

MarketSeven Index[®] Annuity

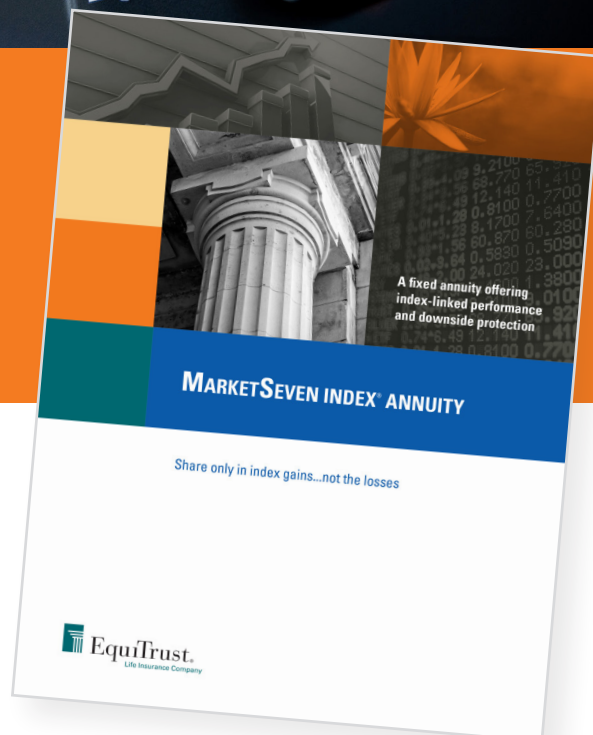
Index Annuity Designed
for Accumulation!

Product Specs

- 7 Year Design
- \$10,000 Minimum Premium
- Issue Age: 0-85/40-85 if income rider is elected
- Flexible Premium

Competitive Advantages

- Introduced in 2004
- Competitive accumulation rates
- Renewal rate transparency
- Clean, simple design
- Available in every state except New York
- Competitive commissions on a short term FIA



MarketSeven Index			
Index	Crediting Method	Rate	Illustrated Rate
	Fixed	4.15%	4.15%
S&P 500 Index	1-Year Pt-to-Pt Cap	8.00%	6.35%
S&P 500 Index	1-Year Pt-to-Pt Participation	37%	5.68%
S&P 500 Index	1-Year Monthly Average Cap	9.00%	5.50%
S&P 500 Index	1-Year Monthly Average Participation	65%	4.99%
S&P 500 Index	1-Year Monthly Cap	2.85%	8.34%
S&P 500 Index	2-Year Monthly Average Cap	20%	5.98%
Barclays Focus50 Index	1-Year Pt-to-Pt Participation	150%	9.63%
Barclays Focus50 Index	2-Year Pt-to-Pt Participation	200%	11.60%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	175%	8.40%

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