Flat or Down Market

Hypothetical Illustration of Variable Annuity Series XC

Prepared For: Valued Investor, age 60, gender Male
Requested By: Joshua Gerry
Prepared On: April 5, 2006
Contract Type: Non-Qualified

Assumptions:
Total Contribution(s): $500,000
Death Benefit[1]: **Principal Protection**
Withdrawal Type: (% Inc Base)
Investment[2]: Hypothetical Account @ 0% (gross rate) (2.50%) (net rate)
Cumulative Extra Credit(s): $30,000
State: IL
GMIB Plus[3,4] Payout: **Single Life w/Period Certain[5]**
Withdrawal Mode: Monthly

Hypothetical Account Values						Guaranteed Minimum Income Benefit Plus[3]				Guaranteed Death Benefit
						"Floor"[4] 5% Annual Increase		Highest Anniversary Value @ 0% Hypothetical		
Anniversary Year	Age	Contribution(s)[2]	With-drawal Amount	With-drawal Value	Account[4] Value	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical Death Benefit
Inception	60	$500,000	-	$490,000	$530,000	500,000	-	500,000	-	$530,000 AV
1	61	0	$25,000	452,981	488,348	500,000	$0	488,348	$0	488,348 AV
2	62	0	25,000	415,618	447,737	500,000	0	463,056	0	451,373 PP
3	63	0	25,000	382,809	408,141	500,000	0	436,899	0	425,875 PP
4	64	0	25,000	350,137	369,534	500,000	0	409,824	0	399,484 PP
5	65	0	25,000	317,609	331,891	500,000	0	381,774	0	372,142 PP
6	66	0	25,000	285,231	295,189	500,000	0	352,681	0	343,782 PP
7	67	0	25,000	253,009	259,404	500,000	0	322,462	0	314,326 PP
8	68	0	25,000	220,947	224,513	500,000	0	291,022	0	283,679 PP
9	69	0	25,000	190,493	190,493	500,000	0	258,237	0	251,721 PP
10	70	0	25,000	157,324	157,324	500,000	29,700	223,950	13,303	218,300 PP
11	71	0	25,000	124,983	124,983	500,000	30,480	187,947	11,457	183,204 PP
12	72	0	25,000	93,450	93,450	500,000	31,320	149,913	9,391	146,130 PP
13	73	0	25,000	62,705	62,705	500,000	32,100	109,339	7,020	106,580 PP
14	74	0	25,000	32,698	32,698	500,000	33,000	65,236	4,306	63,590 PP
15	75	0	25,000	3,440	3,440	500,000	33,900	14,775	1,002	14,402 PP
16	76	0	3,440	0	0	500,000	33,900	0	0	0
Totals		$500,000	$378,440				Greater of*			

Up Market with withdrawals right away

Hypothetical Illustration of Variable Annuity Series XC

Prepared For: Valued Investor, age 60, gender Male
Requested By: Joshua Gerry
Prepared On: April 5, 2006
Contract Type: Non-Qualified

Assumptions:
Total Contribution(s): $500,000
Death Benefit[1]: **Principal Protection**
Withdrawal Type: (% Inc Base)
Investment[2]: Hypothetical Account @ Variable Return (gross rate)
Cumulative Extra Credit(s): $30,000
State: IL
GMIB Plus[3,4] Payout: **Single Life w/Period Certain[5]**
Withdrawal Mode: Monthly

Hypothetical Account Values							Guaranteed Minimum Income Benefit Plus[3]				Guaranteed Death Benefit
							"Floor"[4] 5% Annual Increase		Highest Anniversary Value @ Variable Return		
Anniversary Year	Age	Contribution(s)[2]	% Rate of Return[2] (Gross)	With-drawal Amount[2]	With-drawal Value[2]	Account Value[2]	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical Death Benefit
Inception	60	$500,000	-	-	$490,000	$530,000	500,000	-	500,000	-	$530,000 AV
1	61	0	12.00	$25,000	512,962	548,795	***548,795***	$0	548,795	$0	548,795 AV
2	62	0	12.00	***27,440***	530,560	566,394	***566,394***	0	566,394	0	566,394 AV
3	63	0	12.00	***28,320***	553,203	584,557	***584,557***	0	584,557	0	584,557 AV
4	64	0	12.00	***29,228***	576,428	603,303	***603,303***	0	603,303	0	603,303 AV
5	65	0	12.00	***30,165***	599,985	622,367	***622,367***	0	622,367	0	622,367 AV
6	66	0	-5.00	***31,118***	524,040	541,946	622,367	0	590,129	0	541,946 AV
7	67	0	-5.00	31,118	454,792	467,456	622,367	0	555,024	0	467,456 AV
8	68	0	-5.00	31,118	391,574	398,640	622,367	0	516,747	0	398,640 AV
9	69	0	12.00	31,118	398,009	398,009	622,367	0	477,992	0	398,009 AV
10	70	0	12.00	31,118	397,320	397,320	622,367	0	442,087	0	397,320 AV
11	71	0	12.00	31,118	396,568	396,568	622,367	0	408,821	0	396,568 AV
12	72	0	12.00	31,118	395,747	395,747	622,367	0	395,747	0	395,747 AV
13	73	0	12.00	31,118	394,850	394,850	622,367	0	394,850	0	394,850 AV
14	74	0	12.00	31,118	393,870	393,870	622,367	0	393,870	0	393,870 AV
15	75	0	12.00	31,118	392,801	392,801	622,367	42,196	392,801	26,632	392,801 AV
16	76	0	12.00	31,118	391,632	391,632	622,367	43,391	391,632	27,305	391,632 AV
17	77	0	12.00	31,118	390,357	390,357	622,367	44,586	390,357	27,965	390,357 AV
18	78	0	12.00	31,118	388,964	388,964	622,367	45,781	388,964	28,612	388,964 AV
19	79	0	12.00	31,118	387,443	387,443	622,367	47,051	387,443	29,291	387,443 AV
20	80	0	12.00	31,118	385,781	385,781	622,367	49,217	385,781	30,508	385,781 AV

