

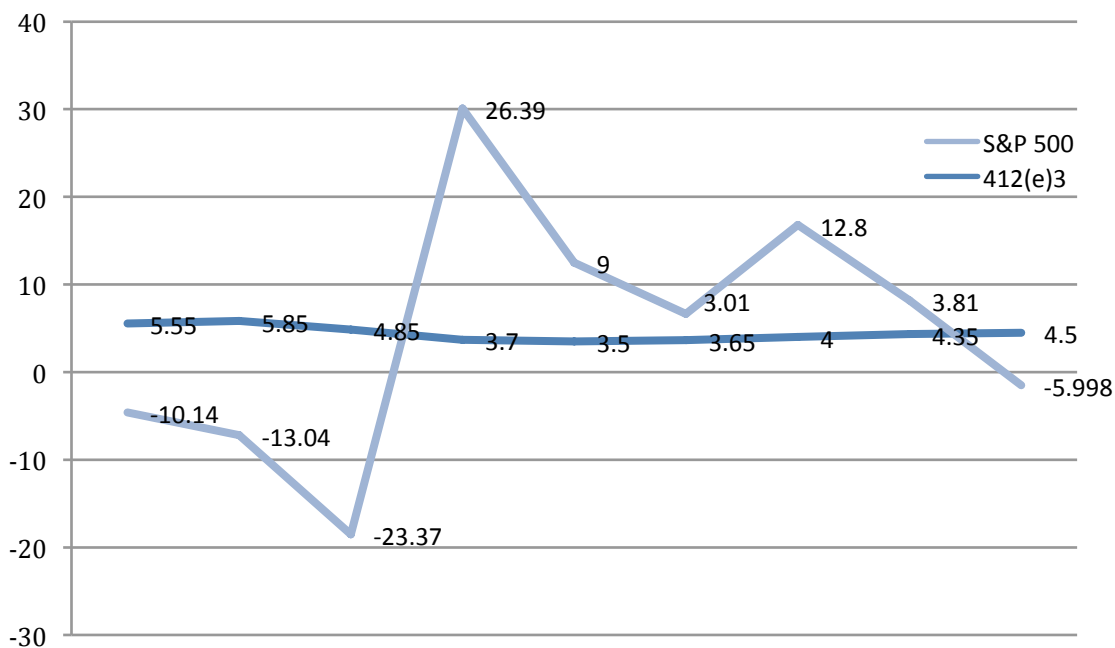
412(e)(3) Guaranteed Annuity VS S&P 500

Securing A Stable Retirement in an Unstable Market

Comparison of 412(e)(3) Guaranteed Annuity and the S&P 500 since the year 2000

	Contribution	Running Total	Rate	Contribution	Running Total	Rate
2000	100,000	105,550	5.55	100,000	89,860	-10.14
2001	100,000	217,575	5.85	100,000	165,102	-13.04
2002	100,000	332,997	4.85	100,000	203,148	-23.37
2003	100,000	449,018	3.70	100,000	383,148	26.39
2004	100,000	568,233	3.50	100,000	526,631	9.00
2005	100,000	692,623	3.65	100,000	645,493	3.01
2006	100,000	824,372	4.00	100,000	840,916	12.80
2007	100,000	964,535	4.35	100,000	976,765	3.81
2008	100,000	1,112,439	4.50	100,000	1,012,181	-5.998

Visual comparison of past performance between 412(e)(3) Guaranteed Annuity and the S&P 500 since the year 2000.



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