

dcMax - Index Annuity Comparison

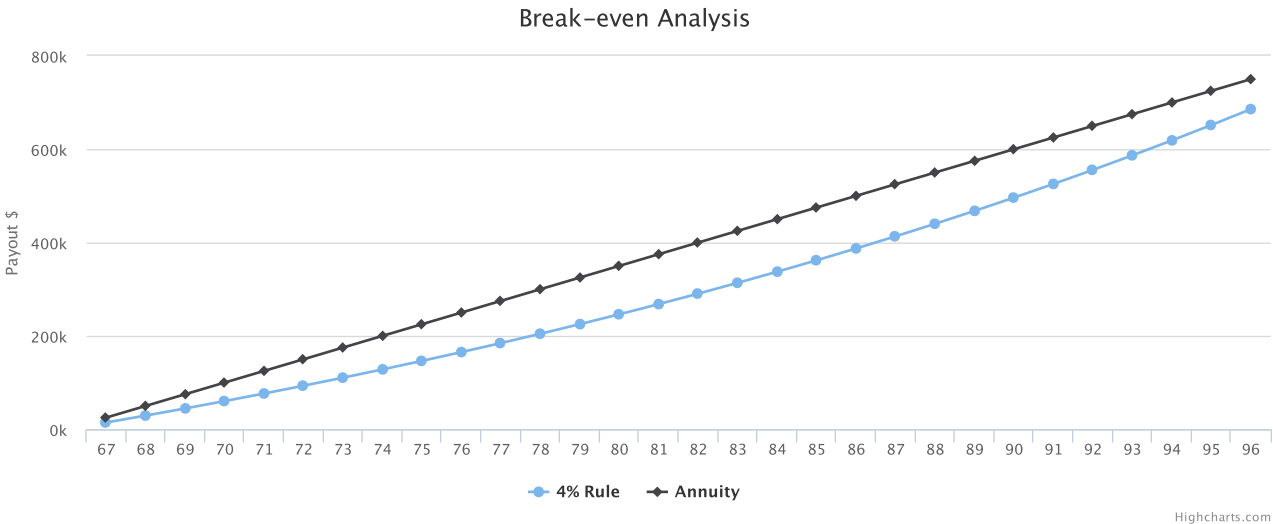
|                    |                |                     |    |                     |           |
|--------------------|----------------|---------------------|----|---------------------|-----------|
| Client Name:       | Michael Baltic | Current Age:        | 45 | Initial Deposit:    | \$100,000 |
| 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 |                     |           |

Income from Annuity

First Year

Income from 4% Rule

VS.



Breakeven Age

Cumulative Payout