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Up Market with lump sum in year 4 + then withdrawals

Hypothetical Illustration of Variable Annuity Series VA

Prepared For: Valued Client #3, age 57, gender Male
Requested By: Robert Brennan
Prepared On: March 7, 2006
Contract Type: IRA

(1)

Assumptions:

Total Contribution(s): $500,000
Death Benefit[1]: Annual Step-up
Withdrawal Type: Various
Investment[2]: Hypothetical Account @ Variable Return (net rate)

State: TX
GMIB Plus[3,4] Payout: Single Life w/Period Certain[5]
Withdrawal Mode: Yearly

Hypothetical Account Values							Guaranteed Minimum Income Benefit Plus[3]				Guaranteed Death Benefit
							(8) "Floor"[4] 5% Annual Increase		Highest Anniversary Value @ Variable Return		
Anniversary Year	(2) Age	(3) Contribution(s)[1]	% Rate of Return[2] (Net) (4)	With-drawal Amount (5)	With-drawal Value (6)	Account[1] Value (7)	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical Death Benefit
Inception	57	$500,000	-		$465,000	$500,000	500,000	-	500,000	-	$500,000 AV
1	58	0	8.00	$0	509,063	536,063	*536,063*	$0	536,063	$0	536,063 AV
2	59	0	8.00	*0*	547,726	574,726	*574,726*	0	574,726	0	574,726 AV
3	60	0	8.00	*0*	593,678	616,178	*616,178*	0	616,178	0	616,178 AV
4	61	0	8.00	*143,000* *	490,198	507,306	*507,306* *	0	507,306	0	507,306 AV
5	62	0	8.00	*25,365*	503,860	516,691	*516,691*	0	516,691	0	516,691 AV
6	63	0	8.00	*25,835*	517,696	526,250	*526,250*	0	526,250	0	526,250 AV
7	64	0	8.00	*26,313*	535,986	535,986	*535,986*	0	535,986	0	535,986 AV
8	65	0	8.00	*26,799*	545,901	545,901	*545,901*	0	545,901	0	545,901 AV
9	66	0	8.00	*27,295*	556,001	556,001	*556,001*	0	556,001	0	556,001 AV
10	67	0	8.00	*27,800*	566,287	566,287	*566,287*	0	566,287	0	566,287 AV
11	68	0	8.00	*28,314*	576,763	576,763	*576,763*	0	576,763	0	576,763 AV
12	69	0	8.00	*28,838*	587,433	587,433	*587,433*	0	587,433	0	587,433 AV
13	70	0	8.00	*29,372*	598,301	598,301	*598,301*	0	598,301	0	598,301 AV
14	71	0	8.00	*29,915*	609,369	609,369	*609,369*	0	609,369	0	609,369 AV
15	72	0	8.00	*30,468*	620,642	620,642	*620,642*	0	620,642	0	620,642 AV
16	73	0	8.00	*31,032*	631,937	631,937	*631,937*	0	631,937	0	631,937 AV
17	74	0	* -3.00 *	*31,597*	577,590	577,590	631,937	0	600,340	0	600,340 HAV
18	75	0	-3.00	31,597	524,874	524,874	631,937	0	567,499	0	567,499 HAV
19	76	0	-3.00	31,597	473,739	473,739	631,937	0	533,336	0	533,336 HAV
20	77	0	-3.00	31,597	424,139	424,139	631,937	0	497,764	0	497,764 HAV

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Hypothetical Illustration of Variable Annuity Series VA

Prepared For: Valued Client #3, age 57, gender Male
Requested By: Robert Brennan
Prepared On: March 7, 2006
Contract Type: IRA

Assumptions:
Total Contribution(s): $500,000
Death Benefit[1]: **Annual Step-up**
Withdrawal Type: Various
Investment[2]: Hypothetical Account @ Variable Return (net rate)
State: TX
GMIB Plus[3,4] Payout: **Single Life w/Period Certain[5]**
Withdrawal Mode: Yearly

Hypothetical Account Values							Guaranteed Minimum Income Benefit Plus[3]				Guaranteed Death Benefit
							"Floor"[4] 5% Annual Increase		Highest Anniversary Value @ Variable Return		
Anniversary Year	Age	Contribution(s)[3]	% Rate of Return[2] (Net)	With-drawal Amount	With-drawal Value	Account Value	Income Base	Income Benefit	Income Base	Income Benefit	Hypothetical Death Benefit
21	78	0	-3.00	31,597	376,026	376,026	631,937	0	460,683	0	460,683 HAV
22	79	0	-3.00	31,597	329,357	329,357	631,937	0	421,972	0	421,972 HAV
23	80	0	-3.00	31,597	284,088	284,088	631,937	0	381,490	0	381,490 HAV
24	81	0	-3.00	31,597	240,177	240,177	631,937	0	339,060	0	339,060 HAV
25	82	0	-3.00	31,597	197,583	197,583	631,937	0	294,454	0	294,454 HAV
26	83	0	-3.00	31,597	156,267	156,267	631,937	58,012	247,366	22,708	247,366 HAV
27	84	0	-3.00	31,597	116,190	116,190	631,937	61,197	197,349	19,111	197,349 HAV
28	85	0	-3.00	31,597	77,316	77,316	631,937	63,548	143,682	14,449	143,682 HAV
Totals		$500,000		$859,510							

Greater of[4]