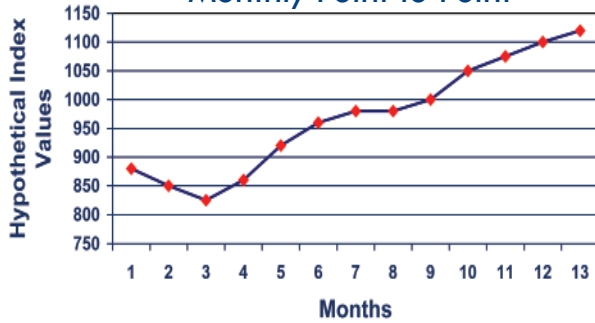


WHICH IS BETTER...DOES IT MATTER?

HYPOTHETICAL EXAMPLE

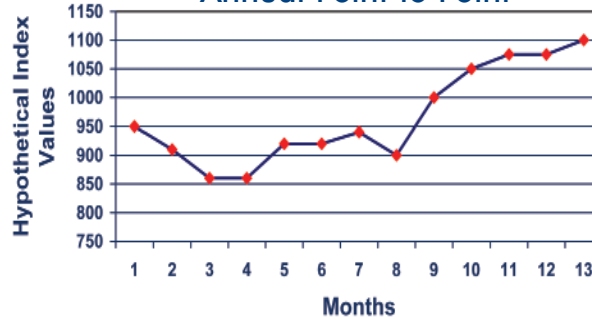
HYPOTHETICAL EXAMPLE

Monthly Point to Point



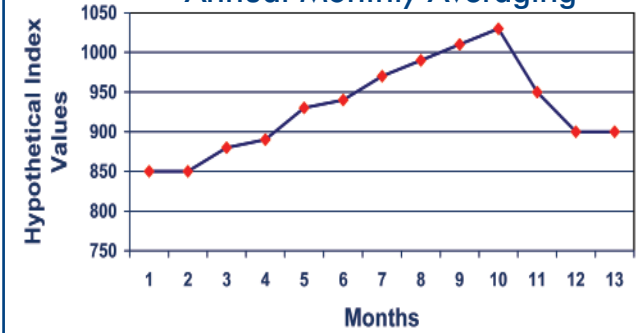
Month	Assumed Index Value	Monthly Pt. to Pt. 2.6% Mo. Cap*	Annual Pt. to Pt. 6.50% Cap*	Annual Mo. Avg. 6.50% Cap*
Jan	880	---	880	880
Feb	850	-3.41%		850
Mar	825	-2.94%		825
Apr	860	2.60%		860
May	920	2.60%		920
Jun	960	2.60%		960
Jul	980	2.08%		980
Aug	980	0.00%		980
Sep	1000	2.04%		1000
Oct	1050	2.60%		1050
Nov	1075	2.38%		1075
Dec	1100	2.33%		1100
Jan	1120	1.82%	<u>1120</u>	<u>1120</u>
		14.70%	6.50%	6.50%

Annual Point to Point



Month	Assumed Index Value	Monthly Pt. to Pt. 2.6% Mo. Cap*	Annual Pt. to Pt. 6.50% Cap*	Annual Mo. Avg. 6.50% Cap*
Jan	950	---	950	950
Feb	910	-4.21%		910
Mar	860	-5.49%		860
Apr	860	0.00%		860
May	920	2.60%		920
Jun	920	0.00%		920
Jul	940	2.17%		940
Aug	900	-4.26%		900
Sep	1000	2.60%		1000
Oct	1050	2.60%		1050
Nov	1075	2.38%		1075
Dec	1075	0.00%		1075
Jan	1100	<u>2.33%</u>	<u>1100</u>	<u>1100</u>
		0.72%	6.50%	1.84%

Annual Monthly Averaging



Month	Assumed Index Value	Monthly Pt. to Pt. 2.6% Mo. Cap*	Annual Pt. to Pt. 6.50% Cap*	Annual Mo. Avg. 6.50% Cap*
Jan	850	---	850	850
Feb	850	0.00%		850
Mar	880	2.60%		880
Apr	890	1.14%		890
May	930	2.60%		930
Jun	940	1.08%		940
Jul	970	2.60%		970
Aug	990	2.06%		990
Sep	1010	2.02%		1010
Oct	1030	1.98%		1030
Nov	950	-7.77%		950
Dec	900	-5.26%		900
Jan	900	<u>0.00%</u>	<u>900</u>	<u>900</u>
		3.05%	5.88%	6.50%

*Rates Effective 11/4/09 (Rates Subject to Change). Asset Fees may apply. Surrender Charges apply during Surrender Charge Period.

Rates may vary by product.

The above information is hypothetical and is not intended to represent guarantees or projections of future results.

Document is not complete without Benefit Summary and Disclosure.

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