

Compared to Various Alternatives



prepared for
John and Jane Doe
August 27, 2008

	<u>Tax Type</u>	<u>Interest Rate</u>	<u>Management Fee</u>	<u>Premature Dist. Tax</u>	<u>Sales Charge</u>
Certificate of Deposit	Taxable	4.00%	0.00%	0.00%	0.00%
Annuity	Deferred	7.00%	1.00%	10.00%	3.00%
Mutual Fund	Taxable	9.00%	1.00%	0.00%	3.00%
IRA/401(k)	Qualified 2	8.00%	1.00%	10.00%	3.00%
Tax Favored		0.00%			

End of Year (Age)	Net Withdrawals or Payment	After Tax Values				Insurance Values		
		Certificate of Deposit	Annuity	Mutual Fund	IRA/401(k)	Accumulation Value	Surrender Value	Death Benefit
1 (51)	\$125,000	\$128,400	\$126,995	\$127,349	\$75,191	\$110,466	\$89,717	\$2,022,981
2 (52)	\$125,000	\$260,292	\$258,408	\$261,103	\$155,586	\$233,140	\$187,745	\$2,022,981
3 (53)	\$24,000	\$292,025	\$291,888	\$298,688	\$180,790	\$269,603	\$205,134	\$2,022,981
4 (54)	\$24,000	\$324,621	\$326,756	\$338,163	\$207,737	\$309,595	\$228,878	\$2,022,981
5 (55)	\$24,000	\$358,104	\$363,094	\$379,623	\$236,549	\$353,462	\$272,745	\$2,022,981
6 (56)	\$0	\$367,844	\$376,606	\$398,719	\$252,918	\$378,658	\$297,941	\$2,022,981
7 (57)	\$0	\$377,849	\$390,919	\$418,774	\$270,420	\$406,294	\$325,577	\$2,022,981
8 (58)	\$0	\$388,127	\$406,080	\$439,838	\$289,133	\$436,313	\$355,596	\$2,022,981
9 (59)	\$0	\$398,684	\$422,141	\$461,962	\$309,141	\$469,212	\$388,818	\$2,022,981
10 (60)	\$0	\$409,528	\$439,154	\$485,199	\$330,534	\$505,735	\$428,246	\$2,022,981
11 (61)	\$0	\$420,667	\$480,483	\$509,604	\$414,339	\$546,065	\$471,483	\$2,022,981
12 (62)	\$0	\$432,109	\$502,865	\$535,238	\$443,011	\$589,935	\$525,362	\$2,022,981
13 (63)	\$0	\$443,863	\$526,575	\$562,160	\$473,668	\$637,672	\$589,242	\$2,022,981
14 (64)	\$0	\$455,936	\$551,690	\$590,437	\$506,446	\$689,352	\$657,065	\$2,022,981
15 (65)	\$0	\$468,337	\$578,295	\$620,136	\$541,492	\$745,343	\$729,199	\$2,022,981
16 (66)	\$-58,590	\$420,893	\$544,414	\$589,791	\$516,318	\$804,487	\$742,381	\$1,960,876
17 (67)	\$-58,590	\$372,157	\$508,523	\$557,921	\$489,403	\$866,673	\$738,736	\$1,895,044
18 (68)	\$-58,590	\$322,096	\$470,503	\$524,447	\$460,626	\$932,112	\$734,393	\$1,825,262
19 (69)	\$-58,590	\$270,674	\$430,230	\$489,290	\$429,856	\$1,001,032	\$729,345	\$1,751,294
20 (70)	\$-58,590	\$217,852	\$387,568	\$452,364	\$396,958	\$1,073,675	\$723,581	\$1,672,887
21 (71)	\$-58,590	\$163,594	\$342,376	\$413,581	\$361,783	\$1,149,890	\$716,685	\$1,589,776
22 (72)	\$-58,590	\$107,860	\$295,229	\$372,847	\$324,174	\$1,229,920	\$708,617	\$1,501,678
23 (73)	\$-58,590	\$50,610	\$246,181	\$330,064	\$283,963	\$1,314,467	\$699,781	\$1,408,295
24 (74)	\$-58,590	\$-8,197	\$195,156	\$285,129	\$240,968	\$1,403,962	\$690,289	\$1,309,308
25 (75)	\$-58,590	\$-68,603	\$142,073	\$237,934	\$194,999	\$1,498,959	\$680,361	\$1,204,383
26 (76)	\$-58,590	\$-130,653	\$86,849	\$188,365	\$145,848	\$1,600,150	\$670,330	\$1,093,161
		<u>\$-322,490</u>						

