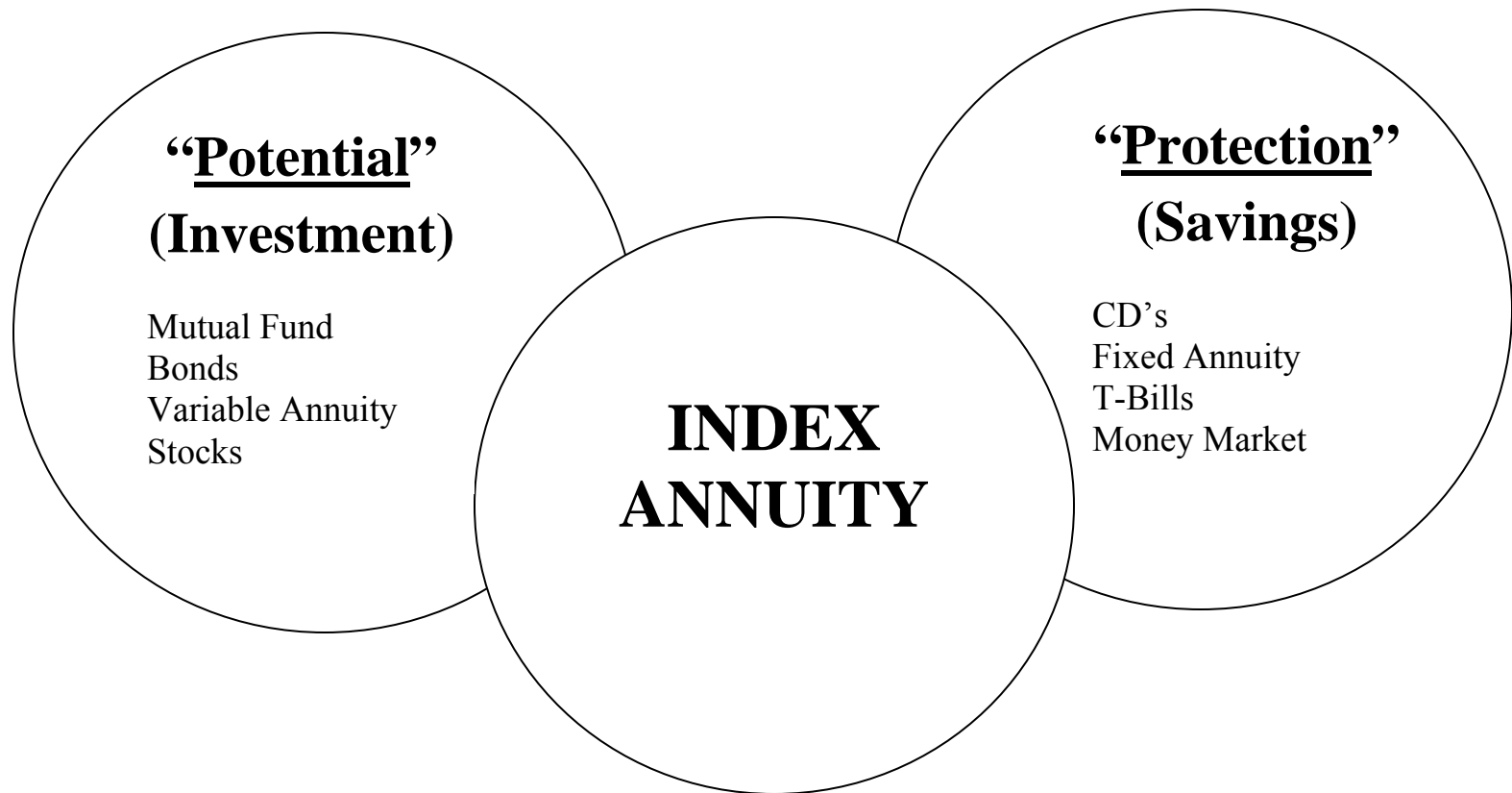


What Consumers Want



What is an Index Annuity?

It is a Fixed Annuity.

