



Maximum Retirement Allowance

- You receive a monthly lifetime allowance whose amount is greater than the amount of any other benefit option. Upon your death, beneficiaries do not receive a benefit. This means that when you die, the benefit stops.



Option 1 | 100% Joint and Survivor

- You receive a reduced monthly lifetime allowance. Upon your death, your sole beneficiary receives 100% of your reduced allowance for the rest of their life. If your beneficiary dies before you, you will continue to receive reduced benefits for life.



Option 2 | Other Joint and Survivor

- You receive a reduced monthly lifetime allowance. You must decide to leave your sole beneficiary either 25%, 50% or 75% of your benefit upon your death. Your allowance will be reduced based on the decision you make and cannot be changed once the first payment is made.



Option 3 | Five-Year Certain

- You receive a reduced monthly lifetime allowance. After payment of the retirement allowance to you for five years, however, there is no further coverage for your beneficiary. If you die within the five years following retirement, your beneficiary will receive the reduced monthly payments for the remainder of that period.

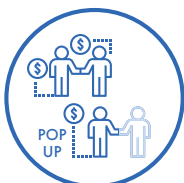
If your primary beneficiary dies before that period, the remainder of the benefits are paid to a contingent beneficiary in a lump sum.



Option 4 | Ten-Year Certain

- You receive a reduced monthly lifetime allowance. After payment of the retirement allowance to you for ten years, however, there is no further coverage for your beneficiary. If you die within the ten years following retirement, your beneficiary will receive the reduced monthly payments for the remainder of that period.

If your primary beneficiary dies before that period, the remainder of the benefits are paid to a contingent beneficiary in a lump sum.



Option 5 | Pop-Up

- You receive a reduced monthly lifetime allowance. You must decide to leave your sole beneficiary either 50% or 100% of your benefit upon your death. Your allowance will be reduced based on the decision you make and cannot be changed once the first payment is made.

If, however, your beneficiary dies before you do, your benefit converts to the maximum allowance for the rest of your life.