

Travelers Insurance and Annuity Company

Home Office: One Tower Square Annuity Services – 5NB Hartford, CT 06183 Website: http://www.travelers.com/	Agent of Record: Carol Smith Link (573) 815-6094
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Fixed

Name & Description:	T-Flex – Fixed Income Annuity
Withdrawal Fees:	Amounts withdrawn in excess of the 10% cumulative free withdrawal allowance will be assessed a 7% deferred sales charge on monies withdrawn within five years of deposit. Each payment starts its own five-year period. The deferred sales charge is assessed only on the payment amount, not on the appreciation, and the earnings may be withdrawn without charge. Surrenders are processed First In, First Out (FIFO) for contracts issued after 6-1-89. A waiver of withdrawal charge is allowed for: death, life annuity payout commences, 3 year level income payout, or more after 2 years of participating in contract, retirement after age 55 and 5 years of participation in contract, and disability as defined by the IRS.
Loan Available:	Yes – Minimum amount of \$1,000.
Front End Load Fees:	None
Administrative Management Fees:	None
Settlement Options:	Life annuity, life annuity with 120, 180, 240 monthly payments assured. Cash refund life annuity, Joint & Last Survivor, other arrangements for annuity payments as approved by The Travelers. Payment for a designated amount, payments for a designated period and lump sum withdrawal.

