



Presented by

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12/31/2006

This report is based on past history and is not intended to predict future results. Data has been gathered from sources we believe reliable, but no warranty to its accuracy is made. Indexes do not include dividends. Annuities are products of the insurance industry and are not insured by the FDIC. Contract guarantees are based on the claims-paying ability of the issuing insurance company. Early surrenders may involve a loss of a portion of premium. "DJIA" is a registered trademark of Dow Jones Company. "NASDAQ 100" is a registered trademark of the NASDAQ Stock Market, Inc. "Russell 2000" is a registered trademark of the Frank Russell Co. "S&P 500" is a registered trademark of The MCGraw-Hill Companies, Inc. © Copyright 2006

Hypothetical Planning Scenario

Historical Time Period

1970's

Savings Amount

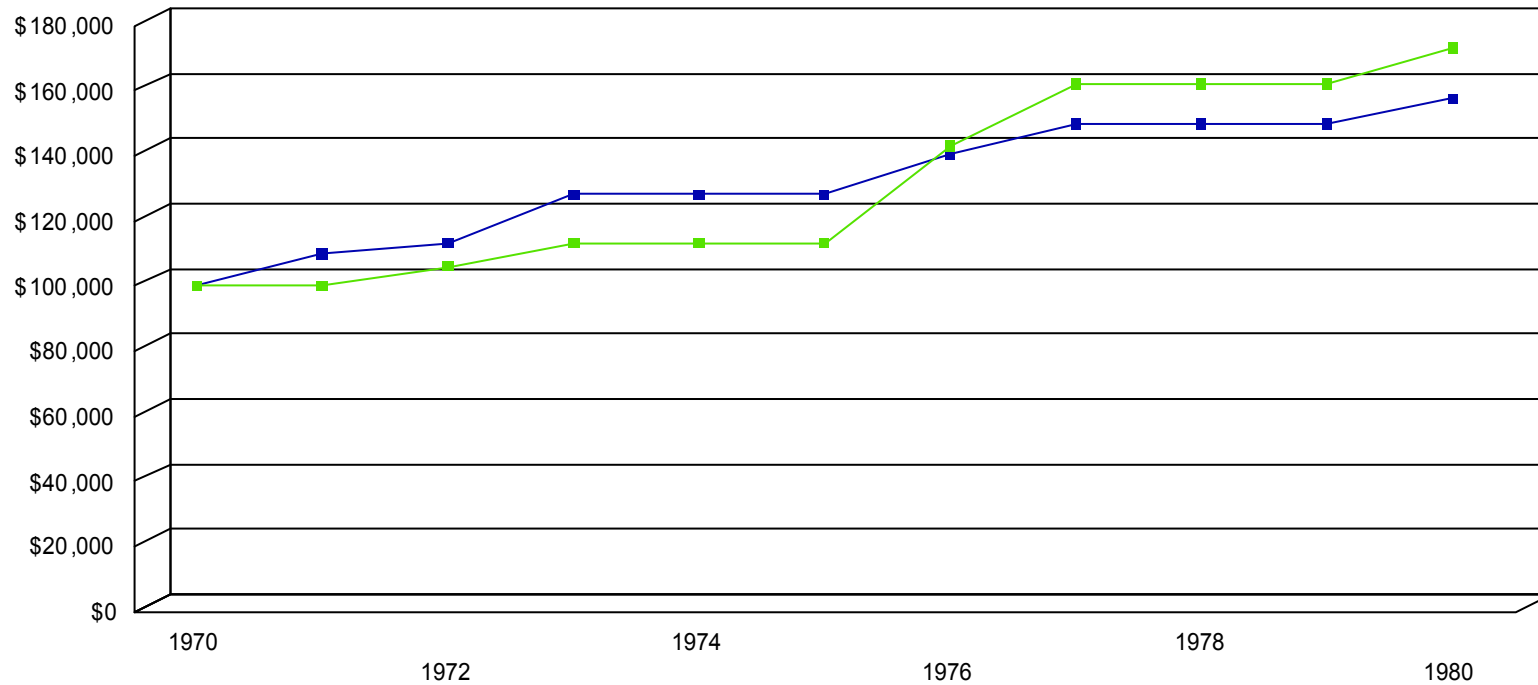
\$ 100,000.00

Savings Profiles Data

Savings Profile Name	MDX10	SI7ma
Index Data		
Allocation	100.00%	100.00%
Index Name	S&P 500	S&P 500
Credit Method	Monthly Cap	Monthly Averaging
Asset Fee	0.00%	0.70%
Participation Rate	100.00%	100.00%
Period Reset Cap	0.00%	0.00%
Period Reset	1	1
Bonus Amount	10.00%	0.00%
Bonus Duration	1	1
Additional Criteria	None	None
Cap / Rate	3.1%	0%
Fixed Data		
Allocation	0.00%	0.00%
Interest Rate	0.00%	0.00%
Bonus Amount	0.00%	0.00%
Bonus Duration	0	0
Guarantee Data		
Interest Rate	3.00%	3.00%
Principal Amount	75.00%	100.00%
Term	10	10

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Annual Account Values



MDX10 —■
SI7ma —■

Ending Account Values **\$157,502.63** **\$173,143.36**

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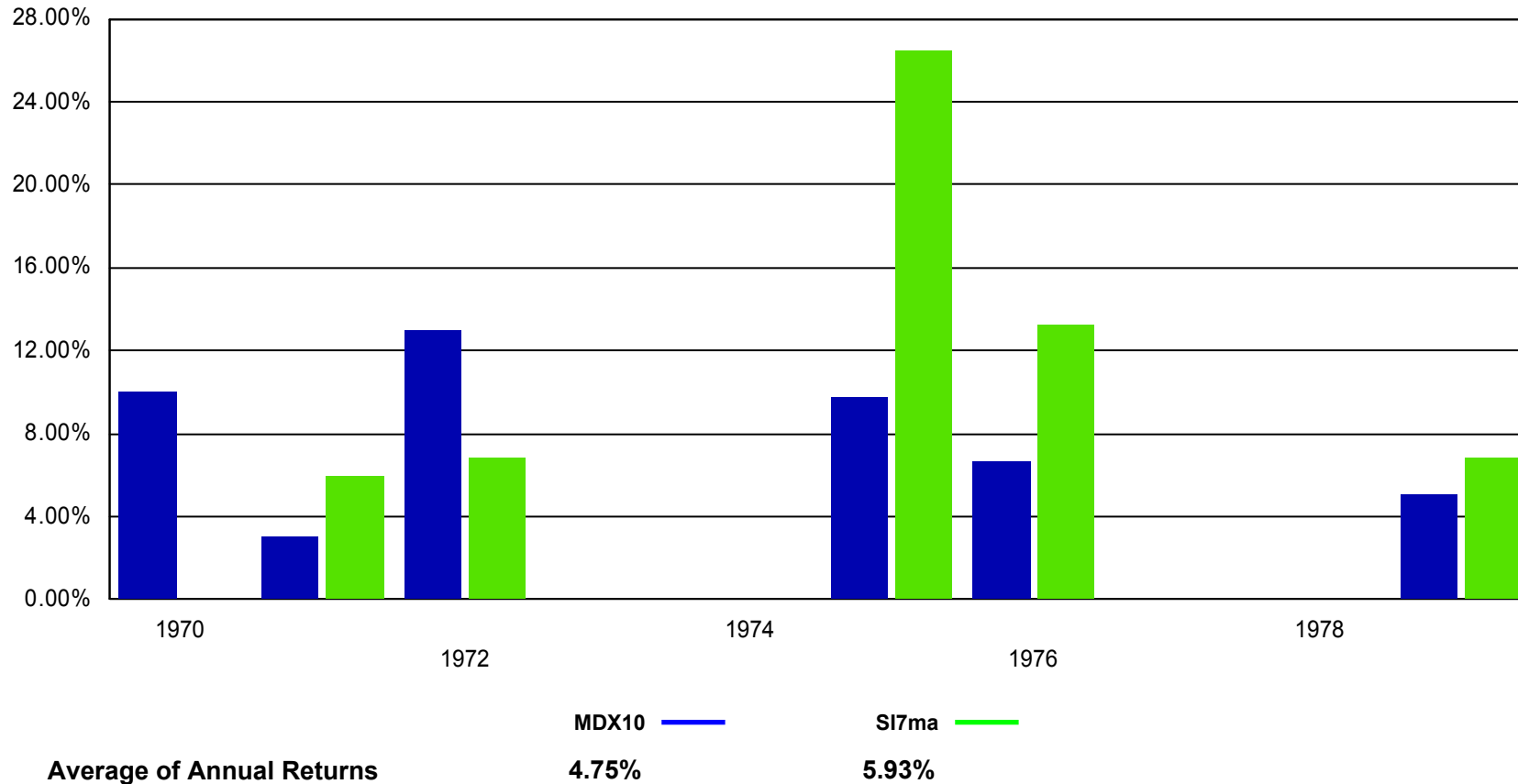
Annual Account Values

