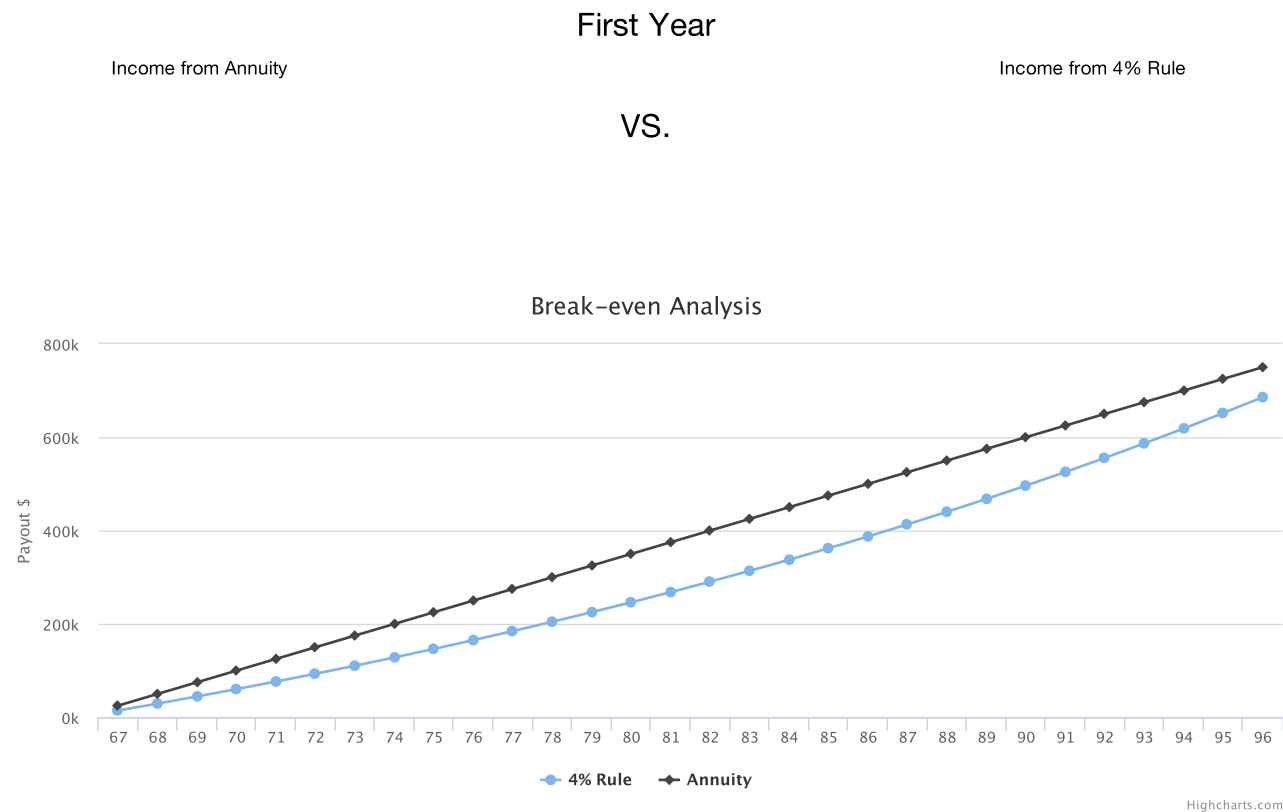


dcMax - Index Annuity Comparison

| | | | | | |
|--------------------|----------------|---------------------|----|---------------------|-----------|
| Client Name: | Michael Baltic | Current Age: | 45 | Initial Deposit: | \$100,000 |
| Insurance Company: | Fidelity | Retirement Age: | 67 | Initial Withdrawal: | 0.04 |
| Annuity Income: | \$25,000 | # Retirement Years: | 30 | Net ROR: | 0.06 |
| Inflation Rate: | 0.03 | Payoff Age: | 97 | | |



Breakeven Age

Cumulative Payout