Index Annuities have two key parts:

One Part is **PROTECTION.**

One Part is **POTENTIAL.**

The Contractual Guarantees are **PROTECTION.**

The Index Account is the **POTENTIAL.**

Why Index Annuities

Investments

+ 40%



Savings Program

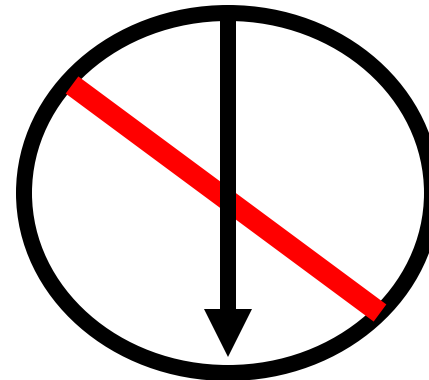
Participate in a
Portion
of the Growth of
S&P Or Dow

Contractual Guarantee (Worst Case)

+ 1.5 to 3%

\$

- 40%

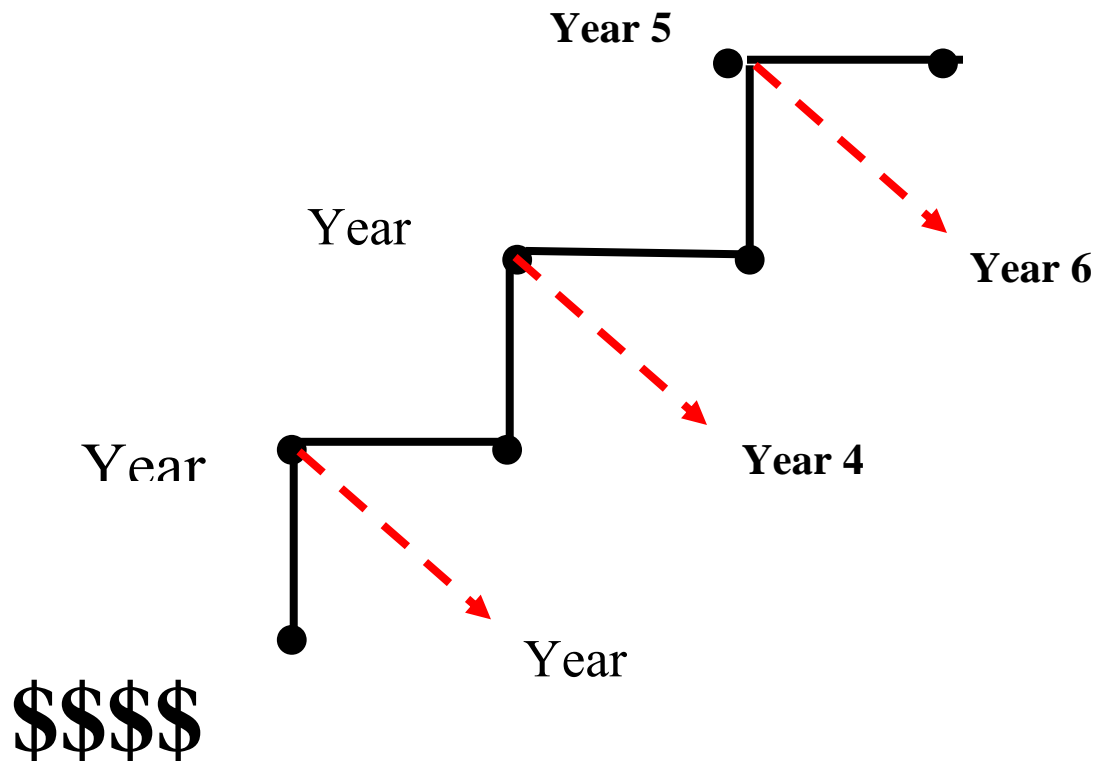


No Loss

Principal Stays in
Tact

Index Annuity – How Does it Really Work?

The Stairway to Financial Peace of Mind



\$100,000 Deposited

(Dec. 31, 1999 - Dec. 31, 2004)

What happened at the end of five years?

Year	Dow 30	<u>S&P 500</u>	Nasdaq	Index Annuity (9% Cap)
2000	(-6.17 %) 93,830	(-10.14 %) 89,860	(-38.29 %) 61,710	(0%) 100,000
2001	(-7.10 %) 87,168	(-13.04 %) 78,142	(-21.05 %) 48,720	(0%) 100,000
2002	(-16.76 %) 72,558	(-23.37 %) 59,880	(-31.53 %) 33,358	(0%) 100,000
2003	(+25.32 %) 90,930	(+26.38 %) 75,677	(+50 %) 50,038	(+9 %) 109,000
2004	(+3.15 %) 93,795	(+8.99 %) 82,480	(+8.59 %) 54,336	(+8.99 %) 118,799

Minimum Guaranteed Interest Rate (Worst-case Scenario)

Initial Deposit	\$100,000
Years 1 - 10	S&P Market Index Down
Minimum Guaranteed Surrender Value after 10 th Year	\$120,992

Annual Reset Feature / Benefit

