

<<DATE>>

<<Owner Name>>
<<Address 1>>
<<Address 2>>
<<City, State ZIP>>

Re: <<EQ0000000000F>>

Dear <<Owner Name>>:

We are writing to correct a language error that was included with your recently issued annuity contract.

On the Endorsements page included with your contract for the Barclay's Focus50 Index Accounts, the Account Specifications section details certain elements of your contract. Two items are subject to correction:

- "Initial Index Cap" should appear as "Initial Participation Rate"
- "Minimum Index Cap" should appear as "Minimum Participation Rate"

We apologize for any inconvenience that may have resulted from this print error. No further action is required on your part. Please retain this letter with your original contract for future reference.

If you have any questions related to your contract or need any additional information, you may call Customer Support at (866) 598-3692 for assistance.

Cordially,

Rosemary Parson
Senior VP Policy Administration