Notes:

- The values shown above are an after tax reflection based on a tax rate of 32.00%.
- Prior to age 59 ½ a premature distribution tax is assessed to applicable accounts.
- Any tax deferred or qualified accounts do not reflect any possible surrender charges.
- Values shown are based on non-guaranteed interest rates shown above. Actual results will be different and may be more or less favorable.
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End of Year (Age)	Net Withdrawals or Payment	After Tax Values				Insurance Values		
		Certificate of Deposit	Annuity	Mutual Fund	IRA/401(k)	Accumulation Value	Surrender Value	Death Benefit
27 (77)	\$-58,590	\$-194,390	\$29,399	\$136,303	\$93,297	\$1,708,372	\$660,658	\$975,267
28 (78)	\$-58,590	\$-259,861	\$-31,235	\$81,622	\$37,108	\$1,824,391	\$651,709	\$850,298
29 (79)	\$-58,590	\$-327,113	\$-96,113	\$24,190	\$-34,118	\$1,949,632	\$644,483	\$741,965
30 (80)	\$-58,590	\$-396,194	\$-165,532	\$-36,505	\$-129,902	\$2,082,720	\$637,157	\$741,293
31 (81)	\$-58,590	\$-467,155	\$-239,810	\$-100,915	\$-233,349	\$2,223,203	\$628,801	\$739,961
32 (82)	\$-58,590	\$-540,045	\$-319,288	\$-169,267	\$-345,072	\$2,371,449	\$619,277	\$737,849
33 (83)	\$-58,590	\$-614,918	\$-404,330	\$-241,802	\$-465,732	\$2,527,660	\$608,252	\$734,635
34 (84)	\$-58,590	\$-691,827	\$-495,324	\$-318,775	\$-596,045	\$2,692,159	\$595,481	\$730,089
35 (85)	\$-58,590	\$-770,828	\$-592,688	\$-400,460	\$-736,784	\$2,865,276	\$580,692	\$723,956
36 (86)	\$-58,590	\$-851,979	\$-696,868	\$-487,144	\$-888,781	\$3,047,353	\$563,589	\$715,956
37 (87)	\$-58,590	\$-935,336	\$-808,340	\$-579,133	\$-1,052,938	\$3,238,740	\$543,844	\$705,781
38 (88)	\$-58,590	\$-1,020,961	\$-927,615	\$-676,752	\$-1,230,228	\$3,439,797	\$521,102	\$693,092
39 (89)	\$-58,590	\$-1,108,915	\$-1,055,239	\$-780,345	\$-1,421,701	\$3,650,888	\$494,966	\$677,511
40 (90)	\$-58,590	\$-1,199,261	\$-1,191,797	\$-890,277	\$-1,628,492	\$3,872,367	\$464,984	\$658,602
41 (91)	\$-58,590	\$-1,292,064	\$-1,337,914	\$-1,006,938	\$-1,851,826	\$4,104,568	\$430,638	\$635,866
42 (92)	\$-58,590	\$-1,387,392	\$-1,494,260	\$-1,130,738	\$-2,093,027	\$4,350,856	\$394,384	\$568,419
43 (93)	\$-58,590	\$-1,485,313	\$-1,661,549	\$-1,262,115	\$-2,353,523	\$4,612,581	\$356,615	\$494,992
44 (94)	\$-58,590	\$-1,585,897	\$-1,840,549	\$-1,401,532	\$-2,634,860	\$4,891,290	\$317,382	\$415,207
45 (95)	\$-58,590	\$-1,689,217	\$-2,032,079	\$-1,549,482	\$-2,938,703	\$5,188,822	\$276,684	\$328,572
46 (96)	\$-58,590	\$-1,795,347	\$-2,237,015	\$-1,706,486	\$-3,266,854	\$5,507,142	\$235,173	\$235,173
47 (97)	\$-58,590	\$-1,904,364	\$-2,456,298	\$-1,873,099	\$-3,621,257	\$5,843,208	\$188,407	\$188,407
48 (98)	\$-58,590	\$-2,016,347	\$-2,690,930	\$-2,049,908	\$-4,004,013	\$6,197,911	\$135,785	\$135,785
49 (99)	\$-58,590	\$-2,131,375	\$-2,941,986	\$-2,237,538	\$-4,417,388	\$6,572,181	\$76,642	\$76,642
50 (100)	\$-58,590	\$-2,249,532	\$-3,210,617	\$-2,436,651	\$-4,863,834	\$6,966,977	\$10,243	\$10,243
		\$-1,728,650						

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