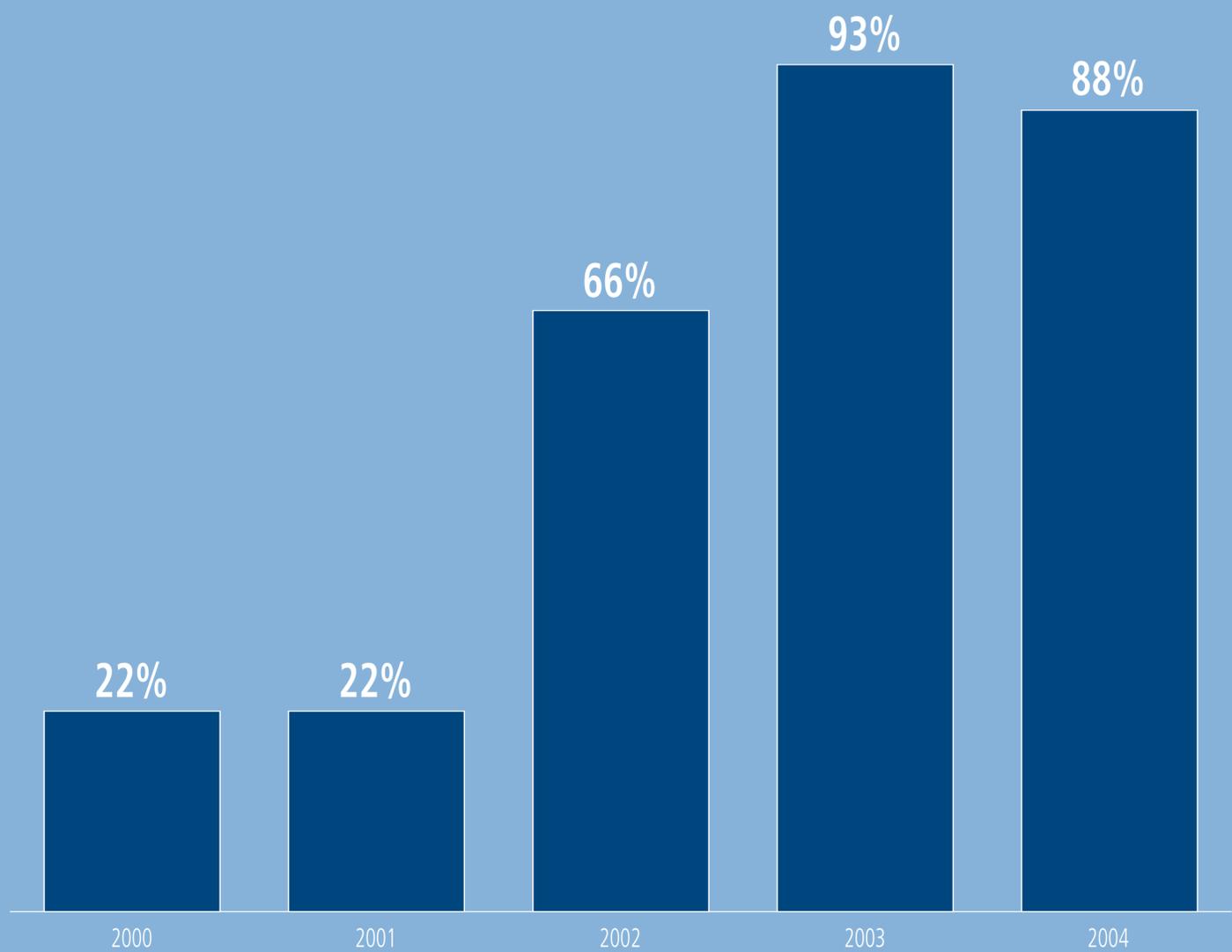


# History of Innovation

Percent of Retail Sales from Products and Features Developed and Launched in Year and Prior Year