Variable

Withdrawal Fees:	Amounts withdrawn in excess of the 10% cumulative free withdrawal allowance will be assessed a 5% deferred sales charge on monies withdrawn within five years of deposit. Each payment starts its own five-year period. The deferred sales charge is assessed only on the payment amount, not on the appreciation. Surrender is processed First In, First Out (FIFO), so the charge disappears for partial withdrawals after five years. Appreciations (earnings) are surrendered first. A waiver of withdrawal charge is allowed for: death, life annuity payment commences, 3 year level income payout, or more after 1 year of participating in contract, retirement after age 55 and 5 years of participation in contract, and disability as defined by the IRS.																																												
Loan Available:	Yes – Minimum amount of \$1,000.																																												
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Administrative Management Fees:	\$15 semi-annual administrative charge prorated among all funds. For management fees for variable funds, contact the company.																																												
Name & Description:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding: 2px;">Stock Funds:</th> </tr> <tr> <td style="width: 50%; padding: 2px;">Alliance Growth Portfolio</td> <td style="width: 50%; padding: 2px;">Putnam VT International Growth Fund</td> </tr> <tr> <td style="padding: 2px;">Alliance Premier Growth Portfolio</td> <td style="padding: 2px;">Putnam VT Small Cap Value Fund</td> </tr> <tr> <td style="padding: 2px;">Capital Appreciation Fund (Janus)</td> <td style="padding: 2px;">Salomon Brothers Variable Capital Fund</td> </tr> <tr> <td style="padding: 2px;">CitiStreet International Stock Fund</td> <td style="padding: 2px;">Salomon Brothers Variable Investors Fund</td> </tr> <tr> <td style="padding: 2px;">CitiStreet Large Company Stock Fund</td> <td style="padding: 2px;">Salomon Brothers Variable Small Cap Growth Fund</td> </tr> <tr> <td style="padding: 2px;">CitiStreet Small Company Stock Fund</td> <td style="padding: 2px;">Smith Barney Aggressive Growth Portfolio</td> </tr> <tr> <td style="padding: 2px;">Dreyfus Stock Index Fund</td> <td style="padding: 2px;">Smith Barney Appreciation Portfolio</td> </tr> <tr> <td style="padding: 2px;">Dreyfus VIF Small Cap Portfolio</td> <td style="padding: 2px;">Smith Barney Fundamental Value Portfolio</td> </tr> <tr> <td style="padding: 2px;">Fidelity VIP Equity Income Portfolio</td> <td style="padding: 2px;">Smith Barney Large Cap Growth Portfolio</td> </tr> <tr> <td style="padding: 2px;">Fidelity VIP Growth Portfolio</td> <td style="padding: 2px;">Social Awareness Stock Portfolio (Smith Barney)</td> </tr> <tr> <td style="padding: 2px;">Fidelity VIP Mid Cap Portfolio</td> <td style="padding: 2px;">Templeton Growth Securities Fund</td> </tr> <tr> <td style="padding: 2px;">Franklin Small Cap Fund</td> <td style="padding: 2px;">Travelers Disciplined Mid Cap Stock Portfolio</td> </tr> <tr> <td style="padding: 2px;">Janus Aspen Series Int'l Growth Portfolio</td> <td style="padding: 2px;">Travelers Growth and Income Stock Account</td> </tr> <tr> <td style="padding: 2px;">MFS Mid Cap Growth Portfolio</td> <td style="padding: 2px;">Utilities Portfolio (Smith Barney)</td> </tr> <tr> <th colspan="2" style="text-align: left; padding: 2px;">Balanced Funds:</th> </tr> <tr> <td style="padding: 2px;">Fidelity VIP II Asset Manager Portfolio</td> <td style="padding: 2px;">Templeton Global Asset Allocation Fund</td> </tr> <tr> <td style="padding: 2px;">MFS Total Return Portfolio</td> <td style="padding: 2px;">Travelers Managed Assets Trust</td> </tr> <tr> <th colspan="2" style="text-align: left; padding: 2px;">Bond Funds/ Money Market Funds:</th> </tr> <tr> <td style="padding: 2px;">CitiStreet Diversified Bond Fund</td> <td style="padding: 2px;">Travelers Money Market Account</td> </tr> <tr> <td style="padding: 2px;">Fidelity VIP High Income Portfolio</td> <td style="padding: 2px;">Travelers Quality Bond Account</td> </tr> <tr> <td style="padding: 2px;">Travelers High Yield Bond Trust</td> <td style="padding: 2px;">Travelers U. S. Government Securities Portfolio</td> </tr> </table>	Stock Funds:		Alliance Growth Portfolio	Putnam VT International Growth Fund	Alliance Premier Growth Portfolio	Putnam VT Small Cap Value Fund	Capital Appreciation Fund (Janus)	Salomon Brothers Variable Capital Fund	CitiStreet International Stock Fund	Salomon Brothers Variable Investors Fund	CitiStreet Large Company Stock Fund	Salomon Brothers Variable Small Cap Growth Fund	CitiStreet Small Company Stock Fund	Smith Barney Aggressive Growth Portfolio	Dreyfus Stock Index Fund	Smith Barney Appreciation Portfolio	Dreyfus VIF Small Cap Portfolio	Smith Barney Fundamental Value Portfolio	Fidelity VIP Equity Income Portfolio	Smith Barney Large Cap Growth Portfolio	Fidelity VIP Growth Portfolio	Social Awareness Stock Portfolio (Smith Barney)	Fidelity VIP Mid Cap Portfolio	Templeton Growth Securities Fund	Franklin Small Cap Fund	Travelers Disciplined Mid Cap Stock Portfolio	Janus Aspen Series Int'l Growth Portfolio	Travelers Growth and Income Stock Account	MFS Mid Cap Growth Portfolio	Utilities Portfolio (Smith Barney)	Balanced Funds:		Fidelity VIP II Asset Manager Portfolio	Templeton Global Asset Allocation Fund	MFS Total Return Portfolio	Travelers Managed Assets Trust	Bond Funds/ Money Market Funds:		CitiStreet Diversified Bond Fund	Travelers Money Market Account	Fidelity VIP High Income Portfolio	Travelers Quality Bond Account	Travelers High Yield Bond Trust	Travelers U. S. Government Securities Portfolio
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Travelers Insurance and Annuity Company (continued)

Custodial Account (403(b)(7)) Mutual Fund Select Portfolios			
Withdrawal Fees:	None		
Loan Available:	Yes – Minimum amount of \$1,000.		
Administrative Management Fees:	0.60% of account assets on an annual basis		
Front End Load Fees:	None		
Name & Description:	Call 1-800-765-6570 for more information.		
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