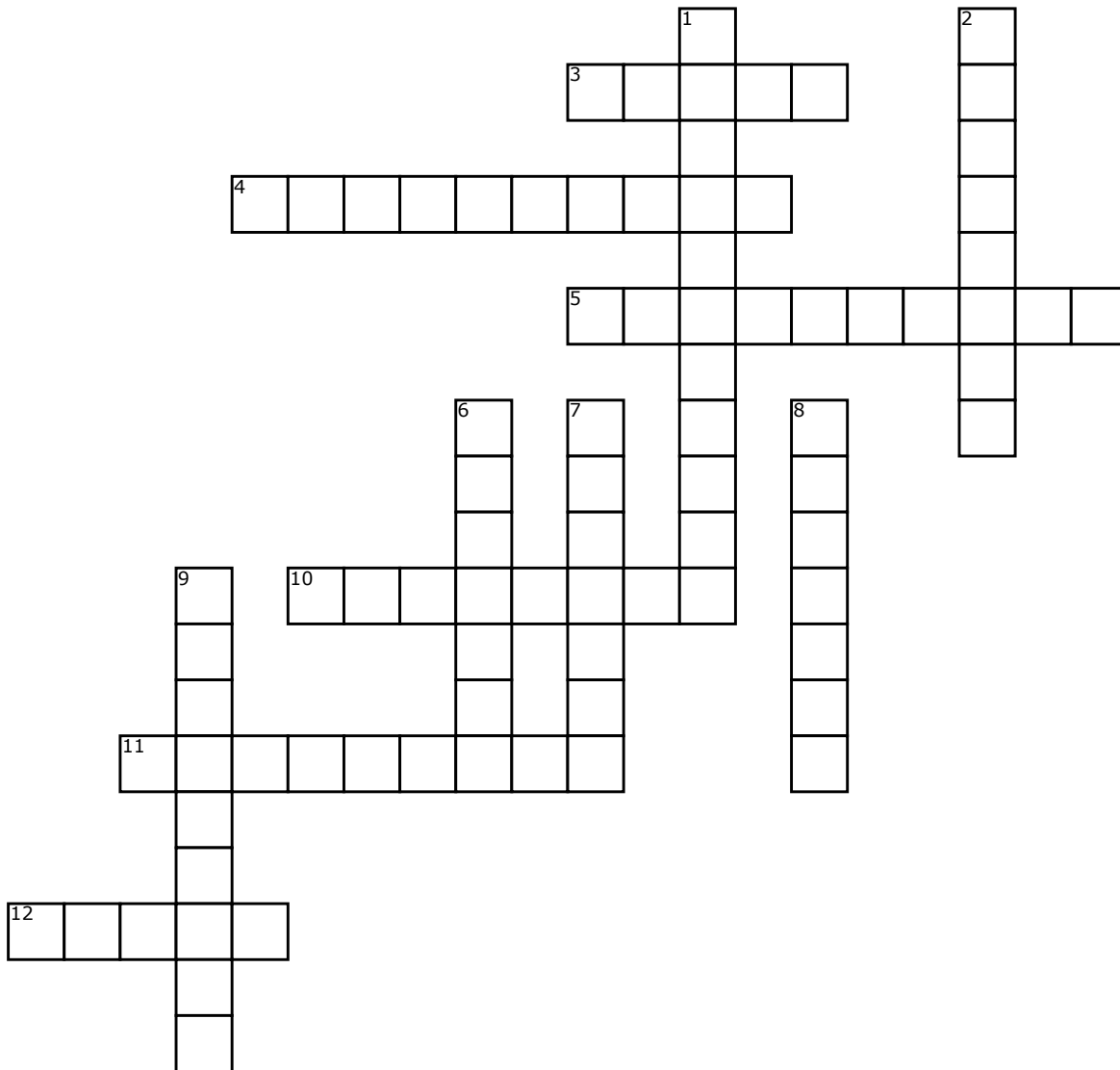


Name: _____

Date: _____

RA Booster & Income Benefits



Across

3. In the event of a _____ claim the monthly claim amount will be paid, provided that the benefit is still in force. The first claim payment will be made after the claim has been approved; thereafter monthly payments will be made for the rest of the life of the insured.

4. A claim will not be paid under a Complete Functional Protector, taken out by way of a conversion from any of the lump sum benefits, if the claim event occurred before the _____.

5. If the policyholder has more than one _____ Momentum Retirement Annuities at the time of each Retirement Booster allocation, the retirement annuity with the longest term to maturity will be used to calculate the booster allocation at that time.

10. _____ for this benefit are not tax deductible and therefore tax certificates will not be issued.

11. A benefit may not be converted if a claim has been _____ under a lump sum benefit or an income benefit.

12. 11) Once Momentum admits a _____ there will be no more premiums payable for this benefit.

Down

1. No further _____ will be made to the Retirement Booster after the maturity date.

2. The accumulated Retirement Booster amount will be paid on the _____ date of the retirement annuity with the longest term to maturity.

6. A _____ will not be made within the first two years after the first Retirement Booster allocation.

7. Benefits will not be _____ by income received from other sources.

8. 7) The claim amount is paid monthly in _____.

9. Qualifying Myriad risk benefits that are linked to a qualifying retirement annuity, and a qualifying retirement annuity with up to date _____ premiums, and accepted a qualifying increase on the qualifying Myriad risk benefit during the past policy year.