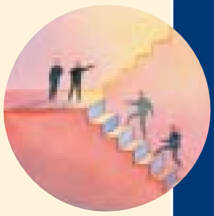
Your Money Matters



With a long-term fixed annuity, what can you expect when the unexpected happens?

Assumptions:
- Initial purchase of $100,000
- Initial yield of 4.5%
- A renewal yield of 3.5%
- Declining surrender charges of 7%, 6%, 5%, 4%, 3%
- Withdrawals are made after age 59 1/2
- Yearly 10% free withdrawal
- Issuing insurance company has a money-back guarantee

If you have to surrender...	**...you'll receive**
Within the 1st year	All of your **PRINCIPAL**
1st day of the 2nd year	All of your **PRINCIPAL**
1st day of the 3rd year	All of your **PRINCIPAL + $3,290**
1st day of the 4th year	All of your **PRINCIPAL + $7,912**
1st day of the 5th year	All of your **PRINCIPAL + $12,733**
1st day of the 6th year	All of your **PRINCIPAL + $19,916**

An annuity is a product issued by an insurance company. It is not a deposit or obligation of, nor is it guaranteed by, any bank. It is not insured by the FDIC or any other government agency. Withdrawals may be subject to certain taxes, penalties and charges. This is a hypothetical scenario used for illustration purposes only.
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