



Historical Hypothetical Analysis

Wednesday, January 17, 2007

Client Name

Dorice Maynard

Advisor Name

Donald Dux



HyStudy™

Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

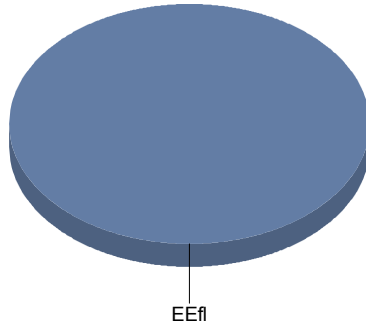
Synthetic Investment Model - SIM Allocations

SIM Name

EEfl

Time Period of Analysis

01/01/1996 through 01/01/2006



■ EEfl	100.0%
Total: 100.0%	

Sub-SIM Name
EEfl

SIM Value
\$ 78,000.00

Asset Class Type
PPGProfile



HyStudy™

Client Name: Dorice Maynard

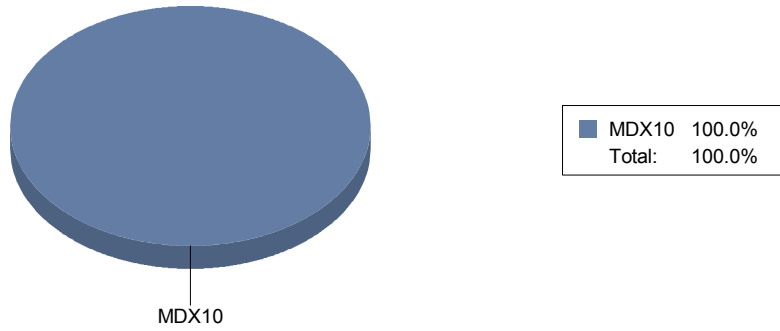
Advisor Name: Donald Dux

01/17/2007

Synthetic Investment Model - SIM Allocations

SIM Name MDX10

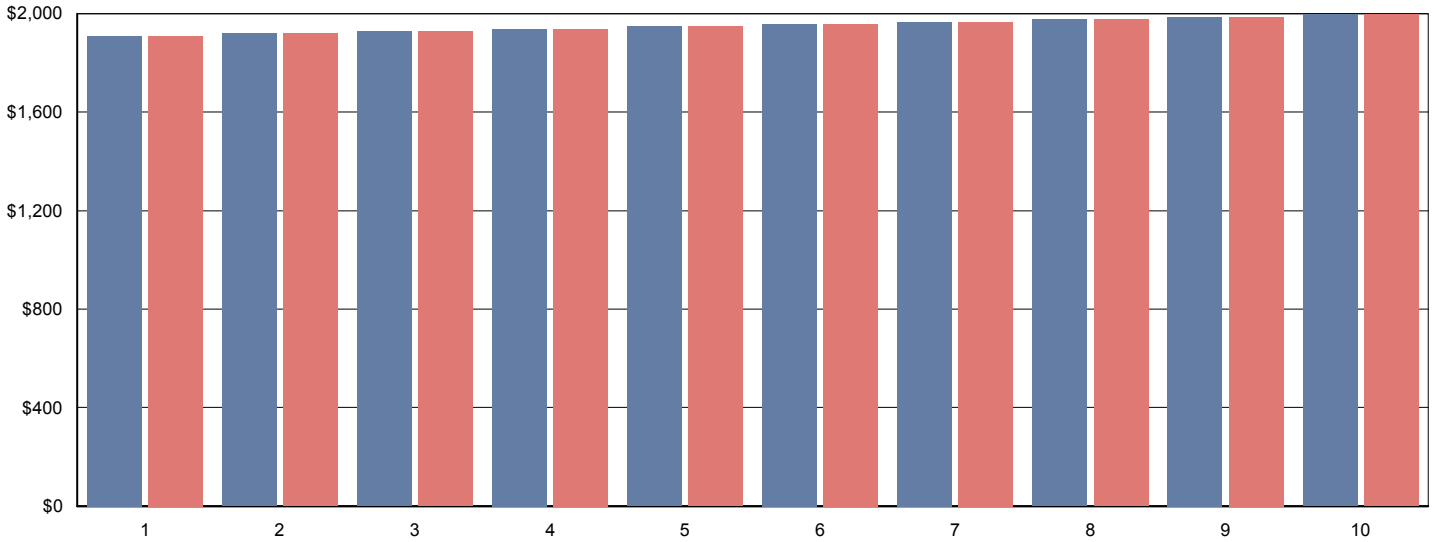
Time Period of Analysis 01/01/1996 through 01/01/2006



Sub-SIM Name	SIM Value	Asset Class Type
MDX10	\$78,000.00	PPGProfile



Financial Planning Analysis - Annual Withdrawals



01/01/1996 through 01/01/2006

01/01/1996 through 01/01/2006

Scenario Year

EEfl

MDX10

1	\$1,909.50	\$1,909.50
2	\$1,919.05	\$1,919.05
3	\$1,928.64	\$1,928.64
4	\$1,938.29	\$1,938.29
5	\$1,947.98	\$1,947.98
6	\$1,957.72	\$1,957.72
7	\$1,967.51	\$1,967.51
8	\$1,977.34	\$1,977.34
9	\$1,987.23	\$1,987.23
10	\$1,997.17	\$1,997.17

