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Equity Indexed Hypothetical Calculator

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

Date of Issue: Jul 14,2002						Premium: \$1,000,000						Years Calculated: 5					
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		
7/14/03	1,003.86	9.4%	5.15%	\$1,051,487	5.15%	1,003.86	9.4%	6.08%	\$1,060,848	6.08%	1,003.86	9.4%	7.02%	\$1,070,210	7.02%		
7/13/04	1,115.14	11.1%	6.10%	\$1,115,595	5.62%	1,115.14	11.1%	7.21%	\$1,137,287	6.64%	1,115.14	11.1%	8.31%	\$1,159,186	7.67%		
7/13/05	1,223.29	9.7%	5.33%	\$1,175,102	5.53%	1,223.29	9.7%	6.30%	\$1,208,980	6.53%	1,223.29	9.7%	7.27%	\$1,243,502	7.53%		
7/13/06	1,242.28	1.6%	0.85%	\$1,185,135	4.34%	1,242.28	1.6%	1.01%	\$1,221,179	5.12%	1,242.28	1.6%	1.16%	\$1,257,980	5.91%		
7/13/07	1,552.50	25.0%	13.73%	\$1,347,907	6.15%	1,552.50	25.0%	16.23%	\$1,419,397	7.26%	1,552.50	25.0%	18.73%	\$1,493,585	8.35%		

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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