



ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **Technology Select Sector Index 5-Year Final Average with a 45% Participation Rate**.

When selecting an index crediting option, it is important to understand that your interest credited may be affected by the performance of the Index Option selected. This example may help you understand how varying market conditions can affect the value of your Elite 5 Annuity. Any examples of future values used in a sales presentation are provided for example purposes only. **Any such example must not be regarded as guaranteed or as an estimate of future performance.**

LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	40.56%	\$40,564	\$140,564
6	-	-	\$140,564
7	-	-	\$140,564
8	-	-	\$140,564
9	-	-	\$140,564
10	114.79%	\$161,347	\$301,911

Average Annualized Return = 11.68%
IXT Average Annualized Return = 21.23%

POOR MARKET PERIOD: 01/01/2002 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	-	-	\$101,256
6	-	-	\$101,256
7	-	-	\$101,256
8	-	-	\$101,256
9	-	-	\$101,256
10	4.00%	\$4,049	\$105,305

Average Annualized Return = 0.39%
IXT Average Annualized Return = 0.59%

FAVORABLE MARKET PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	40.56%	\$40,564	\$140,564
6	-	-	\$140,564
7	-	-	\$140,564
8	-	-	\$140,564
9	-	-	\$140,564
10	114.79%	\$161,347	\$301,911

Average Annualized Return = 11.68%
IXT Average Annualized Return = 21.23%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **Health Care Select Sector Index 5-Year Final Average with a 71% Participation Rate**.

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LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	70.12%	\$70,121	\$170,121
6	-	-	\$170,121
7	-	-	\$170,121
8	-	-	\$170,121
9	-	-	\$170,121
10	70.35%	\$119,679	\$289,800

Average Annualized Return = 11.23%
IXV Average Annualized Return = 15.13%

POOR MARKET PERIOD: 01/01/2002 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	16.10%	\$16,100	\$116,100
6	-	-	\$116,100
7	-	-	\$116,100
8	-	-	\$116,100
9	-	-	\$116,100
10	0.92%	\$1,062	\$117,163

Average Annualized Return = 1.60%
IXV Average Annualized Return = 2.47%

FAVORABLE MARKET PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	70.12%	\$70,121	\$170,121
6	-	-	\$170,121
7	-	-	\$170,121
8	-	-	\$170,121
9	-	-	\$170,121
10	70.35%	\$119,679	\$289,800

Average Annualized Return = 11.23%
IXV Average Annualized Return = 15.13%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **NASDAQ Biotech Select Sector Index 5-Year Final Average with a 49% Participation Rate.**

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LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	78.50%	\$78,504	\$178,504
6	-	-	\$178,504
7	-	-	\$178,504
8	-	-	\$178,504
9	-	-	\$178,504
10	34.36%	\$61,341	\$239,845

Average Annualized Return = 9.14%
NBI Average Annualized Return = 15.86%

POOR MARKET PERIOD: 01/01/2002 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	-	-	\$101,256
6	-	-	\$101,256
7	-	-	\$101,256
8	-	-	\$101,256
9	-	-	\$101,256
10	15.99%	\$16,188	\$117,444

Average Annualized Return = 1.49%
NBI Average Annualized Return = 1.79%

FAVORABLE MARKET PERIOD: 01/01/2011 - 12/31/2020			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	126.28%	\$126,281	\$226,281
6	-	-	\$226,281
7	-	-	\$226,281
8	-	-	\$226,281
9	-	-	\$226,281
10	17.20%	\$38,928	\$265,208

Average Annualized Return = 10.24%
NBI Average Annualized Return = 17.24%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **S&P 500 5-Year Final Average with a 56% Participation Rate.**

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LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	44.10%	\$44,098	\$144,098
6	-	-	\$144,098
7	-	-	\$144,098
8	-	-	\$144,098
9	-	-	\$144,098
10	60.94%	\$87,809	\$231,907

