



Presented for

John and Jane Doe

Presented by

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7/2/2007

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Hypothetical Planning Scenario

Historical Time Period

Last 10 years

Savings Amount

\$ 500,000.00

Retirement Income

\$ 25,000.00 Annually

Income Inflation

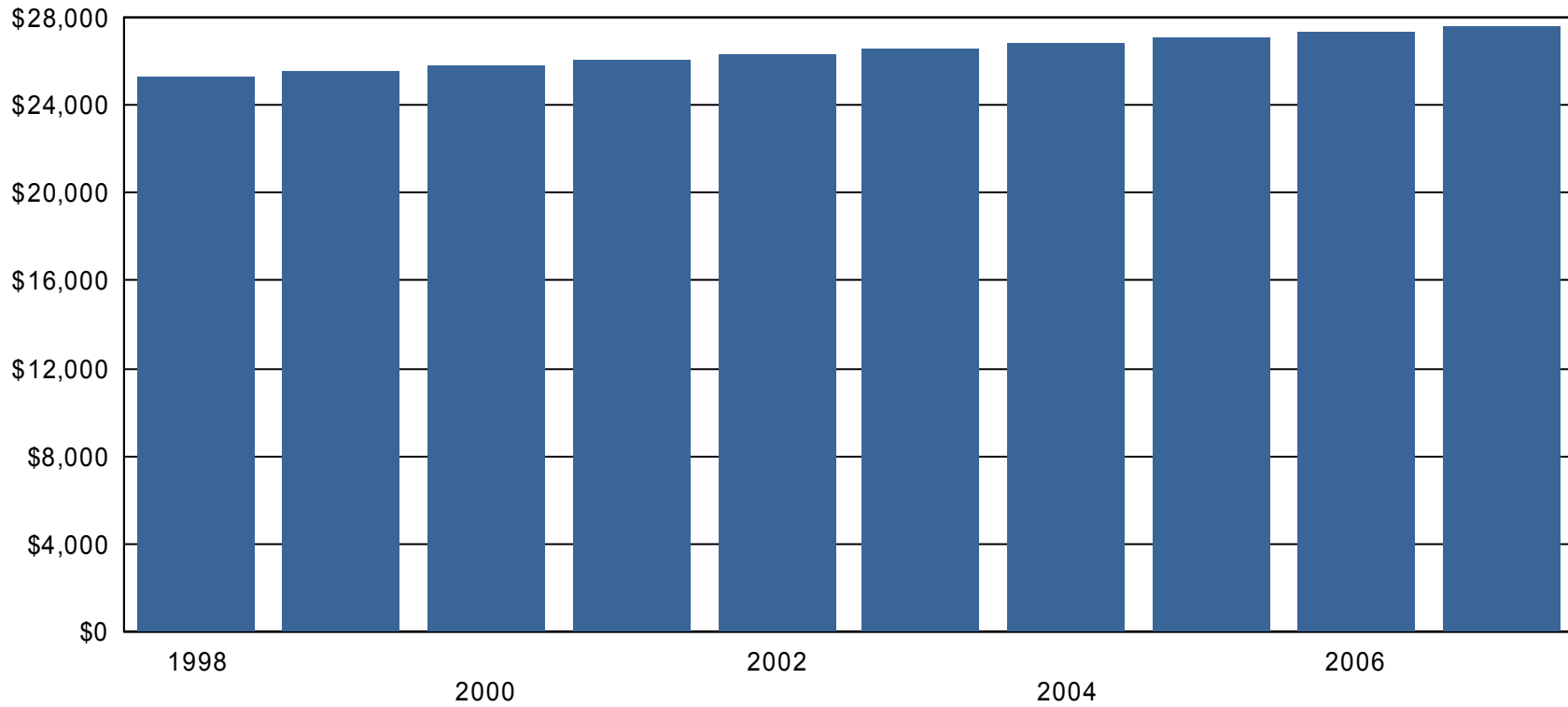
1.00% Annually

Savings Profiles Data

Savings Profile Name	SIPpp	Fxd5%
Index Data		
Allocation	100.00%	0.00%
Index Name	S&P 500	
Credit Method	Point-to-Point	
Asset Fee	0.00%	0.00%
Participation Rate	50.00%	0.00%
Period Reset Cap	0.00%	0.00%
Period Reset	1	0
Bonus Amount	5.00%	0.00%
Bonus Duration	1	0
Additional Criteria	None	
Cap / Rate	0%	
Fixed Data		
Allocation	0.00%	100.00%
Interest Rate	0.00%	5.00%
Bonus Amount	0.00%	0.00%
Bonus Duration	0	1
Guarantee Data		
Interest Rate	3.00%	0.00%
Principal Amount	87.50%	0.00%
Term	10	0

