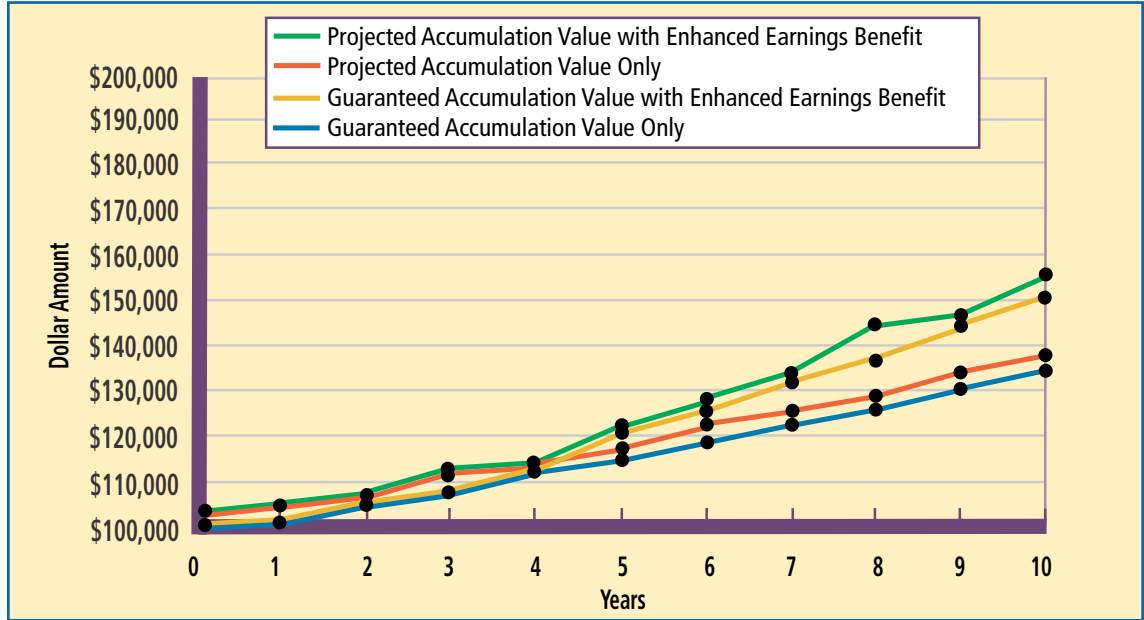


How the Enhanced Earnings Benefit and Living Benefit Work

Chart Assumptions:

- \$100,000 initial premium
- Annuity owner age 60 at the time of issue
- Projected interest rate: 3.50% in year 1 and 3.25% in years 2-10
- Guaranteed Interest rate: 3% years 1-10
- 30% gain in 1st 5 years; 60% gain in 2nd 5 years
- No withdrawals
- No additional premium deposits



5th Contract Anniversary Projected Values
 Accumulation Value Only = \$117,625
 Accumulation Value with Enhanced Earnings Benefit = \$122,913

5th Contract Anniversary Guaranteed Values
 Accumulation Value Only = \$115,927
 Accumulation Value with Enhanced Earnings Benefit = \$120,706

10th Contract Anniversary Projected Values
 Accumulation Value Only = \$138,023
 Accumulation Value with Enhanced Earnings Benefit = \$155,549

10th Contract Anniversary Guaranteed Values
 Accumulation Value Only = \$134,392
 Accumulation Value with Enhanced Earnings Benefit = \$150,248

A comparison between a traditional Single Premium Deferred Annuity (SPDA) and the Master Builder SPDA after 10th Year

	SPDA*	Master Builder
Projected Accumulation Value after 10 Years	\$138,023	\$138,023
Enhanced Death Benefit Earnings after 10 years	+ \$0	+ \$17,526
Total A (Projected Accumulation Value + Enhanced Earnings Benefit)	\$138,023	\$155,549
Gain Since Initial Premium Deposit of \$100,000	\$38,023	\$55,549
Assumed Tax Rate of 31%	x31%	x31%
Tax Dollars For Uncle Sam	\$11,787	\$17,220
Total Net to Beneficiary (Total A – Tax Dollars For Uncle Sam)	\$126,236	\$138,329
Master Builder's Gain for Beneficiary Over Traditional SPDA (\$138,329 – \$126,236 = Gain)		\$12,093

Enhanced Earnings Benefit Equals Additional 46% Gain

Equals 4.50% Annual Interest Per Year

Amount Still Greater than Traditional SPDA Before Taxes

*Traditional SPDA with same interest rate but no Enhanced Earnings Benefit or Living Benefit.

Living Benefits for the Annuity Owner: Paid at the end of 10 years. Benefit is equal to 1/2 of the \$17,526 OR \$8,763. Owner can annuitize for income (\$138,023 + \$8,763 = \$146,786).

Interest rate is subject to change at each contract anniversary date. 3% minimum interest rate applies. Charts for illustrative purposes only. The Enhanced Earnings Benefit is not payable if owner dies before 5th contract anniversary. Under the Enhanced Earnings Benefit, partial withdrawals may reduce the benefit amount. When calculating the Enhanced Earnings Benefit after a partial withdrawal has been taken, the most recent interest credited will be withdrawn first. Change of ownership can affect the benefit paid at death. The Enhanced Earnings Benefit will be calculated at the time the benefit is payable and be based on the current owner's age at time of issue. This piece should be used with the S7055 Agent Spec Sheet.



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