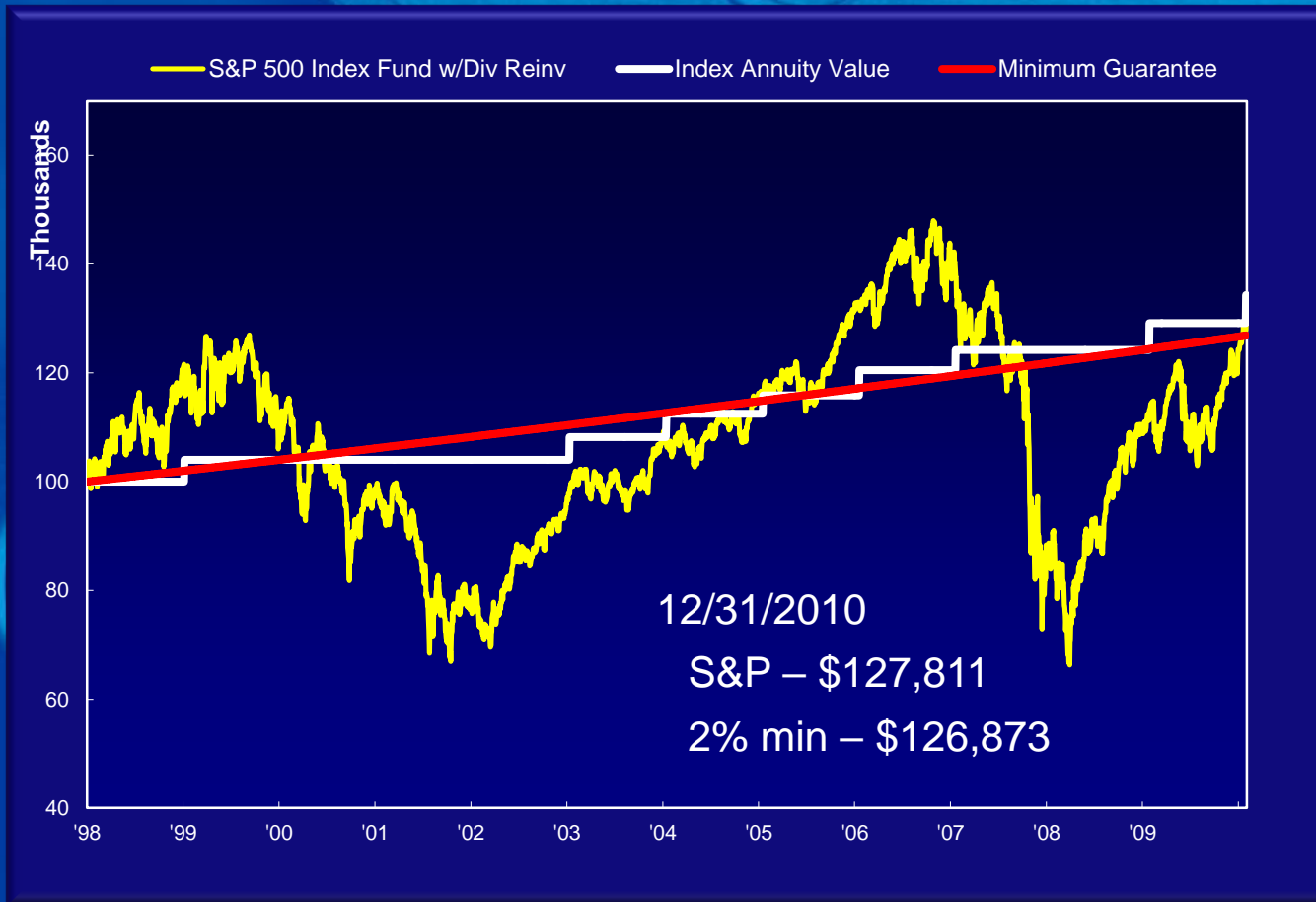


S&P 500 Index Fund (w/Rein Div) Index Annuity (Index Value & Min Guar)



1999	\$104,000
2000	\$104,000
2001	\$104,000
2002	\$104,000
2003	\$108,160
2004	\$112,486
2005	\$115,862
2006	\$120,497
2007	\$124,187
2008	\$124,187
2009	\$129,154
2010	\$134,320