

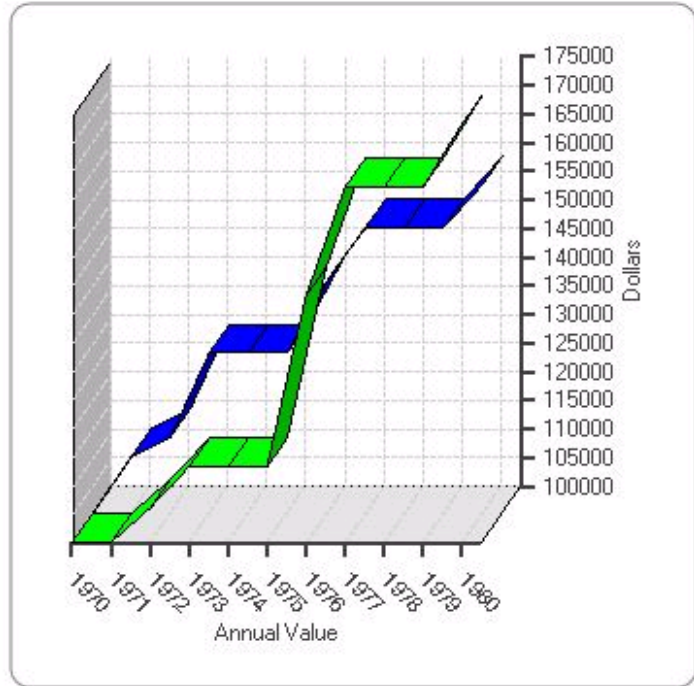


Credit Method Details	MDX10	SI7ma
Allocation	100%	100%
Index Name	S&P 500	S&P 500
Crediting Method	Monthly Cap	Monthly Avg
Asset Fee	0%	0.7%
Participation Rate	100%	100%
Cap	0%	0%
Period Reset	1	1
Bonus Amount	10%	0%
Bonus Duration	1	1
Additional Criteria	None	None
Cap / Rate	3.1%	N/A

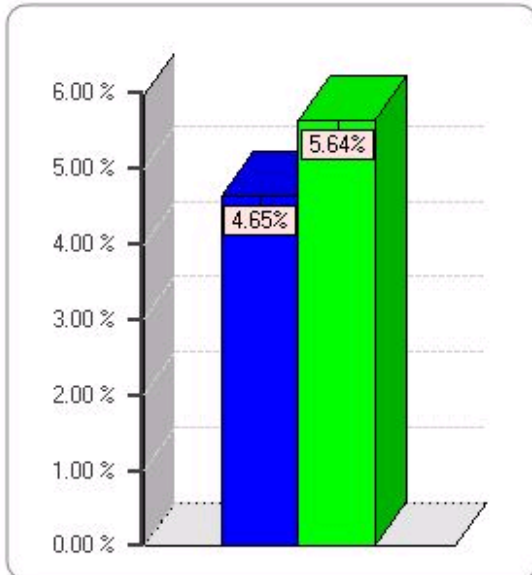
Fixed Account	MDX10	SI7ma
Allocation	N/A	N/A
Interest Rate	N/A	N/A
Bonus Amount	N/A	N/A
Bonus Duration	N/A	N/A

Contract Guarantees	MDX10	SI7ma
Interest Rate	3%	3%
Principal Amount	75%	100%

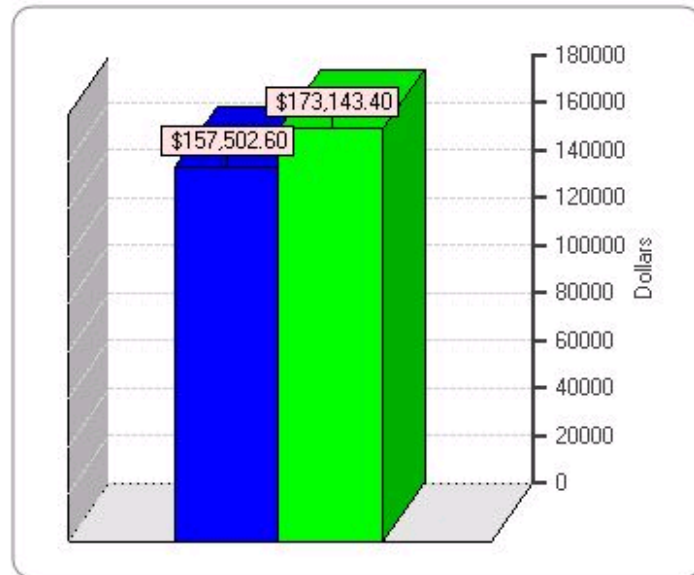
Hypothetical Growth



Hypothetical Annualized Return



Hypothetical Ending Value



This report is based on past history and is not intended to predict future results. Data has been gathered from sources we believe reliable, but no warranty to its accuracy is made. Indexes do not include dividends. Annuities are products of the insurance industry and are not insured by the FDIC. Contract guarantees are based on the claims-paying ability of the issuing insurance company. Early surrenders may involve a loss of a portion of premium. "DJIA" is a registered trademark of Dow Jones Company. "NASDAQ 100" is a registered trademark of the NASDAQ Stock Market, Inc. "Russell 2000" is a registered trademark of the Frank Russell Co. "S&P 500" is a registered trademark of The McGraw-Hill Companies, Inc. © Copyright 2006 Premium Producers Group, LLC. All Rights Reserved.