Year	MDX10	SI7ma
1970	\$ 100,000.00	\$ 100,000.00
1972	\$ 113,366.00	\$ 105,960.00
1974	\$ 128,080.91	\$ 113,197.07
1976	\$ 140,568.80	\$ 143,126.38
1978	\$ 149,902.57	\$ 162,119.25
1980	\$ 157,502.63	\$ 173,143.36

Year	MDX10	SI7ma
1971	\$ 110,000.00	\$ 100,000.00
1973	\$ 128,080.91	\$ 113,197.07
1975	\$ 128,080.91	\$ 113,197.07
1977	\$ 149,902.57	\$ 162,119.25
1979	\$ 149,902.57	\$ 162,119.25

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Annual Returns



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Annual Account Returns

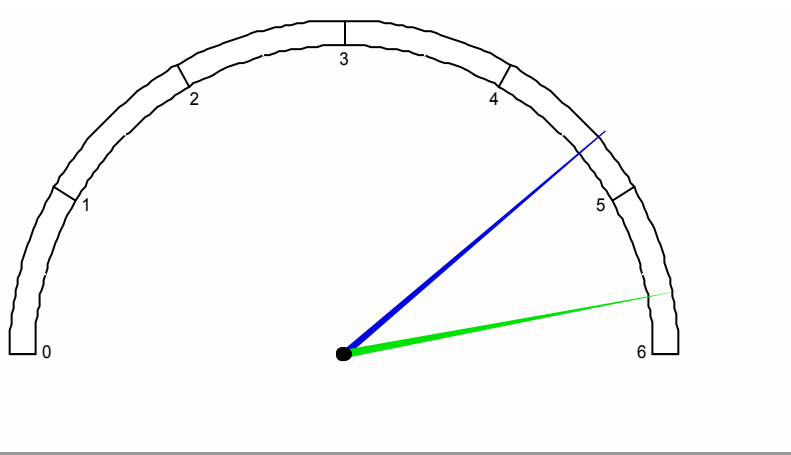
Year	MDX10	SI7ma	Year	MDX10	SI7ma
1970	10.00%	0.00%	1971	3.06%	5.96%
1972	12.98%	6.83%	1973	0.00%	0.00%
1974	0.00%	0.00%	1975	9.75%	26.44%
1976	6.64%	13.27%	1977	0.00%	0.00%
1978	0.00%	0.00%	1979	5.07%	6.80%

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Annualized Average Returns

Internal Rate of Return

Annualized Percent (%)



MDX10 ———

SI7ma ———

Savings Profile	Internal Rate of Return
MDX10	4.65%
SI7ma	5.64%

Definition

IRR. The rate of return that would make the present value of future cash flows plus the final market value of an investment equal the current market price of the investment. Also called dollar-weighted rate of return.