Average Annualized Return = 8.78%
S&P 500 Average Annualized Return = 14.25%

POOR MARKET PERIOD: 01/01/2002 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	13.05%	\$13,049	\$113,049
6	-	-	\$113,049
7	-	-	\$113,049
8	-	-	\$113,049
9	-	-	\$113,049
10	-	-	\$113,049

Average Annualized Return = 1.23%
S&P 500 Average Annualized Return = 0.92%

FAVORABLE MARKET PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	44.10%	\$44,098	\$144,098
6	-	-	\$144,098
7	-	-	\$144,098
8	-	-	\$144,098
9	-	-	\$144,098
10	60.94%	\$87,809	\$231,907

Average Annualized Return = 8.78%
S&P 500 Average Annualized Return = 14.25%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **Dow Jones US Real Estate Index 5-Year Final Average with a 87% Participation Rate.**

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LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	31.90%	\$31,904	\$131,904
6	-	-	\$131,904
7	-	-	\$131,904
8	-	-	\$131,904
9	-	-	\$131,904
10	37.38%	\$49,308	\$181,211

Average Annualized Return = 6.13%
DJUSRE Average Annualized Return = 7.48%

POOR MARKET PERIOD: 01/01/2008 - 12/31/2017			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	-	-	\$101,256
6	-	-	\$101,256
7	-	-	\$101,256
8	-	-	\$101,256
9	-	-	\$101,256
10	24.40%	\$24,711	\$125,967

Average Annualized Return = 2.21%
DJUSRE Average Annualized Return = 2.25%

FAVORABLE MARKET PERIOD: 01/01/2002 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	-	-	\$100,000
3	-	-	\$100,000
4	-	-	\$100,000
5	95.27%	\$95,274	\$195,274
6	-	-	\$195,274
7	-	-	\$195,274
8	-	-	\$195,274
9	-	-	\$195,274
10	-	-	\$195,274

Average Annualized Return = 6.92%
DJUSRE Average Annualized Return = 3.43%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **Health Care Select Sector Index 1-Year Point-to-Point with a 24% Participation Rate**.

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LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	3.64%	\$3,636	\$103,636
2	9.33%	\$9,671	\$113,307
3	5.61%	\$6,360	\$119,667
4	1.27%	\$1,516	\$121,184
5	-	-	\$121,184
6	4.77%	\$5,779	\$126,963
7	1.12%	\$1,416	\$128,379
8	4.48%	\$5,755	\$134,135
9	2.74%	\$3,680	\$137,814
10	5.80%	\$7,991	\$145,806

Average Annualized Return = 3.84%
IXV Average Annualized Return = 15.13%

POOR MARKET PERIOD: 01/01/2002 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	3.22%	\$3,219	\$103,219
3	0.07%	\$75	\$103,294
4	1.23%	\$1,274	\$104,569
5	1.35%	\$1,413	\$105,982
6	1.31%	\$1,385	\$107,367
7	-	-	\$107,367
8	4.16%	\$4,471	\$111,838
9	0.22%	\$251	\$112,089
10	2.42%	\$2,717	\$114,807

Average Annualized Return = 1.39%
IXV Average Annualized Return = 2.47%

FAVORABLE MARKET PERIOD: 01/01/2012 - 12/31/2021			
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LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	3.22%	\$3,217	\$103,217
2	7.10%	\$7,333	\$110,550
3	2.73%	\$3,022	\$113,572
4	-	-	\$113,572
5	2.29%	\$2,599	\$116,171
6	4.66%	\$5,415	\$121,586
7	-	-	\$121,586
8	6.93%	\$8,427	\$130,013
9	3.90%	\$5,073	\$135,086
10	6.45%	\$8,719	\$143,805

