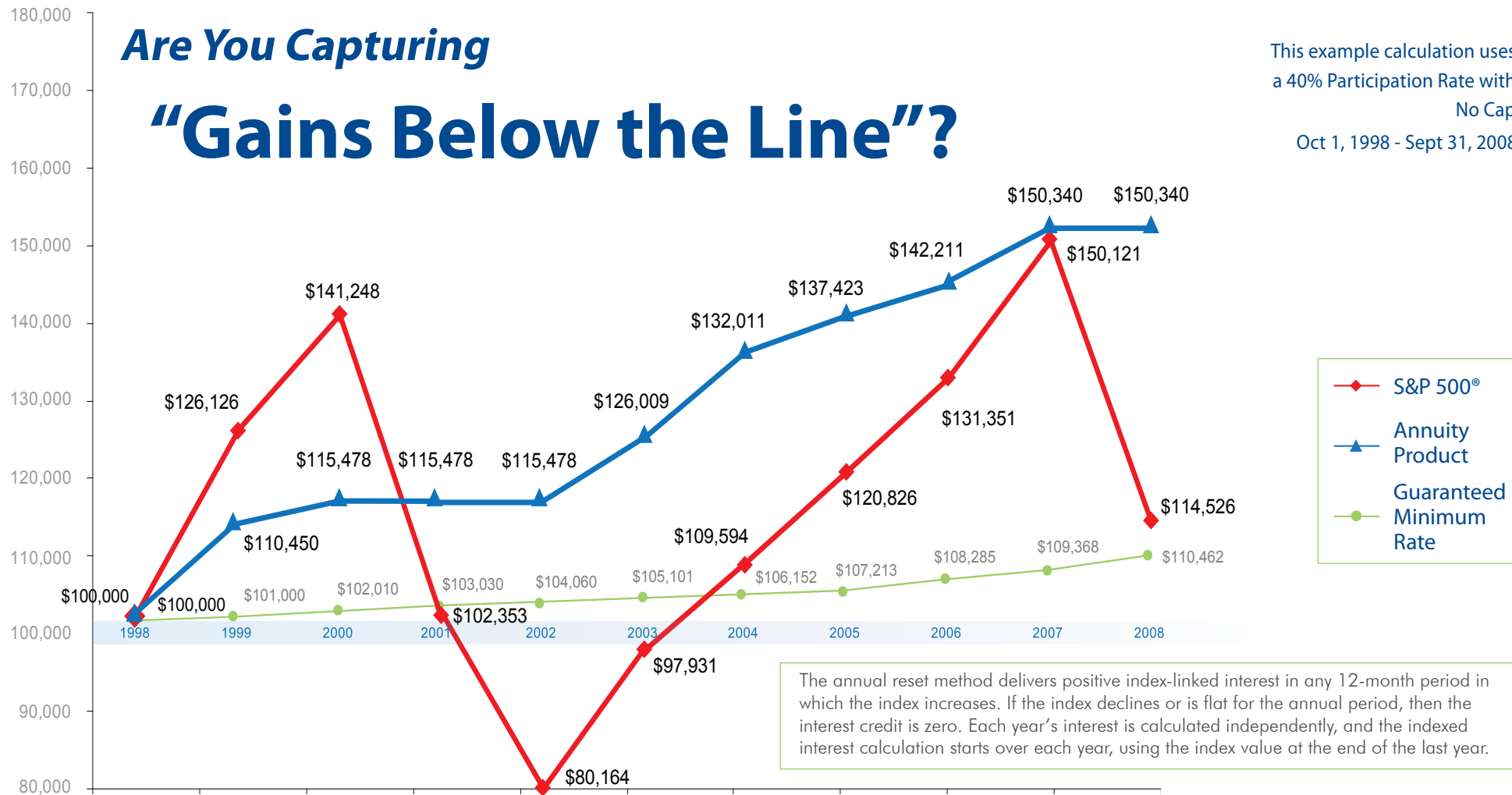


# Are You Capturing "Gains Below the Line"?

This example calculation uses  
a 40% Participation Rate with  
No Cap  
Oct 1, 1998 - Sept 31, 2008



The annual reset method delivers positive index-linked interest in any 12-month period in which the index increases. If the index declines or is flat for the annual period, then the interest credit is zero. Each year's interest is calculated independently, and the indexed interest calculation starts over each year, using the index value at the end of the last year.

## Fixed Indexed Annuity Point-to-Point, Annual Reset Strategy

This example is for hypothetical purposes only. It is not intended to portray past or future product performance for any specific product. Other products may perform better or worse than this example.

Although products were not available for the entire period of time referenced, current annuity rates and actual historical prices of the S&P 500® Index were used in this purely hypothetical example for the purpose of illustrating comparative values and to illustrate how the interest-crediting strategy might have performed using different assumptions, but the same index performance. It is not an indication of the future performance of the product or the Index. These assumptions are not guaranteed; the use of alternate premium and rate assumptions could produce significantly different results. This illustration assumes an accumulated value floor growth of 1% and assumes no withdrawals or additional premium. The illustration values reflect a one day lag of closing price of the Index on the day prior to any date used in the interest credit calculations.

Fixed indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments. Market Indices do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets. Annuities contain limitations including withdrawal charges, fees and a market value adjustment which may affect contract values. These products are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's make no representation regarding the advisability of purchasing these products.