

# THE [POWER] OF ANNUAL RESET

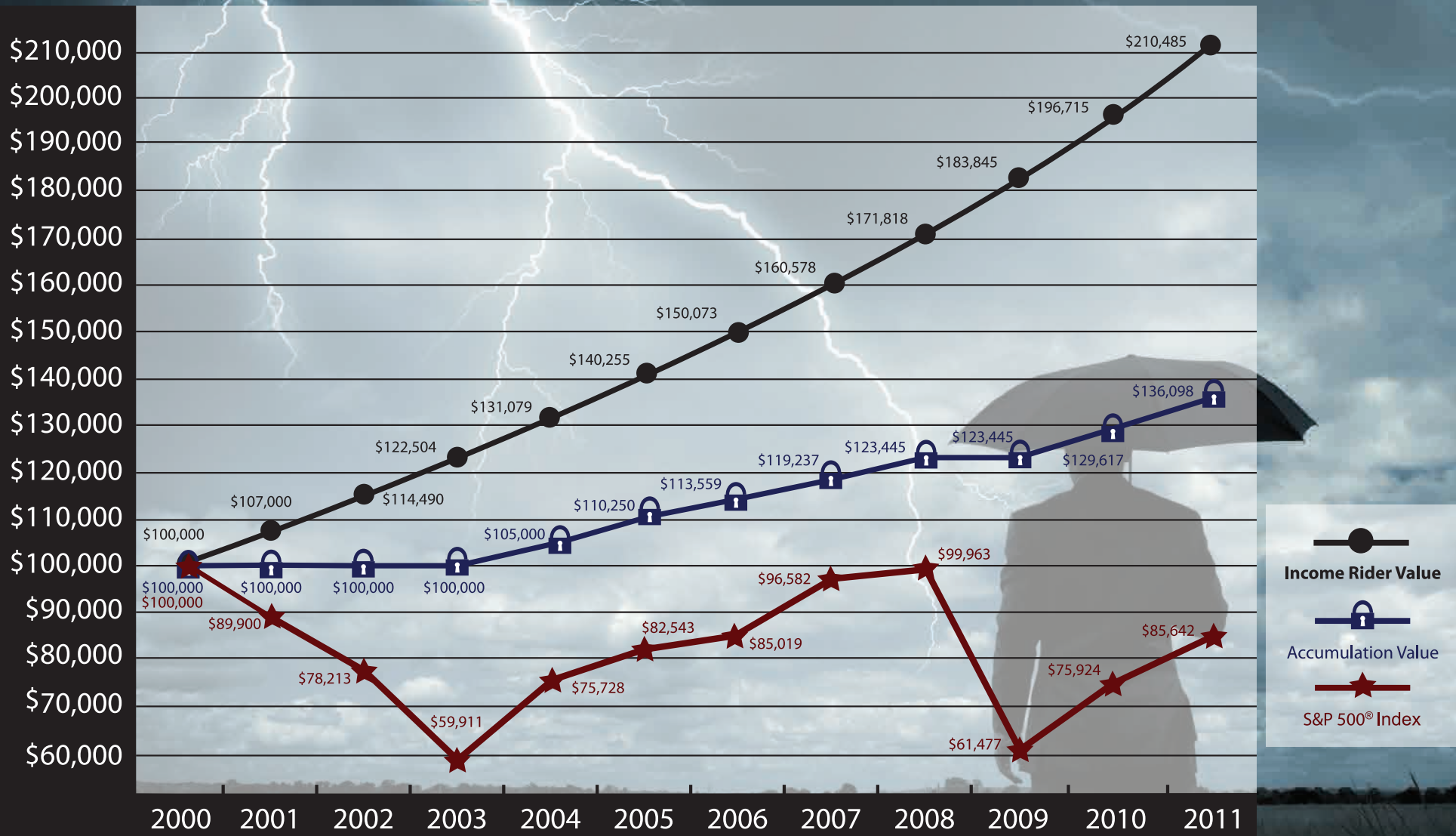


Illustration period: 1-1-2000 through 1-1-2011. Each example shown assumes \$100,000 initial premium with no withdrawals. Market value based on the S&P 500® Index . Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of any annuity. Hypothetical index annuity product illustration assumes crediting method of a 5% annual point-to-point cap and annual reset. Hypothetical Income Rider Value assumes a 7% annual rate of return for income purposes. Illustration values represent gross returns. Assumed annuity rates and actual historical prices of the S&P 500® Index were used in this purely hypothetical example for the purpose of illustrating comparative values and to illustrate how the Interest-Crediting Strategy might have performed using different assumptions but the same Index performance. Assumptions are not guaranteed. Past performance does not guarantee future results.

