

Hypothetical 10-Year FIA Performance based on the Historical Return of the S&P 500 Index

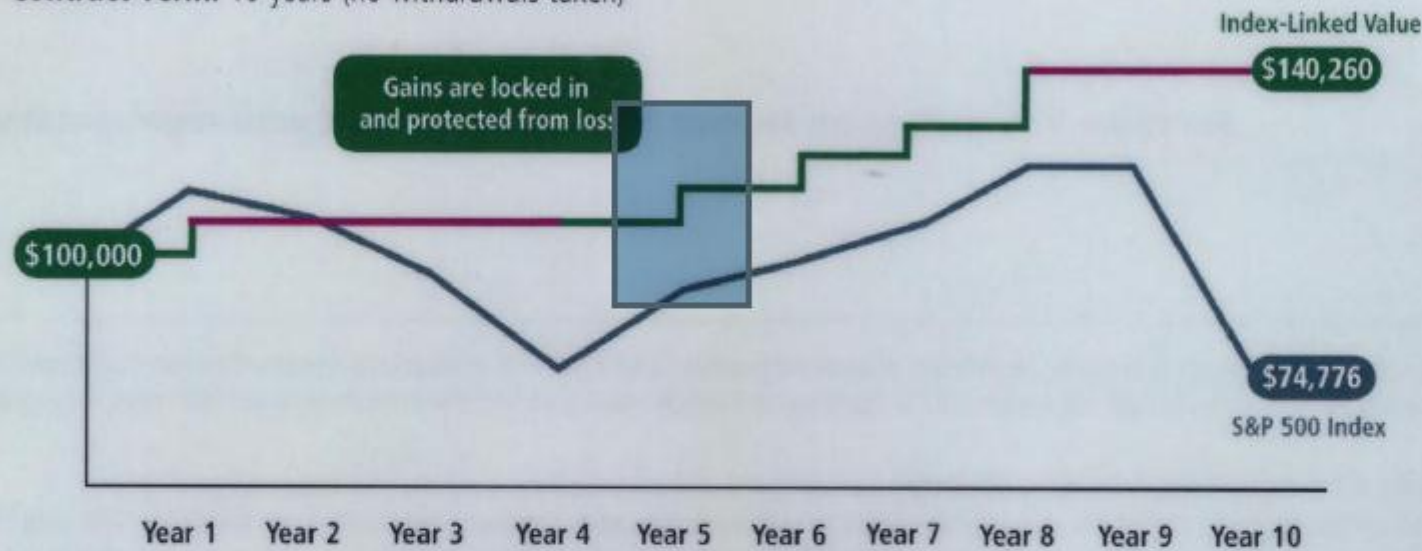
Investment: \$100,000 (100% linked to the S&P 500 Index)

Index Participation Rate (IPR): 100%

Contract Term: 10 years (no withdrawals taken)

Annual Cap: 7.00%

Crediting Method: Annual Reset Point-to-Point



With an FIA, you would have earned \$65,000 more than the Index alone.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Cumulative Return
S&P 500 Index Annual Return*	17.40%	-8.50%	-11.80%	-20.90%	23.50%	7.00%	8.60%	11.30%	-0.60%	-36.90%	-25.22%
Annual Reset Point-to-Point Cap	7%	0%	0%	0%	7%	7%	7%	7%	0%	0%	40.26%
Interest Credited	\$7,000	\$0	\$0	\$0	\$7,490	\$8,014	\$8,575	\$9,176	\$0	\$0	\$40,260

* Index change figures based on the S&P 500 Index returns from 1999–2008. Does not reflect dividends paid on, or splits in, underlying stocks or monthly averaging.