

Group # : 150149 07/10/2015

Fees

Important Information about your Investment Choices

For the Period Ending 06/30/2015

Investment Choice	Underlying Fund Share Class	Invest Mgmt Fee	12b-1 Fee	Other Exp	Total Annual Underlying F.O.E.†	Program and Admin Expense††	Total Fees & Charges	Fees/Payments We Receive from the Funds†††
Specialty								
Vanguard REIT Index	ADMIRAL	0.08%	0.00%	0.02%	0.10%	0.00%	0.10%	.1
International/Global								
AF EuroPacific Grth	R5	0.42%	0.00%	0.11%	0.53%	0.00%	0.53%	.05
AF New Perspective	R4	0.60%	0.25%	-0.05%	0.80%	0.00%	0.80%	.35
Oppenheimer Dev Mkts	Y	1.00%	0.00%	0.07%	1.07%	0.00%	1.07%	.3
Small Cap								
AmCent SC Value	INV	1.25%	0.00%	0.05%	1.30%	0.00%	1.30%	.35
Baron Small Cap	--	1.00%	0.25%	0.06%	1.31%	0.00%	1.31%	.4
Royce Penn Mutual	SRVC	1.00%	0.25%	0.01%	1.26%	0.00%	1.26%	.35
Vanguard SC Index	Admiral	0.07%	0.00%	0.02%	0.09%	0.00%	0.09%	0
Mid Cap								
Perkins MidCap Value	T	0.45%	0.00%	0.29%	0.74%	0.00%	0.74%	.3
Htfd MidCap	R4	0.85%	0.25%	0.06%	1.16%	0.00%	1.16%	.65
Vanguard MC Index	Admiral	0.07%	0.00%	0.02%	0.09%	0.00%	0.09%	0
Large Cap								
AF Growth Fund Amer	R5	0.50%	0.00%	-0.12%	0.38%	0.00%	0.38%	.05
Fidelity Contrafund	I	0.30%	0.00%	0.34%	0.64%	0.00%	0.64%	.25
Htfd Cap App HLS	IA	0.78%	0.00%	-0.11%	0.67%	0.00%	0.67%	.25
Htfd Div & Grwth HLS	IA	0.78%	0.00%	-0.11%	0.67%	0.00%	0.67%	.25
NB Socially Resp	Trust	0.87%	0.10%	0.06%	1.03%	0.00%	1.03%	.35
Vanguard 500 Index	Admiral	0.03%	0.00%	0.02%	0.05%	0.00%	0.05%	0
Asset Allocation/Balanced								
TRP Retirement 2020	Inv	0.00%	0.00%	0.67%	0.67%	0.00%	0.67%	.15
TRP Retirement 2030	Inv	0.00%	0.00%	0.73%	0.73%	0.00%	0.73%	.15
TRP Retirement 2040	Inv	0.00%	0.00%	0.76%	0.76%	0.00%	0.76%	.15
TRP Retirement 2050	Inv	0.00%	0.00%	0.76%	0.76%	0.00%	0.76%	.15
TRP Ret Balanced	Inv	0.00%	0.00%	0.57%	0.57%	0.00%	0.57%	.15
Bond								
AmCent Infl Adj Bnd	INV	0.57%	0.00%	-0.10%	0.47%	0.00%	0.47%	.25
Dodge & Cox Income	--	N/A	N/A	N/A	N/A	0.00%	0.00%	.08
MFS Govt Securities	R3	0.40%	0.25%	0.23%	0.88%	0.00%	0.88%	.63
Putnam HY Advantage	Y	0.72%	0.00%	0.06%	0.78%	0.00%	0.78%	.2
Stable Value/Money Market								
Invesco Stable Value	X	0.35%	0.00%	0.11%	0.46%	0.00%	0.46%	.2

You should carefully consider the investment objectives, risks, charges and expenses of the group variable funding agreements and their underlying funds before investing. This and other information can be found in the

prospectus or disclosure documents, where applicable. To obtain the applicable disclosure documents or the underlying fund prospectuses call 1-800-528-9009. Read them carefully before you invest or send money.

This table shows only the asset-based fees, charges and expenses deducted daily and associated with the investment choices of the group variable funding agreement. Please refer to the product prospectus or disclosure documents, as applicable, for information on other fees and charges that may apply to your plan's contract such as a contingent deferred sales charge, annual maintenance fee, and other fees or charges, if applicable.

† These are the Total Annual Fund Operating Expenses for each underlying fund as of its most recent prospectus. Total Annual Fund Operating Expenses are the expenses that are deducted from fund assets, including management fees, Rule 12b-1 distribution and/or service fees, and other expenses. Actual fees and expenses for the underlying funds vary daily. As a result, the fees and expenses for any given day may be greater or less than the Total Annual Fund Operating Expenses listed above in the table. The column under "Gross" lists each underlying fund's Total Annual Fund Operating Expenses before any fee waivers or reimbursements. The column under "Net" represents each underlying fund's Total Annual Fund Operating Expenses after any fee waivers or reimbursements. More detail concerning each underlying fund's fees and expenses is contained in the prospectus for each fund.

†† This reflects the Program and Administrative Expense deducted from the assets of the Separate Account. For some Contracts, the Program and Administrative Expense is deducted from Separate Account assets on a daily basis at the annual rate shown above. For other Contracts, the Program and Administrative Expense is deducted on a quarterly basis at the annual rate shown above. If the Program and Administrative Expense under a Contract is insufficient to cover actual costs incurred by us, we will bear the loss. If the Program and Administrative Expense exceeds these costs, we will keep the excess as profit. We may use these profits, as well as fees and payments received from the fund families, for any proper corporate purpose, including, among other things, payment of sales expenses, including our expenses of paying compensation to broker-dealers, financial institutions and other persons for selling the Contracts. We expect to make a profit from the Program and Administrative Expense.

††† We receive these fees and payments with respect to the Funds that are offered as variable investment options to your plan through your Contract (sometimes referred to generally as "revenue sharing" payments). We consider these fees and payments, among a number of other factors, when deciding to include a Fund in the Investment Option Menus. Virtually all of the Funds on the Investment Option Menus make these payments to us and/or our affiliates. For more information about these fees and payments please refer to our Disclosure Statement - Reasonable Contract or Arrangement under ERISA Section 408(b)(2).

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