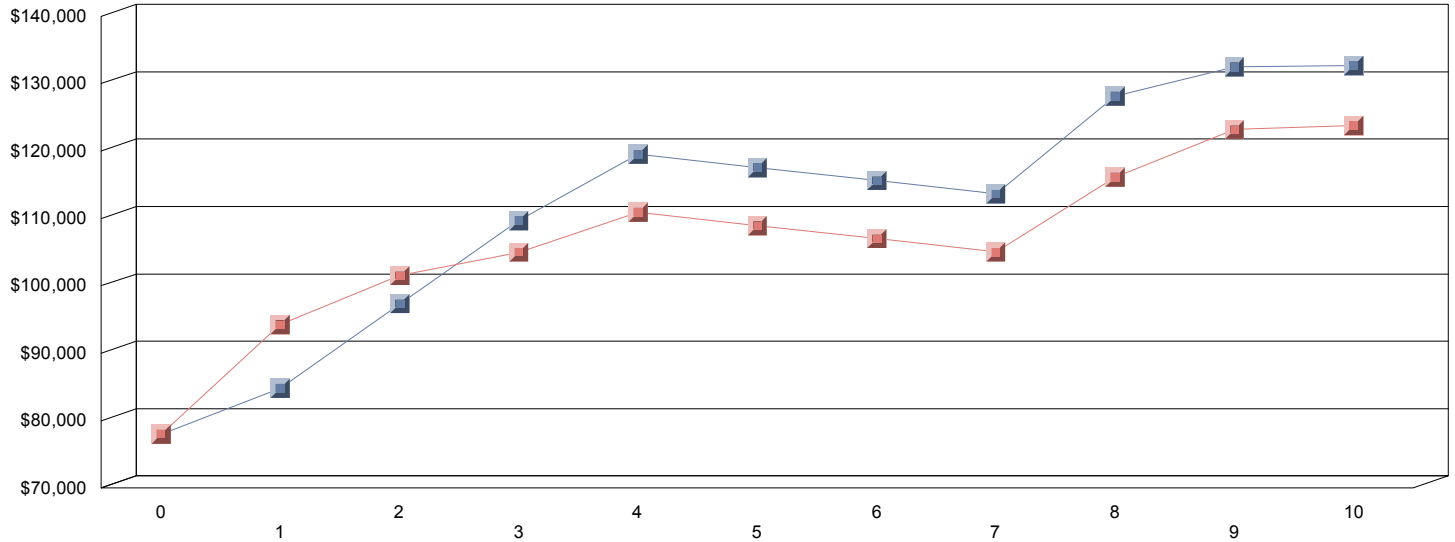
Grand Total:

19,530.43

19,530.43



Financial Planning Analysis - Annual Values



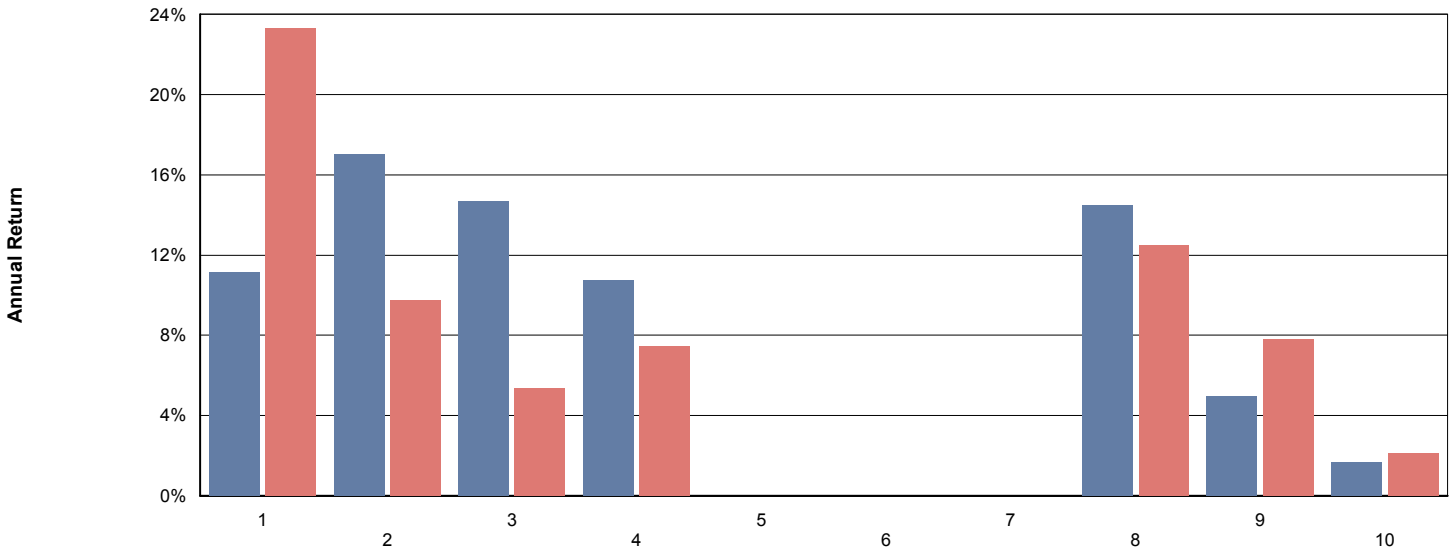
01/01/1996 through 01/01/2006

01/01/1996 through 01/01/2006

Scenario Year	EEfl	MDX10
0	\$78,000.00	\$78,000.00
1	\$84,787.50	\$94,280.88
2	\$97,324.72	\$101,516.50
3	\$109,673.61	\$104,988.54
4	\$119,514.27	\$110,903.39
5	\$117,566.29	\$108,955.41
6	\$115,608.57	\$106,997.69
7	\$113,641.06	\$105,030.18
8	\$128,153.04	\$116,139.61
9	\$132,509.38	\$123,188.04
10	\$132,698.62	\$123,802.45



Financial Planning Analysis - Annual Returns



01/01/1996 through 01/01/2006

01/01/1996 through 01/01/2006

Scenario Year

Eefl

MDX10

Scenario Year	Eefl	MDX10
1	11.15%	23.32%
2	17.05%	9.71%
3	14.67%	5.32%
4	10.74%	7.48%
5	0.00%	0.00%
6	0.00%	0.00%
7	0.00%	0.00%
8	14.51%	12.46%
9	4.95%	7.78%
10	1.65%	2.12%

Simple Average:

7.47%

6.82%

Standard Deviation:

6.87%

7.29%



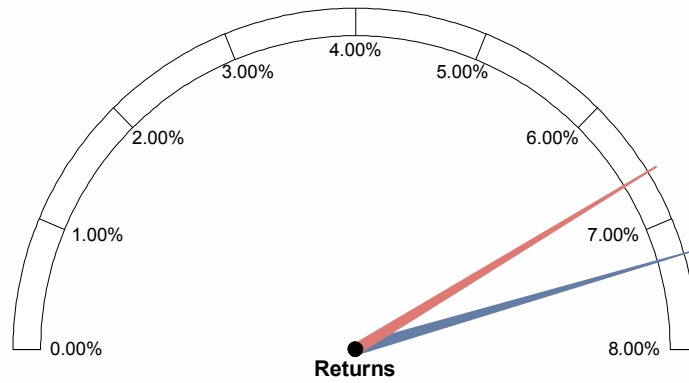
HyStudy™

Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

Financial Planning Analysis - Annualized Returns



EEfl

7.27%

MDX10

6.60%



HyStudy™

Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

Financial Planning Analysis - Summary Statistics

SIM Name

Eefl

MDX10

Historical Hypothetical

Scenario Time Period	01/01/1996 through 01/01/2006	01/01/1996 through 01/01/2006
Total Withdrawals	\$19,530.43	\$19,530.43
Starting Value	\$78,000.00	\$78,000.00
Ending Value	\$132,698.62	\$123,802.45
Simple Average	7.47%	6.82%
Standard Deviation	6.87%	7.29%
Annualized Return	7.27%	6.60%



Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

Definitions

<u>Simple Average</u>	the arithmetic (or simply the mean) of a list of numbers is the sum of all the members of the list divided by the number of items in the list.
<u>Annualized Return</u>	The calculated average rate of return.
<u>Standard Deviation</u>	Measures 68% of the potential range of annual return variance from the mean.
<u>Time Period Analysis</u>	Historical time span in which the portfolio performance is evaluated.

Disclosures

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 2007 Premium Producers Group, LLC. All Rights Reserved.

MCP Suite 2007 & "HyStudy" software program and report is a trademark of Premium Producers Group, LLC. All rights reserved.



HyStudy™

Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

Premium Producers Group - EIA Profiles

SIM Name	EEfi	Asset Fee	0%	Period Reset	1
Index Name	S&P 500	Par Rate	55%	Bonus Amount	0%
Credit Method	Point-to-Point	Cape Rate	0%	Bonus Duration	1
		Add'l Criteria	None		
		Cape / Rate	0%		

SIM Name	MDX10	Asset Fee	0%	Period Reset	1
Index Name	S&P 500	Par Rate	100%	Bonus Amount	10%
Credit Method	Monthly Cap	Cape Rate	0%	Bonus Duration	1
		Add'l Criteria	None		
		Cape / Rate	3%		



HyStudy™

Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

Index Credit Method - SIMs

SIM Name	Asset Fee	Period Reset
Index Name	Par Rate	Bonus Amount
Credit Method	Cape Rate	Bonus Duration
	Add'l Criteria	
	Cape / Rate	



HyStudy™

Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

Fixed Annuity - SIMs

SIM Name

Interest Rate

Bonus Amount

Bonus Duration



HyStudy™

Client Name: Dorice Maynard

Advisor Name: Donald Dux

01/17/2007

Fixed Rate - SIMs

SIM Name

Interest Rate