Partner: 1 - User: 3082 - www

Equity Indexed Hypothetical Calculator

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

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Date of Issue: Jul 14,1970 Premium: \$1,000,000 V ears Calculated: 20															
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
7/13/71	99.50	33.5%	18.41%	\$1,184,071	18.41%	99.50	33.5%	21.75%	\$1,217,539	21.75%	99.50	33.5%		\$1,251,006	
7/13/72	106.28	6.8%	3.75%	\$1,228,447	10.84%	106.28	6.8%	4.43%	\$1,271,465	12.76%	106.28	6.8%	5.11%	\$1,314,939	14.67%
7/13/73	104.09	- 2.1%	0.00%	\$1,228,447	7.10%	104.09	- 2.1%	0.00%	\$1,271,465	8.33%	104.09	- 2.1%	0.00%	\$1,314,939	9.56%
7/15/74	83.78	- 19.5%	0.00%	\$1,228,447	5.28%	83.78	- 19.5%	0.00%	\$1,271,465	6.19%	83.78	- 19.5%	0.00%	\$1,314,939	7.08%
7/14/75	95.19	13.6%	7.49%	\$1,320,463	5.72%	95.19	13.6%	8.85%	\$1,384,020	6.72%	95.19	13.6%	10.21%	\$1,449,251	7.70%
7/13/76	105.67	11.0%	6.06%	\$1,400,421	5.77%	105.67	11.0%	7.16%	\$1,483,063	6.79%	105.67	11.0%	8.26%	\$1,568,918	7.80%
7/13/77	99.59	- 5.8%	0.00%	\$1,400,421	4.93%	99.59	- 5.8%	0.00%	\$1,483,063	5.79%	99.59	- 5.8%	0.00%	\$1,568,918	6.65%
7/13/78	96.25	- 3.4%	0.00%	\$1,400,421	4.30%	96.25	- 3.4%	0.00%	\$1,483,063	5.05%	96.25	- 3.4%	0.00%	\$1,568,918	5.79%
7/13/79	102.32	6.3%	3.47%	\$1,448,995	4.21%	102.32	6.3%	4.10%	\$1,543,857	4.94%	102.32	6.3%	4.73%	\$1,643,125	5.67%
7/14/80	120.01	17.3%	9.51%	\$1,586,779	4.73%	120.01	17.3%	11.24%	\$1,717,352	5.56%	120.01	17.3%	12.97%	\$1,856,184	6.38%
7/13/81	129.64	8.0%	4.41%	\$1,656,809	4.70%	129.64	8.0%	5.22%	\$1,806,926	5.53%	129.64	8.0%		\$1,967,894	
7/13/82	109.45	- 15.6%	0.00%	\$1,656,809	4.30%	109.45	- 15.6%	0.00%	\$1,806,926	5.05%	109.45	- 15.6%	0.00%	\$1,967,894	5.80%
7/13/83	165.46	51.2%	28.15%	\$2,123,130	5.96%	165.46	51.2%	33.26%	\$2,407,967	6.99%	165.46	51.2%	38.38%	\$2,723,182	8.01%
7/13/84	150.88	- 8.8%	0.00%	\$2,123,130	5.53%	150.88	- 8.8%	0.00%	\$2,407,967	6.48%	150.88	- 8.8%	0.00%	\$2,723,182	7.42%
7/15/85	192.72	27.7%	15.25%	\$2,446,947	6.15%	192.72	27.7%	18.02%	\$2,842,001	7.21%	192.72	27.7%	20.80%	\$3,289,549	8.26%
7/14/86	238.11	23.6%	12.95%	\$2,763,919	6.56%	238.11	23.6%	15.31%	\$3,277,083	7.70%	238.11			\$3,870,623	
7/13/87	307.63	29.2%	16.06%	\$3,207,752	7.10%	307.63	29.2%	18.98%	\$3,899,000	8.33%	307.63	29.2%	21.90%	\$4,718,190	9.56%
7/13/88	269.32	- 12.5%	0.00%	\$3,207,752	6.69%	269.32	- 12.5%	0.00%	\$3,899,000	7.85%	269.32	- 12.5%	0.00%	\$4,718,190	9.00%
7/13/89	329.95	22.5%	12.38%	\$3,604,928	6.98%	329.95	22.5%	14.63%	\$4,469,540	8.20%	329.95	22.5%	16.88%	\$5,514,818	9.40%
7/13/90	367.31	11.3%	6.23%	\$3,829,429	6.94%	367.31	11.3%	7.36%	\$4,798,493	8.16%	367.31	11.3%	8.49%	\$5,983,147	9.36%

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

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