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## Equity Indexed Hypothetical Calculator

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

	Date of Issue: Jul 14,1987 Premium: \$1,000,000 Years 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		Annualized Return	S&P 500	S&P 500 Return	Interest Earned	Policy Value	Annualized Return	S&P 500	S&P 500 Return	Interest Earned		Annualized Return
7/13/88	269.32	- 12.5%	0.00%	\$1,000,000	0.00%	269.32	- 12.5%	0.00%	\$1,000,000	0.00%	269.32	- 12.5%	0.00%	\$1,000,000	0.00%
7/13/89	329.95	22.5%	12.38%	\$1,123,817	6.01%	329.95	22.5%	14.63%	\$1,146,330	7.07%	329.95	22.5%	16.88%	\$1,168,842	8.11%
7/13/90	367.31	11.3%	6.23%	\$1,193,804	6.08%	367.31	11.3%	7.36%	\$1,230,698	7.16%	367.31	11.3%	8.49%	\$1,268,102	8.24%
7/15/91	382.39	4.1%	2.26%	\$1,220,761	5.11%	382.39	4.1%	2.67%	\$1,263,541	6.02%	382.39	4.1%	3.08%	\$1,307,149	6.93%
7/13/92	414.87	8.5%	4.67%	\$1,277,791	5.02%	414.87	8.5%	5.52%	\$1,333,302	5.92%	414.87	8.5%	6.37%	\$1,390,420	6.81%
7/13/93	448.09	8.0%	4.40%	\$1,334,065	4.92%	448.09	8.0%	5.20%	\$1,402,697	5.80%	448.09	8.0%	6.01%	\$1,473,922	6.68%
7/13/94	448.73	0.1%	0.08%	\$1,335,113	4.22%	448.73	0.1%	0.09%	\$1,403,999	4.97%	448.73	0.1%	0.11%	\$1,475,501	5.71%
7/13/95	561.00	25.0%	13.76%	\$1,518,834	5.36%	561.00	25.0%	16.26%	\$1,632,327	6.32%	561.00	25.0%	18.76%	\$1,752,373	7.26%
7/15/96	629.80	12.3%	6.75%	\$1,621,281	5.52%	629.80	12.3%	7.97%	\$1,762,447	6.50%	629.80	12.3%	9.20%	\$1,913,554	7.48%
7/14/97	918.38	45.8%	25.20%	\$2,029,868	7.34%	918.38	45.8%	29.78%	\$2,287,367	8.63%	918.38	45.8%	34.37%	\$2,571,159	9.90%
7/13/98	1,165.19	26.9%	14.78%	\$2,329,903	7.99%	1,165.19	26.9%	17.47%	\$2,686,934	9.40%	1,165.19	26.9%	20.16%	\$3,089,399	10.80%
7/13/99	1,393.56	19.6%	10.78%	\$2,581,058	8.22%	1,393.56	19.6%	12.74%	\$3,029,239	9.68%	1,393.56	19.6%	14.70%	\$3,543,526	11.12%
7/13/00	1,495.84	7.3%	4.04%	\$2,685,248	7.89%	1,495.84	7.3%	4.77%	\$3,173,754	9.29%	1,495.84	7.3%	5.50%	\$3,738,584	10.68%
7/13/01	1,215.68	- 18.7%	0.00%	\$2,685,248	7.31%	1,215.68	- 18.7%	0.00%	\$3,173,754	8.60%	1,215.68	- 18.7%	0.00%	\$3,738,584	9.88%
7/15/02	917.93	- 24.5%	0.00%	\$2,685,248	6.81%	917.93	- 24.5%	0.00%	\$3,173,754	8.00%	917.93	- 24.5%	0.00%	\$3,738,584	9.19%
7/14/03	1,003.86	9.4%	5.15%	\$2,823,503	6.70%	1,003.86	9.4%	6.08%	\$3,366,871	7.88%	1,003.86	9.4%	7.02%	\$4,001,068	9.05%
7/13/04	1,115.14	11.1%	6.10%	\$2,995,649	6.67%	1,115.14	11.1%	7.21%	\$3,609,467	7.84%	1,115.14	11.1%	8.31%	\$4,333,713	9.01%
7/13/05	1,223.29	9.7%	5.33%	\$3,155,439	6.59%	1,223.29	9.7%	6.30%	\$3,837,005	7.76%	1,223.29	9.7%	7.27%	\$4,648,937	8.91%
7/13/06	1,242.28	1.6%	0.85%	\$3,182,380	6.28%	1,242.28	1.6%	1.01%	\$3,875,722	7.39%	1,242.28	1.6%	1.16%	\$4,703,063	8.49%
7/13/07	1,552.50	25.0%	13.73%	\$3,619,465	6.64%	1,552.50	25.0%	16.23%	\$4,504,817	7.82%	1,552.50	25.0%	18.73%	\$5,583,894	8.98%

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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