

GAIN / LOSS on \$500,000 from October 1, 2007 to June 1, 2009 ~ 21 months Historical high for the S&P and DJIA is October 1, 2007

Data from Finance.yahoo.com 6-16-2009

Date	S&P 500		DJIA		Account Balance on 10-1-07 \$500,000	Account Balance on 10-1-07 \$500,000	Annuity at 4%	Annuity at 3%
	Close	Gain / Loss	Close	Gain / Loss	Average Gain/Loss			
6/1/2009	923.72	0.50%	8612.13	1.32%	\$ 269,237	21 Month Loss \$ 230,763	\$ 1,095,562	\$ 903,056
5/1/2009	919.14	5.31%	8500.33	4.07%	\$ 266,809		\$ 1,053,425	\$ 876,753
4/1/2009	872.81	9.39%	8168.12	7.35%	\$ 254,856		\$ 1,012,908	\$ 851,217
3/2/2009	797.87	8.54%	7608.92	7.73%	\$ 235,172	Last time the S&P this Low!	\$ 973,950	\$ 826,424
2/2/2009	735.09	-10.99%	7062.93	-11.72%	\$ 217,473	October 1996 705.27	\$ 936,491	\$ 802,353
1/2/2009	825.88	-8.57%	8000.86	-8.84%	\$ 245,330	Last time the DJIA this Low!	\$ 900,472	\$ 778,984
12/1/2008	903.25	0.78%	8776.39	-0.60%	\$ 303,144	April 1997 7008.99	\$ 865,838	\$ 756,295
11/3/2008	896.24	-7.48%	8829.04	-5.32%	\$ 302,872		\$ 832,537	\$ 734,267
10/1/2008	968.75	-16.83%	9325.01	-14.06%	\$ 323,581		\$ 800,516	\$ 712,880
9/2/2008	1164.74	-9.21%	10850.66	-6.00%	\$ 382,687		\$ 769,727	\$ 692,117
8/1/2008	1282.83	1.22%	11543.55	1.45%	\$ 414,186		\$ 740,122	\$ 671,958
7/1/2008	1267.38	-0.99%	11378.02	0.25%	\$ 408,729		\$ 711,656	\$ 652,387
6/2/2008	1280.00	-8.60%	11350.01	-10.19%	\$ 410,247		\$ 684,285	\$ 633,385
5/1/2008	1400.38	1.07%	12638.32	-1.42%	\$ 452,786		\$ 657,966	\$ 614,937
4/1/2008	1385.59	4.75%	12820.13	4.54%	\$ 453,580		\$ 632,660	\$ 597,026
3/3/2008	1322.70	-0.60%	12262.89	-0.03%	\$ 433,446		\$ 608,326	\$ 579,637
2/1/2008	1330.63	-3.48%	12266.39	-3.04%	\$ 434,816		\$ 584,929	\$ 562,754
1/2/2008	1378.55	-6.12%	12650.36	-4.63%	\$ 449,469		\$ 562,432	\$ 546,364
12/3/2007	1468.36	-0.86%	13264.82	-0.80%	\$ 475,000		\$ 540,800	\$ 530,450
11/1/2007	1481.14	-4.40%	13371.72	-4.01%	\$ 478,975		\$ 520,000	\$ 515,000
10/1/2007	1549.38	0.00%	13930.01	0.00%	\$ 500,000		\$ 500,000	\$ 500,000

The above does not show any Administration, broker or mutual fund fees which would lower the per-cent of gain and increase the loss shown.

There are never any fees with fixed annuities.