

Indexed Annuity Hypothetical Case Study for Illustrative purposes only. Historical Rate of Return based on Monthly Point-to-Point with Bonus

Agent: John Smith
Client: Preferred Client
Company: ABC
Contract: XYZ
Participation: 100.00%
Cap: 3.20%
Initial Deposit: \$100,000
Years to receive Bonus: 12
Amount of Bonus: 1.00%
Number of years in contract: 12

Place an "x" in the box to enter the start date.

Enter Start Month/Year _____
 *No earlier than 1983
 Example 3/1983

<u>Date</u>	<u>Actual Return of S&P 500</u>	<u>Beginning Balance</u>	<u>Bonus</u>	<u>Annual withdrawal</u>	<u>Adjusted Balance</u>	<u>Interest Rate</u>	<u>Interest On Balance</u>	<u>New Balance</u>
Dec-93	7.08%	\$100,000	\$1,000		\$101,000	6.84%	\$6,912	\$107,912
Dec-94	-1.55%	\$107,912	\$1,000		\$108,912	0.00%	\$0	\$108,912
Dec-95	34.13%	\$108,912	\$1,000		\$109,912	27.11%	\$29,799	\$139,711
Dec-96	20.27%	\$139,711	\$1,000		\$140,711	12.62%	\$17,753	\$158,464
Dec-97	30.97%	\$158,464	\$1,000		\$159,464	11.01%	\$17,551	\$177,015
Dec-98	26.47%	\$177,015	\$1,000		\$178,015	7.13%	\$12,687	\$190,702
Dec-99	19.53%	\$190,702	\$1,000		\$191,702	8.26%	\$15,830	\$207,532
Dec-00	-10.66%	\$207,532	\$1,000		\$208,532	0.00%	\$0	\$208,532
Dec-01	-13.04%	\$208,532	\$1,000		\$209,532	0.00%	\$0	\$209,532
Dec-02	-23.43%	\$209,532	\$1,000		\$210,532	0.00%	\$0	\$210,532
Dec-03	26.11%	\$210,532	\$1,000		\$211,532	12.28%	\$25,981	\$237,513
Dec-04	8.93%	\$237,513	\$1,000		\$238,513	7.28%	\$17,361	\$255,873



This is for illustrative purposes only and is not a representation of future results. The illustration is intended to show you how the annuity might function based on the assumptions contained in the illustration. Actual results may vary.