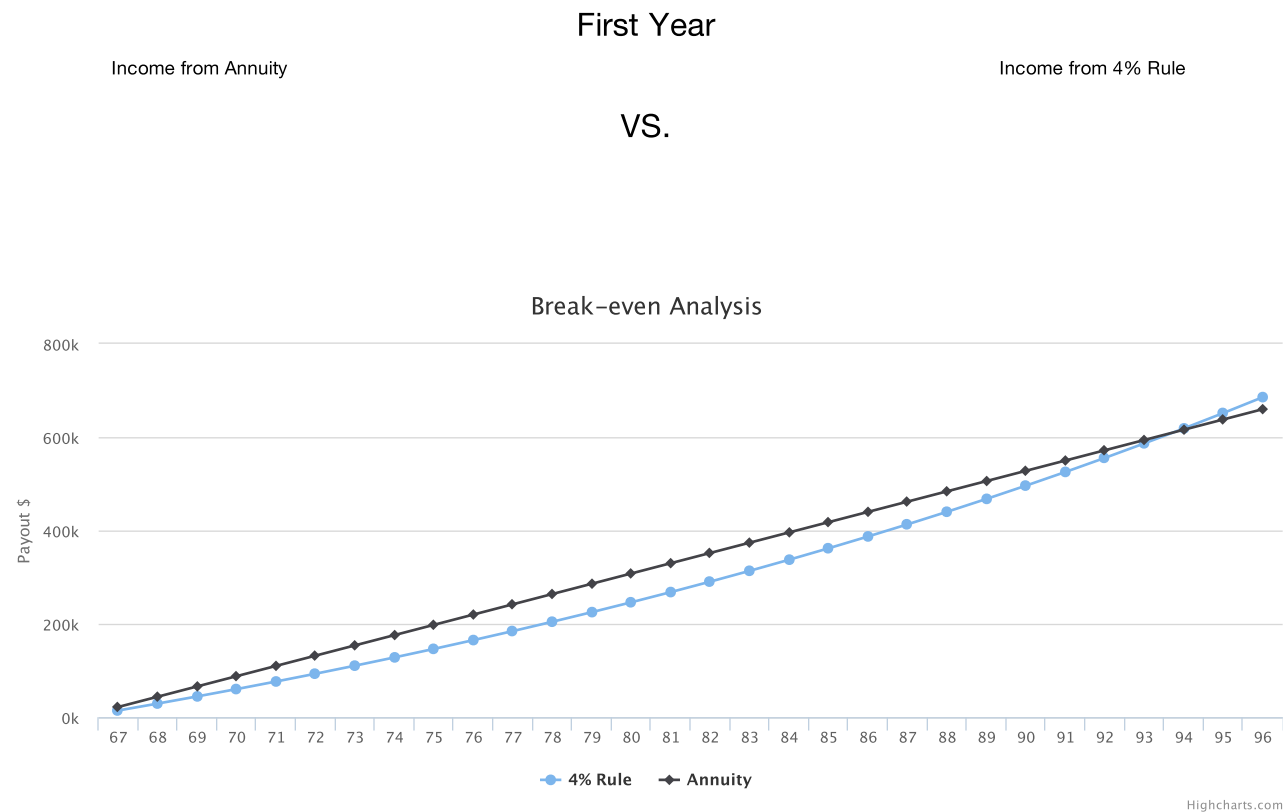


dcMax - Index Annuity Comparison

Client Name:	Michael Baltic	Current Age:	45	Initial Deposit:	\$100,000
Insurance Company:	Fidelity	Retirement Age:	67	Initial Withdrawal:	0.04
Annuity Income:	\$22,000	# Retirement Years:	30	Net ROR:	0.06
Inflation Rate:	0.03	Payoff Age:	97		



Breakeven Age

Cumulative Payout

