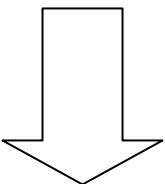
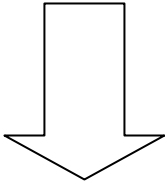


Split Annuity



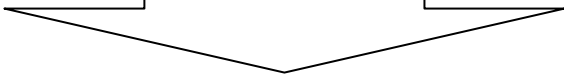
Deferred Annuity



(5 year growth)

5.00%

Tax-Deferred

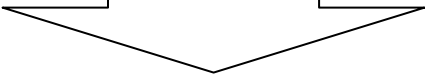


Immediate Annuity



(5 year payout)

income



The Split Annuity Concept

After 5 years, the deferred annuity equals the initial investment while receiving income for 60 months. GUARANTEED