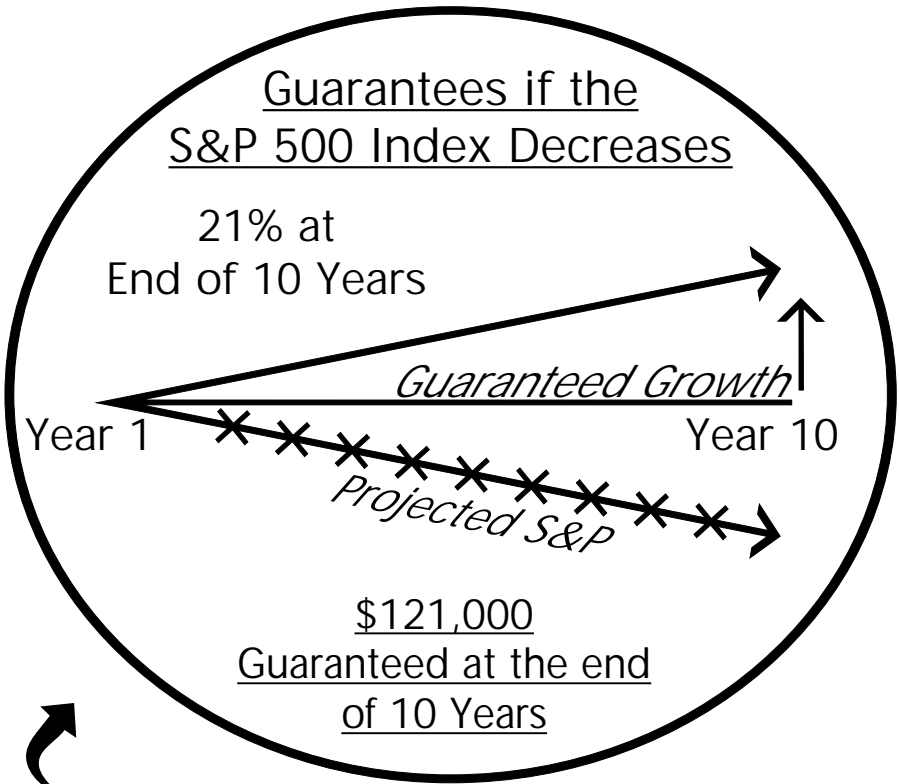
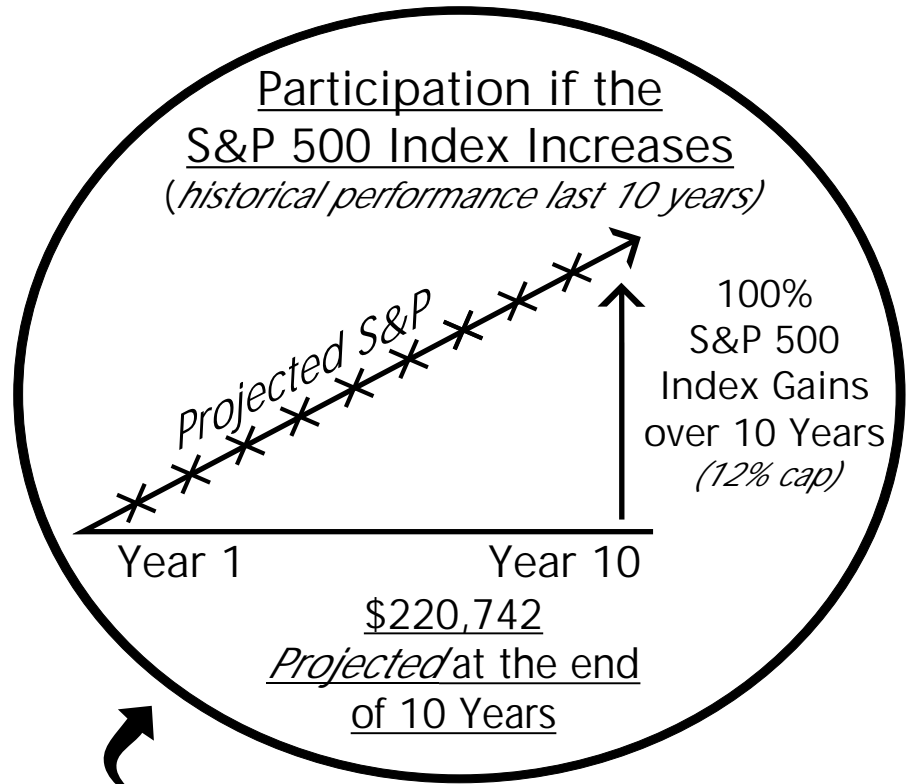


#2 How do S&P 500 Equity-Indexed Annuities work?

Please review the following hypothetical diagram, utilizing an Annual Reset E I A with 100% participation, an initial deposit of \$100,000, and a cap of 12%.



OR



No Market Risk to Your Money
GUARANTEED!

The Upside Potential of S&P 500

You Win Either Way!

This diagram is a hypothetical example, intended to illustrate "How an E I A works." "Standard & Poor's," "S&P 500", "Standard & Poor's 500" and "500" are trade marks of the McGraw-Hill Companies, Inc. The products mentioned are not sponsored, endorsed, sold or promoted by Standard & Poor's. Standard & Poor's makes no representation regarding the availability of any product mentioned. Past performance is No guarantee of future performance.