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Equity Indexed Hypothetical Calculator

Values Bases on the Historical Performance of the S&P 500 Index

Date of Issue: Jul 14,1992 Premium: \$1,000,000 Years Calculated: 15															
Averaging: None Spread: 0.00 Reset Period: Annual Cap: 0.00					Averaging: None Spread: 0.00 Reset Period: Annual Cap: 0.00					Averaging: None Spread: 0.00 Reset Period: Annual Cap: 0.00					
Date	S&P 500	S&P 500 Return	Interest Earned	Policy Value	Annualized Return	S&P 500	S&P 500 Return	Interest Earned	Policy Value	Annualized Return	S&P 500	S&P 500 Return	Interest Earned	Policy Value	Annualized Return
7/13/93	448.09	8.0%	4.40%	\$1,044,040	4.40%	448.09	8.0%	5.20%	\$1,052,048	5.20%	448.09	8.0%	6.01%	\$1,060,055	6.01%
7/13/94	448.73	0.1%	0.08%	\$1,044,860	2.22%	448.73	0.1%	0.09%	\$1,053,024	2.62%	448.73	0.1%	0.11%	\$1,061,191	3.01%
7/13/95	561.00	25.0%	13.76%	\$1,188,641	5.93%	561.00	25.0%	16.26%	\$1,224,274	6.98%	561.00	25.0%	18.76%	\$1,260,319	8.02%
7/15/96	629.80	12.3%	6.75%	\$1,268,816	6.13%	629.80	12.3%	7.97%	\$1,321,867	7.23%	629.80	12.3%	9.20%	\$1,376,241	8.31%
7/14/97	918.38	45.8%	25.20%	\$1,588,576	9.70%	918.38	45.8%	29.78%	\$1,715,566	11.40%	918.38	45.8%	34.37%	\$1,849,196	13.08%
7/13/98	1,165.19	26.9%	14.78%	\$1,823,383	10.53%	1,165.19	26.9%	17.47%	\$2,015,249	12.39%	1,165.19	26.9%	20.16%	\$2,221,917	14.23%
7/13/99	1,393.56	19.6%	10.78%	\$2,019,938	10.57%	1,393.56	19.6%	12.74%	\$2,271,983	12.44%	1,393.56	19.6%	14.70%	\$2,548,529	14.30%
7/13/00	1,495.84	7.3%	4.04%	\$2,101,477	9.73%	1,495.84	7.3%	4.77%	\$2,380,372	11.45%	1,495.84	7.3%	5.50%	\$2,688,815	13.16%
7/13/01	1,215.68	-18.7%	0.00%	\$2,101,477	8.60%	1,215.68	-18.7%	0.00%	\$2,380,372	10.12%	1,215.68	-18.7%	0.00%	\$2,688,815	11.62%
7/15/02	917.93	-24.5%	0.00%	\$2,101,477	7.71%	917.93	-24.5%	0.00%	\$2,380,372	9.06%	917.93	-24.5%	0.00%	\$2,688,815	10.40%
7/14/03	1,003.86	9.4%	5.15%	\$2,209,676	7.47%	1,003.86	9.4%	6.08%	\$2,525,214	8.79%	1,003.86	9.4%	7.02%	\$2,877,596	10.09%
7/13/04	1,115.14	11.1%	6.10%	\$2,344,397	7.36%	1,115.14	11.1%	7.21%	\$2,707,165	8.65%	1,115.14	11.1%	8.31%	\$3,116,837	9.94%
7/13/05	1,223.29	9.7%	5.33%	\$2,469,449	7.20%	1,223.29	9.7%	6.30%	\$2,877,822	8.47%	1,223.29	9.7%	7.27%	\$3,343,548	9.73%
7/13/06	1,242.28	1.6%	0.85%	\$2,490,533	6.73%	1,242.28	1.6%	1.01%	\$2,906,861	7.92%	1,242.28	1.6%	1.16%	\$3,382,476	9.09%
7/13/07	1,552.50	25.0%	13.73%	\$2,832,595	7.19%	1,552.50	25.0%	16.23%	\$3,378,693	8.46%	1,552.50	25.0%	18.73%	\$4,015,975	9.71%

Annualized returns are not guaranteed and only represent the potential performance based on the product design. Returns with equity index annuities can never be less than zero.

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