POOR MARKET PERIOD: 01/01/2001 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	6.33%	\$6,331	\$106,331
3	2.16%	\$2,295	\$108,626
4	0.72%	\$782	\$109,409
5	3.27%	\$3,576	\$112,985
6	0.85%	\$957	\$113,942
7	-	-	\$113,942
8	5.63%	\$6,414	\$120,356
9	3.07%	\$3,692	\$124,048
10	-	-	\$124,048

FAVORABLE MARKET PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	3.22%	\$3,217	\$103,217
2	7.10%	\$7,333	\$110,550
3	2.73%	\$3,022	\$113,572
4	-	-	\$113,572
5	2.29%	\$2,599	\$116,171
6	4.66%	\$5,415	\$121,586
7	-	-	\$121,586
8	6.93%	\$8,427	\$130,013
9	3.90%	\$5,073	\$135,086
10	6.45%	\$8,719	\$143,805

Average Annualized Return = 3.70%
S&P 500 Average Annualized Return = 14.25%

Average Annualized Return = 2.18%
S&P 500 Average Annualized Return = 0.92%

Average Annualized Return = 3.70%
S&P 500 Average Annualized Return = 14.25%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **Technology Select Sector Index 1-Year Point-to-Point with a 16% Participation Rate**.

When selecting an index crediting option, it is important to understand that your interest credited may be affected by the performance of the Index Option selected. This example may help you understand how varying market conditions can affect the value of your Elite 5 Annuity. Any examples of future values used in a sales presentation are provided for example purposes only. **Any such example must not be regarded as guaranteed or as an estimate of future performance.**

LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	2.16%	\$2,161	\$102,161
2	3.79%	\$3,868	\$106,029
3	2.51%	\$2,656	\$108,685
4	0.60%	\$654	\$109,339
5	2.04%	\$2,231	\$111,570
6	5.17%	\$5,765	\$117,335
7	-	-	\$117,335
8	7.69%	\$9,019	\$126,355
9	6.75%	\$8,534	\$134,889
10	5.37%	\$7,237	\$142,126

Average Annualized Return = 3.58%
IXT Average Annualized Return = 21.23%

POOR MARKET PERIOD: 01/01/2004 - 12/31/2013			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	0.74%	\$739	\$100,739
2	-	-	\$100,739
3	1.78%	\$1,793	\$102,532
4	2.27%	\$2,323	\$104,855
5	-	-	\$104,855
6	7.77%	\$8,143	\$112,998
7	1.61%	\$1,818	\$114,816
8	0.19%	\$220	\$115,035
9	2.16%	\$2,486	\$117,521
10	3.79%	\$4,449	\$121,971

Average Annualized Return = 2.01%
IXT Average Annualized Return = 5.80%

FAVORABLE MARKET PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	2.16%	\$2,161	\$102,161
2	3.79%	\$3,868	\$106,029
3	2.51%	\$2,656	\$108,685
4	0.60%	\$654	\$109,339
5	2.04%	\$2,231	\$111,570
6	5.17%	\$5,765	\$117,335
7	-	-	\$117,335
8	7.69%	\$9,019	\$126,355
9	6.75%	\$8,534	\$134,889
10	5.37%	\$7,237	\$142,126

Average Annualized Return = 3.58%
IXT Average Annualized Return = 21.23%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **NASDAQ Biotech Select Sector Index 1-Year Point-to-Point with a 17% Participation Rate**.

When selecting an index crediting option, it is important to understand that your interest credited may be affected by the performance of the Index Option selected. This example may help you understand how varying market conditions can affect the value of your Elite 5 Annuity. Any examples of future values used in a sales presentation are provided for example purposes only. **Any such example must not be regarded as guaranteed or as an estimate of future performance.**

LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	5.42%	\$5,424	\$105,424
2	11.15%	\$11,758	\$117,182
3	5.80%	\$6,793	\$123,975
4	1.94%	\$2,407	\$126,382
5	-	-	\$126,382
6	3.58%	\$4,524	\$130,907
7	-	-	\$130,907
8	4.15%	\$5,432	\$136,339
9	4.37%	\$5,953	\$142,292
10	-	-	\$142,292