## Choice and Flexibility

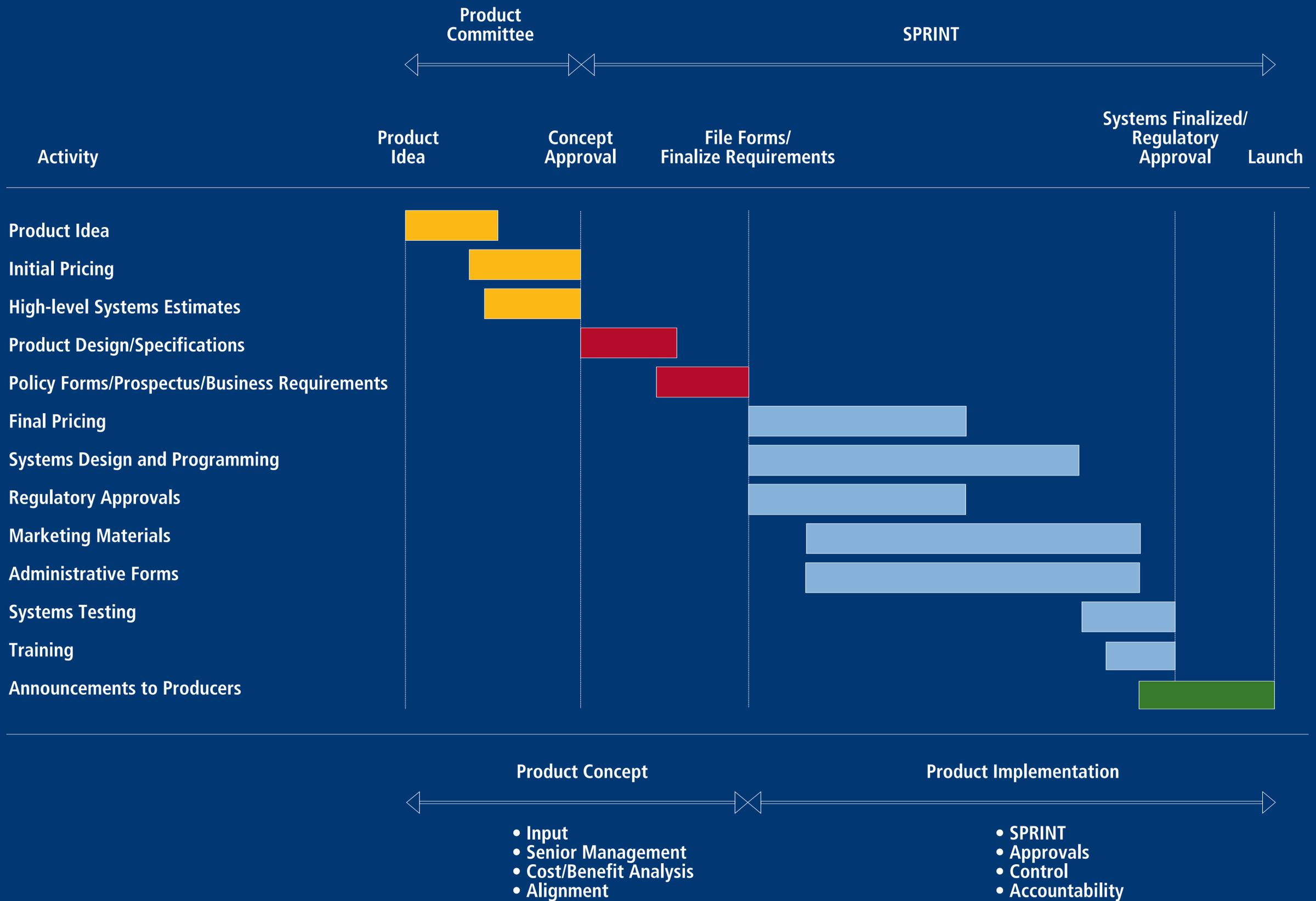
Unlike traditional annuities, Perspective II<sup>®</sup> features a modular design.

Clients choose, and pay for, only the features they want, tailoring the product to their own needs.

Optional Benefits	Percentage Electing Benefit (YTD 09/2005)
No Optional Benefits Elected	12%
SafeGuard 7 Plus <sup>SM</sup>	35%
4% Premium Credit	29%
Highest Anniversary Value Death Benefit	16%
5 Year Withdrawal Charge	12%
LifeGuard 5 <sup>SM</sup>	12%
FutureGuard <sup>SM</sup>	11%
Combination 5%/Highest Anniversary Value Death Benefit	7%
5% Rollup Death Benefit	6%
3 Year Withdrawal Charge	6%
2% Premium Credit	4%
20% Free Partial Withdrawal	4%
EarningsMax <sup>®</sup>	2%
3% Premium Credit	2%
LifeGuard 4 <sup>SM</sup>	2%
4% Rollup Death Benefit	1%
Combination 4%/Highest Anniversary Value Death Benefit	1%
AutoGuard <sup>SM</sup>	1%
MarketGuard 5 <sup>SM</sup>	-

# SPRINT

Speedy **P**roduct **I**mplementation **N**avigation **T**eam



# Success Built on Out-Thinking & Out-Executing the Competition

