

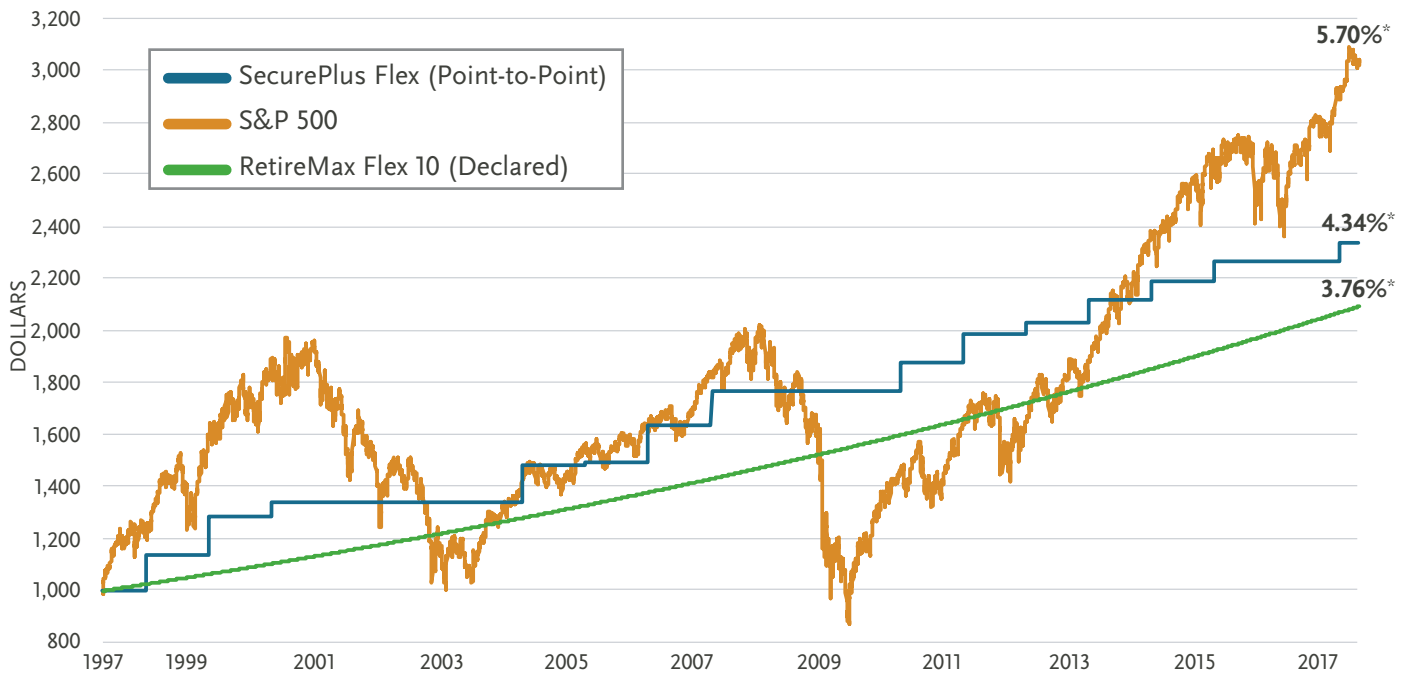


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¹ Assuming no withdrawals. Rider charges continue to be deducted regardless if interest is credited or not.

The chart compares the 20-year accumulation of a fixed indexed annuity, a traditional fixed annuity, and the S&P 500. The fixed indexed annuity values are based on SecurePlus Flex, Form 7691. The traditional fixed annuity values are based on RetireMax Flex 10, Form 7629. SecurePlus Flex and RetireMax Flex 10 are not available for new sales. The above illustration is reflective of a single premium payment on 4/22/1998. The S&P 500 Index results are without dividends. The values are measured each year on 4/22. Past interest credited results are no indication or guarantee of future interest credits, and may not represent the interest crediting experience of our other fixed indexed annuities. *Growth rates are annual effective rates. Guarantees are dependent upon the claims-paying ability of the issuing company. Indexed annuities have surrender charges that are assessed during the early years of the contract if the annuity is surrendered. Indexed annuities do not directly participate in any stock or equity investments. This is not a solicitation of any specific annuity contract.

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