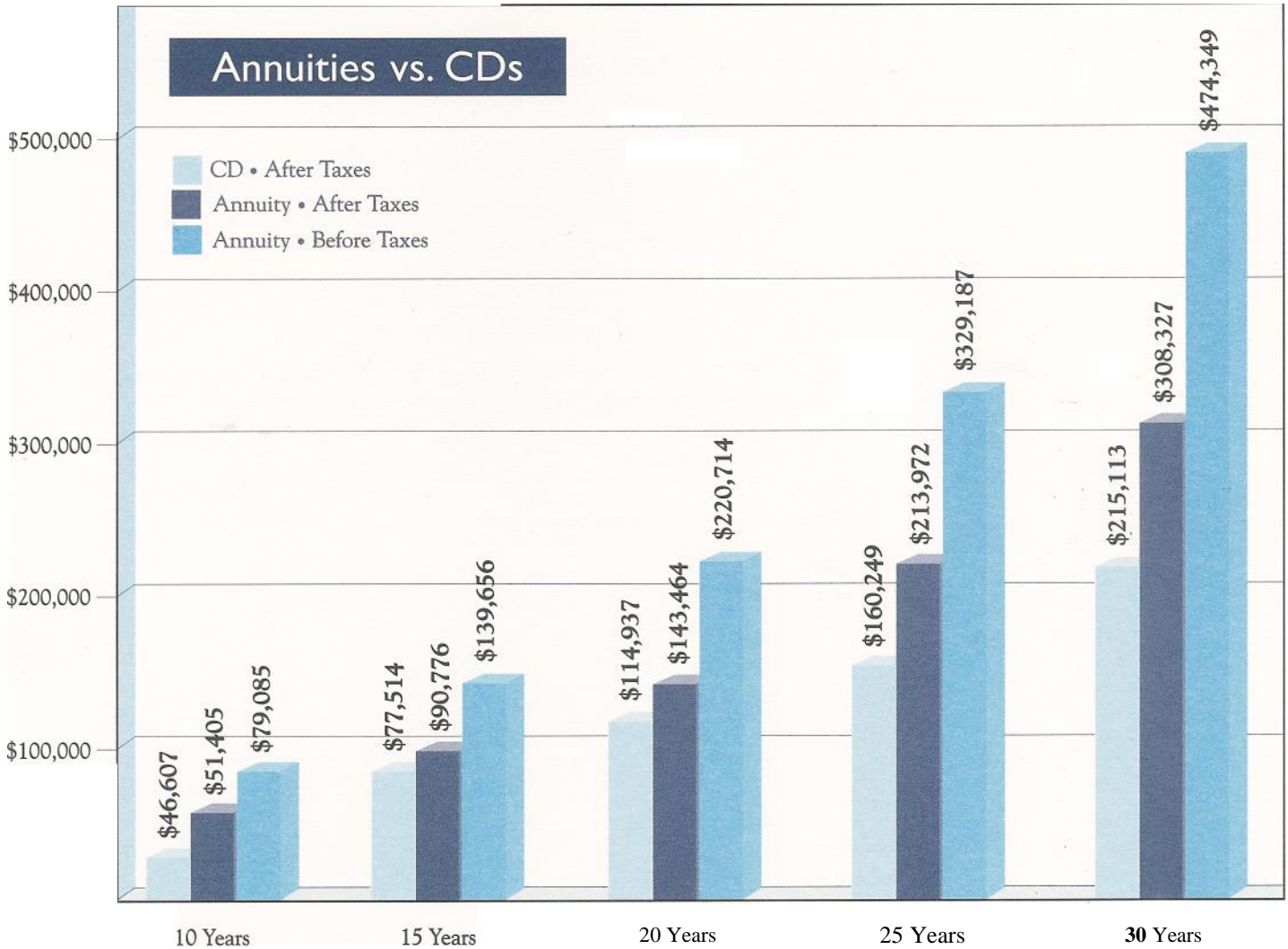


The Power Of Tax Deferral • Gain On \$100,000 At 6% Interest



This example demonstrates the power of tax deferral over time, by comparing the gains on \$100,000 placed in a tax- deferred annuity versus the gains on \$100,000 placed in a taxable CD. It assumes a 6% interest rate and a ~5% tax rate. It also assumes that all money is withdrawn at the end of each time period and that there are no early withdrawal penalties applied.

Other features of tax deferred annuities should be considered when an annuity is used for IRAs and other qualified plans. Consult your financial and tax professionals for advice regarding which products are best suited to your individual needs.