

The Split Annuity

A Tax Favored Monthly Income & Accumulation Concept

Especially Prepared for:

Valued Client

May 16, 2007

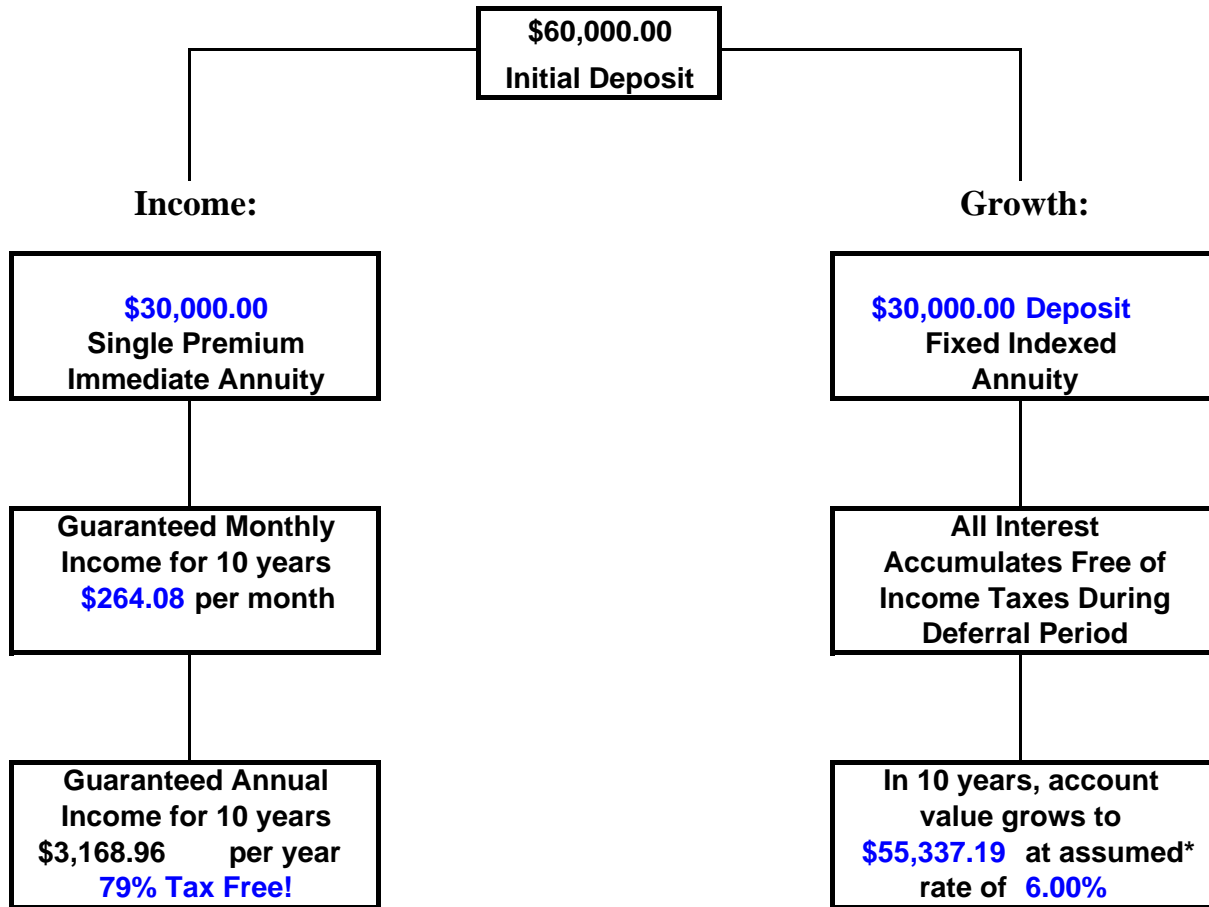


Presented by:

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 & Income



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***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 \$30,000.00 at an assumed rate of 6.00% compounded for 10 years.

Deposit: \$30,000.00
Bonus: 3.00% (on initial premium)

Year 1: \$32,754.00	Year 6: \$43,832.24
Year 2: \$34,719.24	Year 7: \$46,462.18
Year 3: \$36,802.39	Year 8: \$49,249.91
Year 4: \$39,010.54	Year 9: \$52,204.90
Year 5: \$41,351.17	Year 10: \$55,337.19

This is how triple compounding works (If no withdrawals are taken)

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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A Split Annuity Will Accomplish the Following:

- 1. Provide immediate income.**
- 2. Allow the deferred portion to grow at a competitive rate and, if untouched, may grow back to the initial deposit amount.**
- 3. Reduce your taxes.**
- 4. Guarantee your principal from stock market risk.**
- 5. Give you instant liquidity.**
- 6. Increase your spendable income.**
- 7. May protect you against the expensive cost of Nursing Homes and Medicaid Spend-Down rules.**
- 8. Protect your beneficiaries from the unnecessary delays and cost of probate.**

A Split Annuity Gives You the Best of Both Worlds - by Giving You an Instant and Continuous Income that can be Replaced and Recovered by Tax Deferred Growth with the other Portion of Your Funds.