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Annual Withdrawals



Total Withdrawals

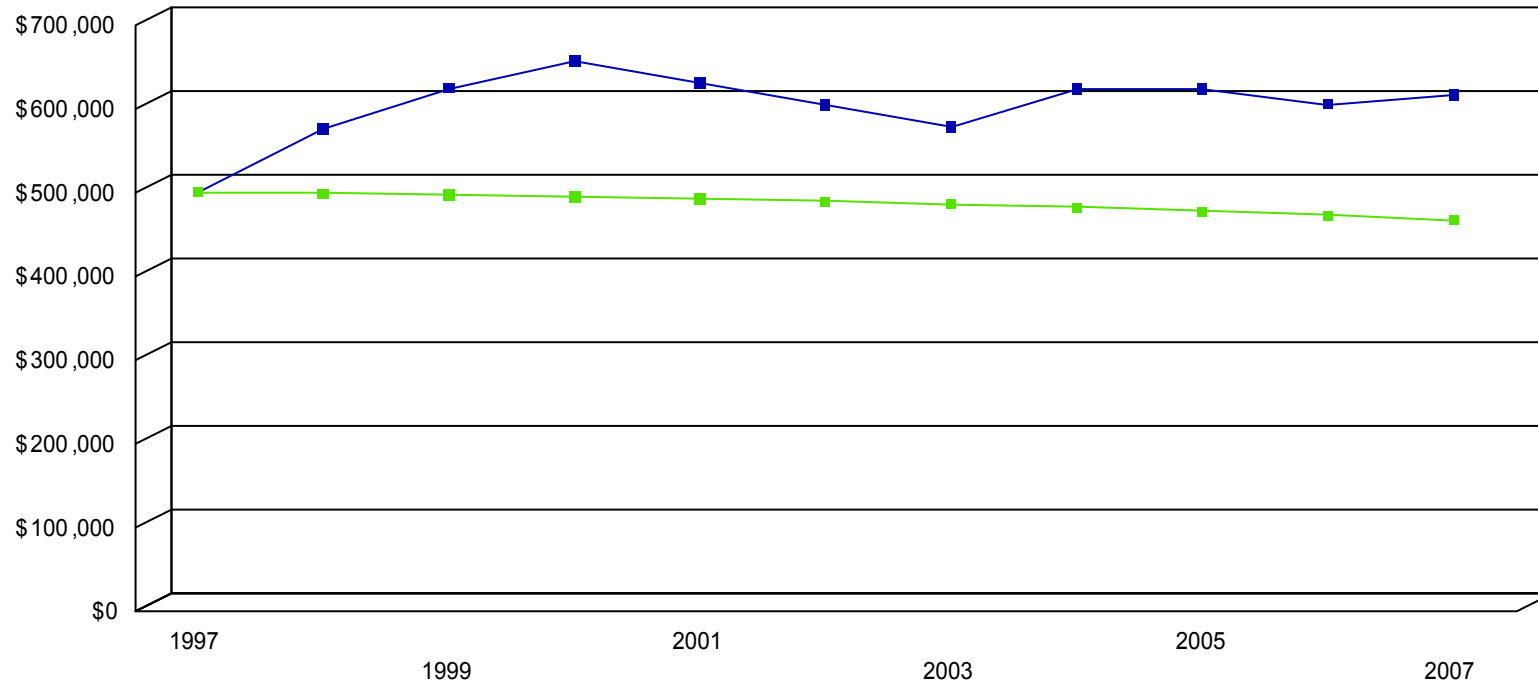
\$264,170.87

Annual Withdrawals

Year	Annual Withdrawal	Year	Annual Withdrawal
1998	\$ 25,250.00	1999	\$ 25,502.50
2000	\$ 25,757.53	2001	\$ 26,015.10
2002	\$ 26,275.25	2003	\$ 26,538.00
2004	\$ 26,803.38	2005	\$ 27,071.42
2006	\$ 27,342.13	2007	\$ 27,615.55

