebalancing.