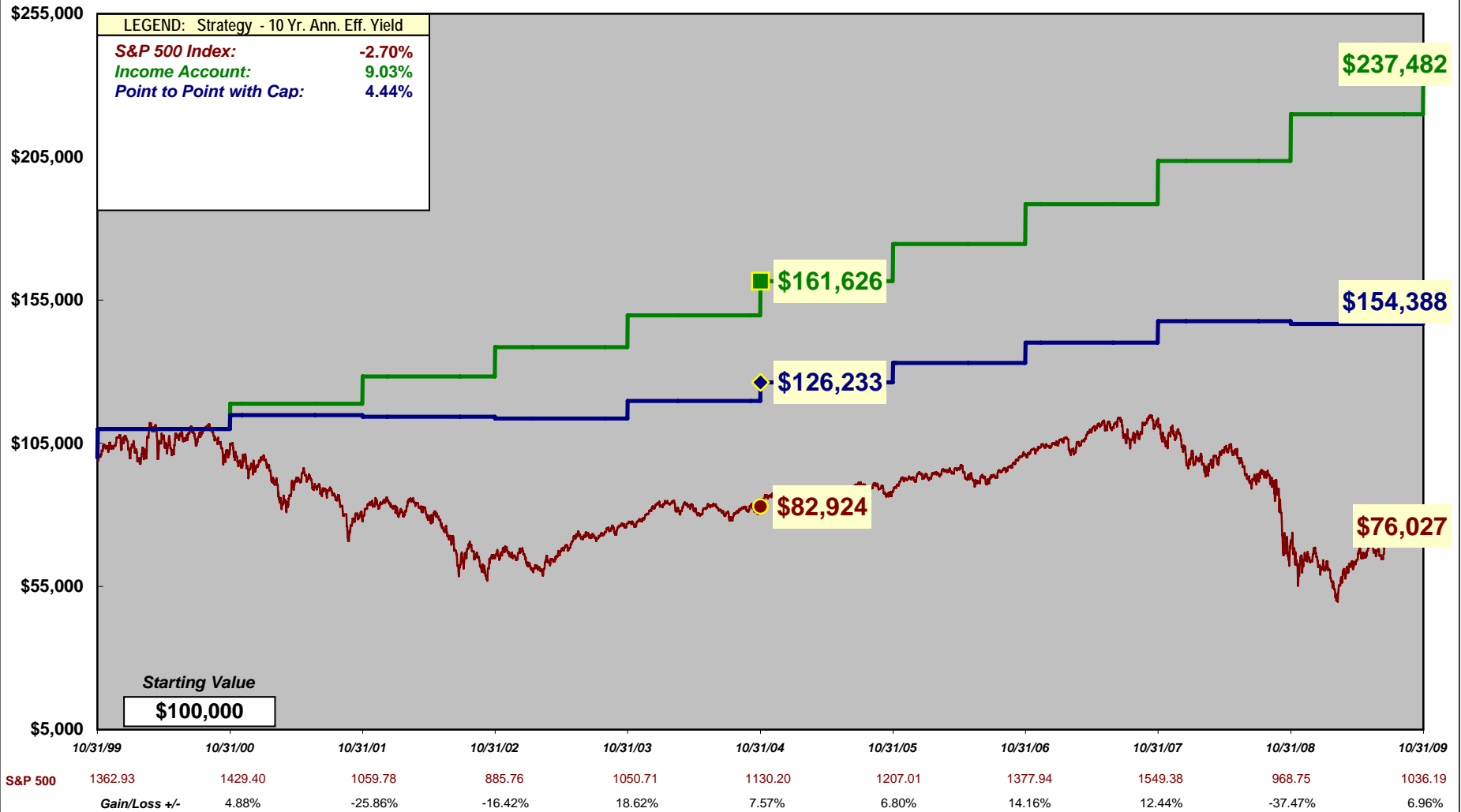


# S&P 500 Index Comparison to a Fixed Index Annuity over a 10 Year Period

10-31-1999 to 10-31-2009



This presentation illustrates a hypothetical comparison of the performance of a generic Fixed Index Annuity compared to the actual historical results of the S&P 500 Index. The hypothetical Fixed Index Annuity values assume an initial bonus of 10% using the following interest crediting strategies: Point to Point with Cap: 6%. . . . . The strategies are color coded as shown in the Legend.

The annuity values shown above do not reflect those of an actual product as rates and strategies vary by company. If your are considering the purchase of an annuity, please refer to the issuing company's authorized brochures, illustrations and disclosures for current rates and product details. This presentation tool was created by an independent software company and has not been prepared, reviewed or endorsed by any insurance company.

The Income Account values (green) assume an initial bonus of 10% and a guaranteed interest rate of 8%. This value is only used to calculate the minimum guaranteed lifetime income benefit. It is not a value that can be accessed or surrendered. There is an annual rider charge of 0.45% of the income account value which is deducted from the annuity value.

The S&P 500 is a registered trademark of the McGraw-Hill Companies, Inc. The index values shown above are the adjusted closing values for the respective dates. The values shown based on the index assume an investor's earnings exactly matched the index performance which is unlikely. No fees or commissions were deducted from the hypothetical index values.