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Annual Account Values



Ending Account Values **SIPpp** **Fxd5%**
\$616,194.66 **\$466,952.94**

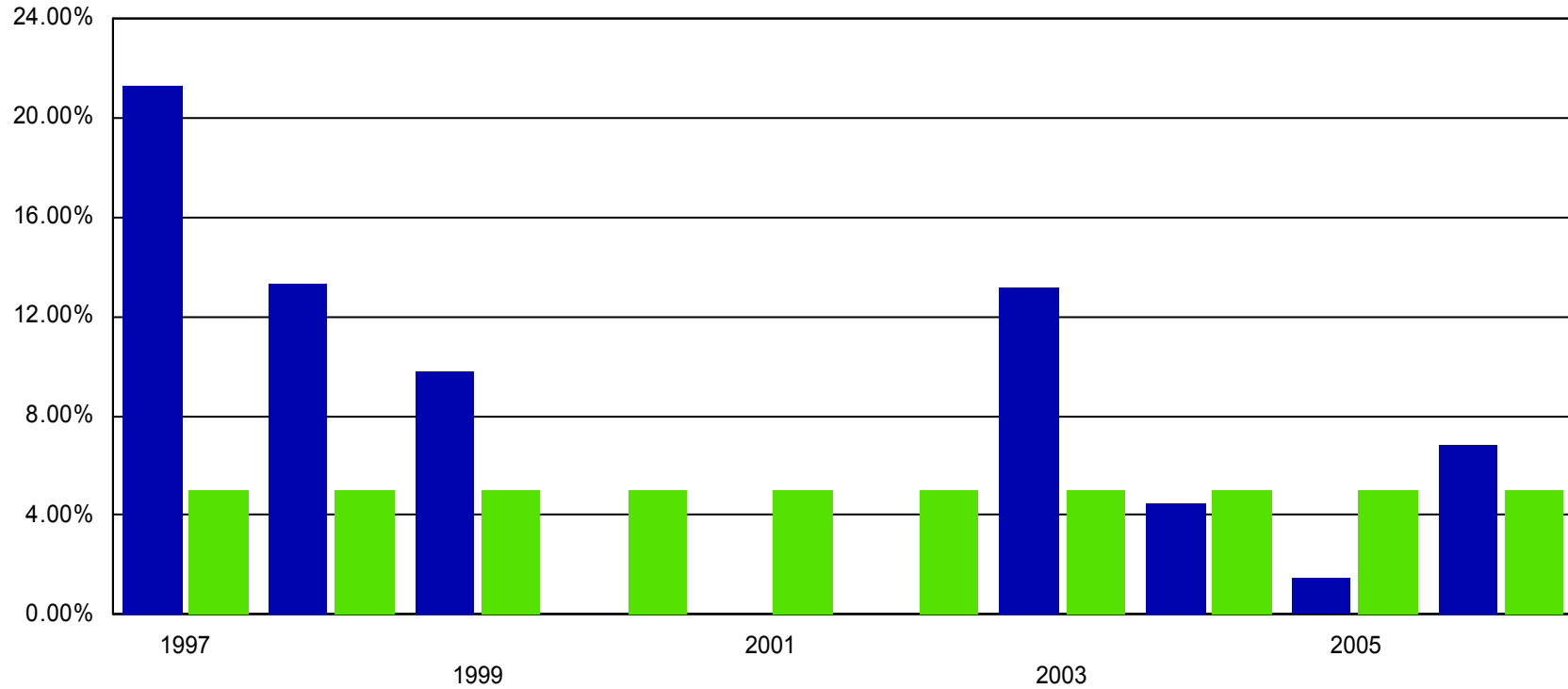
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Annual Account Values

Year	SIPpp	Fxd5%
1997	\$ 500,000.00	\$ 500,000.00
1999	\$ 623,598.96	\$ 496,634.25
2001	\$ 630,175.66	\$ 491,825.73
2003	\$ 577,362.41	\$ 485,404.50
2005	\$ 622,931.13	\$ 477,182.74
2007	\$ 616,194.66	\$ 466,952.94

Year	SIPpp	Fxd5%
1998	\$ 575,753.06	\$ 498,487.50
2000	\$ 656,190.76	\$ 494,420.56
2002	\$ 603,900.41	\$ 488,828.00
2004	\$ 623,177.76	\$ 481,531.17
2006	\$ 604,522.83	\$ 472,332.64

Annual Returns



Average of Annual Returns

SIPpp —

7.04%

Fxd5% —

5.00%

Annual Account Returns

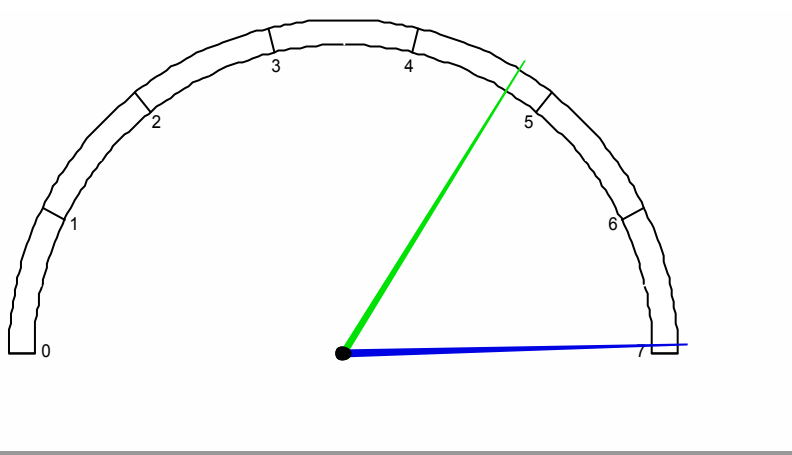
Year	SIPpp	Fxd5%	Year	SIPpp	Fxd5%
1997	21.28%	5.00%	1998	13.33%	5.00%
1999	9.76%	5.00%	2000	0.00%	5.00%
2001	0.00%	5.00%	2002	0.00%	5.00%
2003	13.19%	5.00%	2004	4.50%	5.00%
2005	1.50%	5.00%	2006	6.81%	5.00%

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Annualized Average Returns

Internal Rate of Return

Annualized Percent (%)



SIPpp ———

Fxd5% ———

Savings Profile	Internal Rate of Return
SIPpp	6.94%
Fxd5%	4.73%

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.