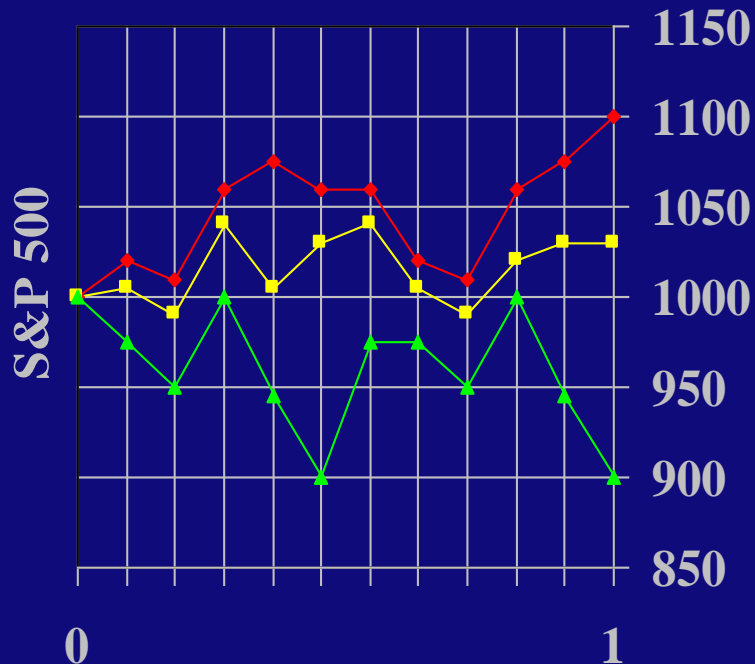


1 Year Point-to-Point Indexed Account w/ Cap Adjustment



Scenario 1 Scenario 2
Scenario 3



S&P Starting Point = 1000

1 Year Cap = 4.0%

Scenario 1: End Point=1100
 $1100/1000 = 10\%$ increase
 $10\% > 4.0\%$ cap so 4.0% credited

Scenario 2: End Point=1030
 $1030/1000 = 3\%$ increase
 $3\% < 4.0\%$ cap so 3% credited

Scenario 3: End Point=900
 $900/1000 = 10\%$ decline
 $-10\% < 0\%$ so 0% credited