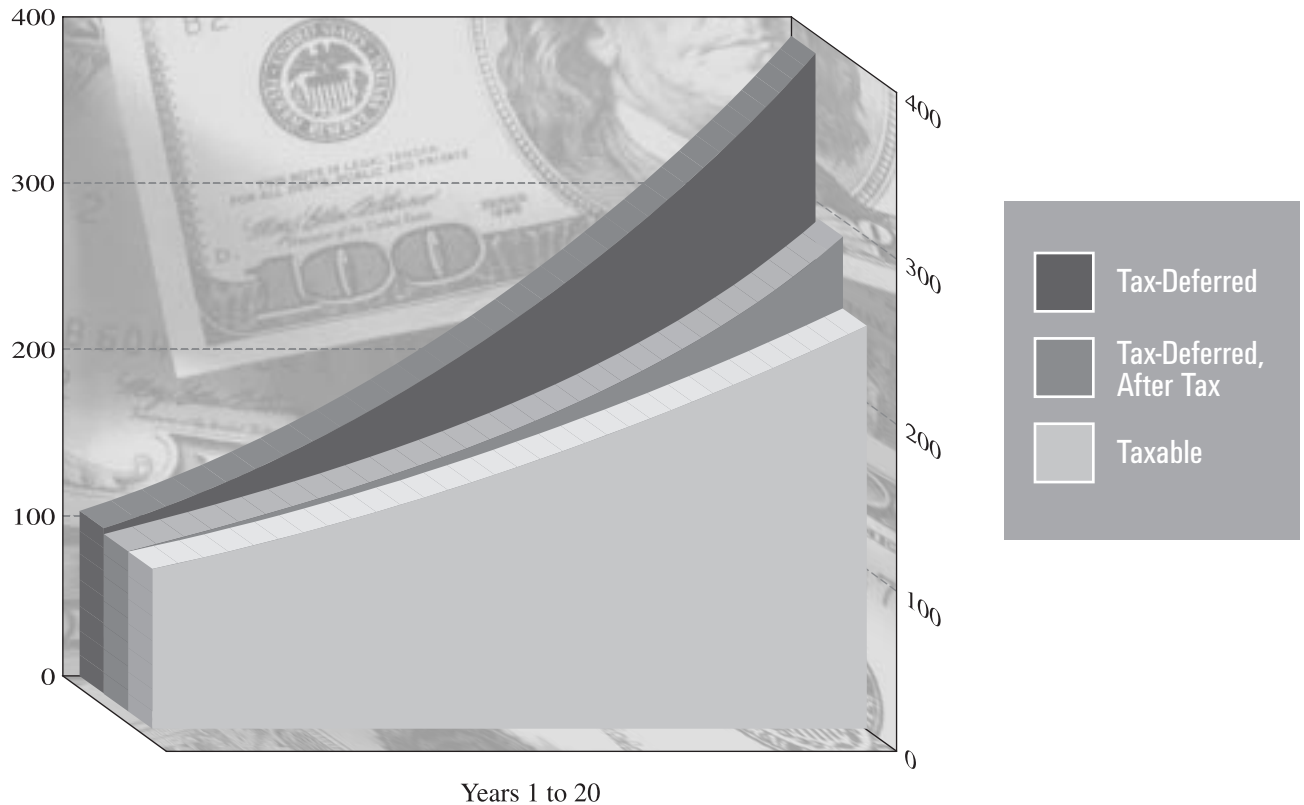


*W*ith a tax-deferred annuity, you can have the power of “triple compounding”. Triple compounding simply means:

- 1. Your principal earns interest.**
- 2. Your interest earns interest.**
- 3. Your tax savings earn interest.**

Look at the chart below to see what the power of tax-deferred growth can mean to you.\*



\* Assumes 7% interest rate at 36% tax rate.