Average Annualized Return = 3.59%
NBI Average Annualized Return = 15.86%

POOR MARKET PERIOD: 01/01/2002 - 12/31/2011			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	-	-	\$100,000
2	7.78%	\$7,777	\$107,777
3	1.04%	\$1,123	\$108,900
4	0.48%	\$525	\$109,425
5	0.17%	\$190	\$109,615
6	0.78%	\$854	\$110,468
7	-	-	\$110,468
8	2.66%	\$2,935	\$113,404
9	2.55%	\$2,893	\$116,297
10	2.01%	\$2,334	\$118,631

Average Annualized Return = 1.72%
NBI Average Annualized Return = 1.79%

FAVORABLE MARKET PERIOD: 01/01/2011 - 12/31/2020			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	2.01%	\$2,007	\$102,007
2	5.42%	\$5,533	\$107,540
3	11.15%	\$11,994	\$119,534
4	5.80%	\$6,929	\$126,464
5	1.94%	\$2,456	\$128,919
6	-	-	\$128,919
7	3.58%	\$4,615	\$133,534
8	-	-	\$133,534
9	4.15%	\$5,541	\$139,075
10	4.37%	\$6,073	\$145,148

Average Annualized Return = 3.80%
NBI Average Annualized Return = 17.24%

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ELITE 5 ANNUITY INDEXED CREDITING RATE COMPARISON

Let's take a hypothetical look at how Elite 5 might perform in favorable and poor markets, as well as over the last 10 years. This example assumes all premium is placed in the **Down Jones US Real Estate Index 1-Year Point-to-Point with a 24% Participation Rate.**

When selecting an index crediting option, it is important to understand that your interest credited may be affected by the performance of the Index Option selected. This example may help you understand how varying market conditions can affect the value of your Elite 5 Annuity. Any examples of future values used in a sales presentation are provided for example purposes only. **Any such example must not be regarded as guaranteed or as an estimate of future performance.**

LAST 10 YEARS PERIOD: 01/01/2012 - 12/31/2021			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	3.39%	\$3,387	\$103,387
2	-	-	\$103,387
3	5.36%	\$5,542	\$108,928
4	-	-	\$108,928
5	0.80%	\$867	\$109,795
6	1.33%	\$1,457	\$111,251
7	-	-	\$111,251
8	5.79%	\$6,442	\$117,694
9	-	-	\$117,694
10	8.42%	\$9,909	\$127,603

Average Annualized Return = 2.47%
DJUSRE Average Annualized Return = 7.48%

POOR MARKET PERIOD: 01/01/2011 - 12/31/2020			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	0.37%	\$372	\$100,372
2	3.39%	\$3,399	\$103,771
3	-	-	\$103,771
4	5.36%	\$5,562	\$109,333
5	-	-	\$109,333
6	0.80%	\$870	\$110,203
7	1.33%	\$1,462	\$111,665
8	-	-	\$111,665
9	5.79%	\$6,466	\$118,131
10	-	-	\$118,131

Average Annualized Return = 1.68%
DJUSRE Average Annualized Return = 4.46%

FAVORABLE MARKET PERIOD: 01/01/2003 - 12/31/2012			
Contract Year	Index Rate	Interest Credited	Accumulation Value
1	6.81%	\$6,806	\$106,806
2	5.81%	\$6,203	\$113,009
3	0.99%	\$1,114	\$114,123
4	7.14%	\$8,145	\$122,269
5	-	-	\$122,269
6	-	-	\$122,269
7	5.44%	\$6,650	\$128,918
8	5.16%	\$6,653	\$135,571
9	0.37%	\$504	\$136,075
10	3.39%	\$4,608	\$140,683

Average Annualized Return = 3.47%
DJUSRE Average Annualized Return = 5.12%

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