

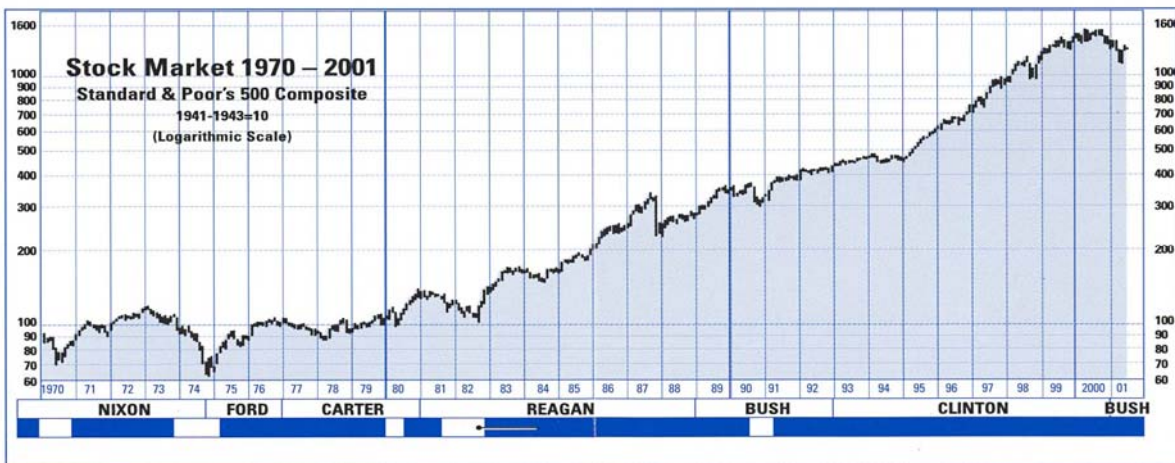
Fixed Indexed Annuity

Accumulation with withdrawals (RMD) per year

Especially Prepared for:

Valued Client

May 16, 2007



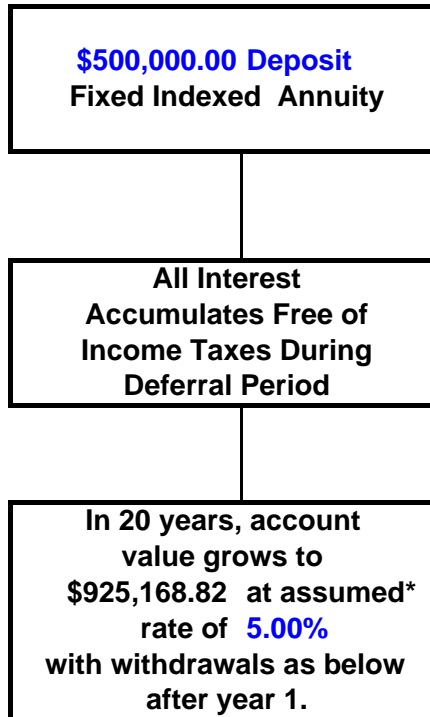
Presented by:

Senior Financial Advisor

"No legal, tax or investment advice, opinions or recommendations are being made in respect to this proposal. You should consult your own professionals concerning such advice and opinions."

The Advantages of Tax Deferred Growth

Growth



Prepared for:
Valued Client

Prepared by:
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Senior Financial Advisor

***NOTE:** This is an assumed rate of return for illustration purposes only and is not intended for legal or investment advice. Interest rates and participation rates may change daily until application is written.



This illustration shows the compounding effect of a fixed indexed annuity based on an amount of \$500,000.00 at an assumed rate of 5.00%

Deposit: \$500,000.00

Withdrawals are calculated at end of year

Year 1	\$525,000.00	Withdrawal	\$13,000.00
Year 2	\$537,600.00	Withdrawal	\$13,000.00
Year 3	\$550,830.00	Withdrawal	\$13,000.00
Year 4	\$564,721.50	Withdrawal	\$13,000.00
Year 5	\$579,957.58	Withdrawal	\$13,000.00
Year 6	\$595,955.45	Withdrawal	\$13,000.00
Year 7	\$612,753.23	Withdrawal	\$13,000.00
Year 8	\$630,390.89	Withdrawal	\$13,000.00
Year 9	\$648,910.43	Withdrawal	\$13,000.00
Year 10	\$668,355.95	Withdrawal	\$13,000.00
Year 11	\$688,773.75	Withdrawal	\$13,000.00
Year 12	\$710,212.44	Withdrawal	\$13,000.00
Year 13	\$732,723.06	Withdrawal	\$13,000.00
Year 14	\$756,359.21	Withdrawal	\$13,000.00
Year 15	\$781,177.17	Withdrawal	\$13,000.00
Year 16	\$807,236.03	Withdrawal	\$13,000.00
Year 17	\$834,597.84	Withdrawal	\$13,000.00
Year 18	\$863,327.73	Withdrawal	\$13,000.00
Year 19	\$893,494.11	Withdrawal	\$13,000.00
Year 20	\$925,168.82	Withdrawal	\$13,000.00

This is how triple compounding works

Interest is credited on the original premium, interest is credited on interest earned and interest is credited on money that would have been normally paid in taxes. These taxes could include: State, Federal and Social Security. Under current legislation, annuities are granted preferential tax treatment under the IRS tax code. While in a fixed annuity, you are guaranteed 100% return of premium, less any withdrawals and/or surrender charges.

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Annual Withdrawals Will Accomplish the Following:

- 1. Provide income after the first year with a better rate of return than a Single Premium Immediate Annuity.**
- 2. Reduce your taxes.**
- 3. Guarantee your principal from stock market risk.**
- 4. Increase your spendable income.**
- 5. May protect you against the expensive cost of Nursing Homes and Medicaid Spend-Down rules.**
- 6. Protect your beneficiaries from the unnecessary delays and cost of probate.**