RULE OF 100 REPORT

Rule of 100 Report

Analysis for:

Gary and Mary Sample

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Color of Money

Green Money - Green money is defined as assets that have principal protection - money that you KNOW will be there. You know that there is a minimum value, or perhaps even a minimum interest rate each year. Some types of green money will have a declared interest rate, and others might be tied to an index to afford you a bit more growth potential. In either case, the color green is used to identify safer alternatives.

Red Money - Money you have in the market is Red Money. It is money that you HOPE will be available when you need it most. It doesn't have any guaranteed minimums, but of course, it doesn't have any limits on its upside. Much like a red stop sign, when you are reviewing your Red money, you should always take a moment, look around and assess your situation before you proceed.

Yellow Money - The financial tools that might be considered Red Money or Yellow Money are the same, the difference is that Yellow Money is being actively and professionally managed. This means there is a third-party who is actively reviewing and managing the investments. Professional management of your money is similar to professional management of any other item that is dangerous in the hands of an amateur. Does it make sense to have a trained professional watching one of your most important assets?

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Current Asset Allocation

Current Accounts

Green Money

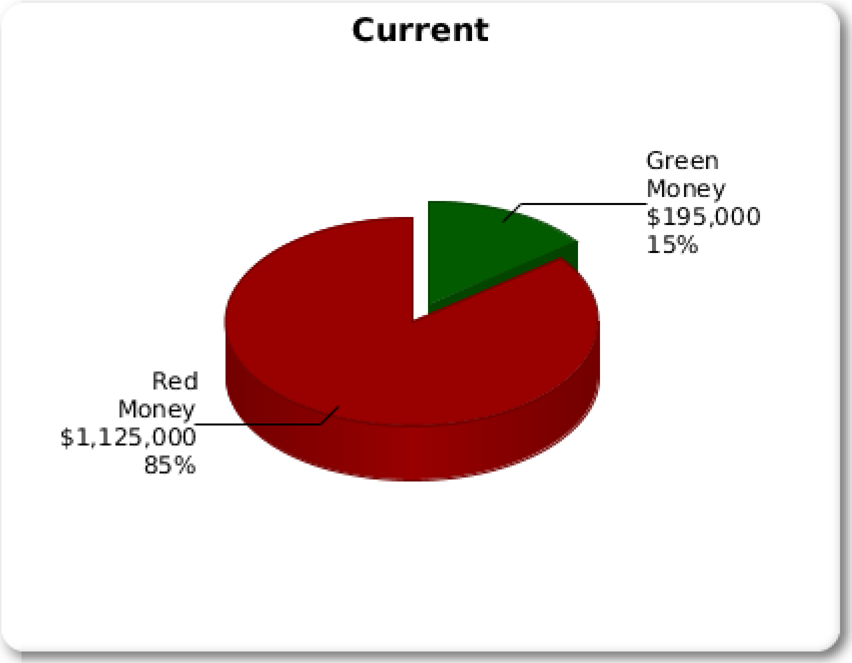
Savings and Checking:	$35,000
Money Market:	$56,000
CDs:	$0
Fixed Annuity:	$57,000
Treasuries:	$0
Savings Bonds:	$0
Fixed Indexed Annuity:	$0
Life Insurance:	$47,000
Other:	$0

Red Money

Individual Stocks:	$25,000
Mutual Funds:	$1,025,000
Bonds:	$25,000
Variable Annuity:	$0
Variable Life Insurance:	$0
ETF's and UIT's:	$50,000
REIT's and LP's:	$0
Precious Metals:	$0
Other:	$0

Yellow Money

Managed Portfolio:	$0



RULE OF 100 REPORT

The Rule of 100 uses your age as a baseline in the calculation to appropriately allocate assets. The calculation begins with the number 100. Subtracting your age from 100 provides an immediate snapshot of what percentage of your retirement assets should be in the market (Red Money) and what percentage of your retirement assets should be in safer money (Green Money) alternatives. Adjustments are then applied through a detailed risk analysis to ensure your recommendation is based on your unique tolerance to risk. This strategy may reduce your exposure to undesirable market risk and the volatile market swings that most people experienced in 2008.

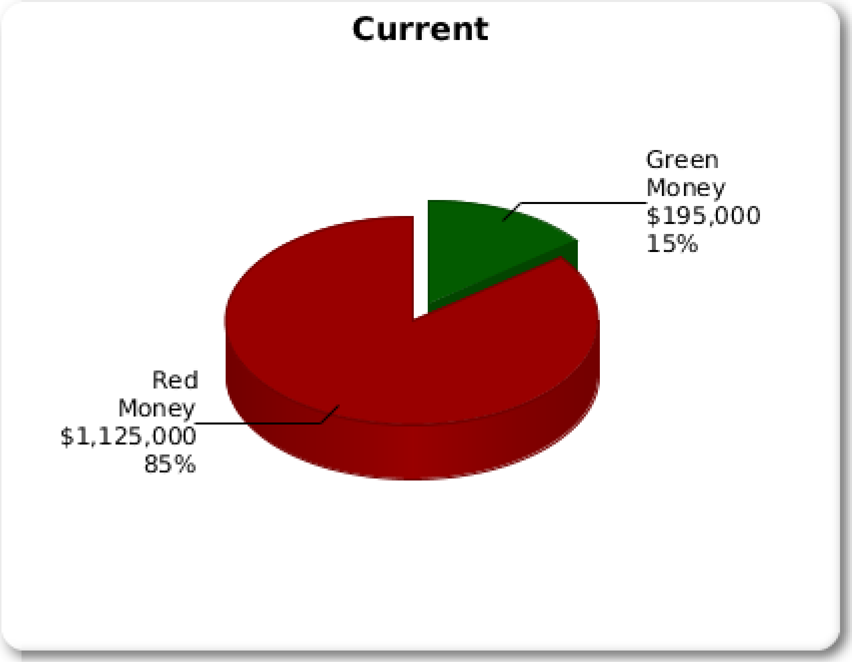
Rule of 100 Hypothetical Report: A 65 year old client has $100,000 saved for retirement. To apply the Rule of 100, start with 100 and subtract 65 to leave a remaining value of 35. In this report, the client should have no more than 35%, or $35,000, of his or her assets at risk in stocks or equities. This leaves 65%, or $65,000, of his or her assets to be allocated to safer money alternatives. (i.e. savings accounts, CDs, government securities, fixed annuities, or fixed indexed annuities). In addition to the initial Rule of 100 calculation, our analysis then applies your risk tolerance which can be found by using both your age and your unique financial status as variables to make value adjustments, which are illustrated in this report as recommended risk.

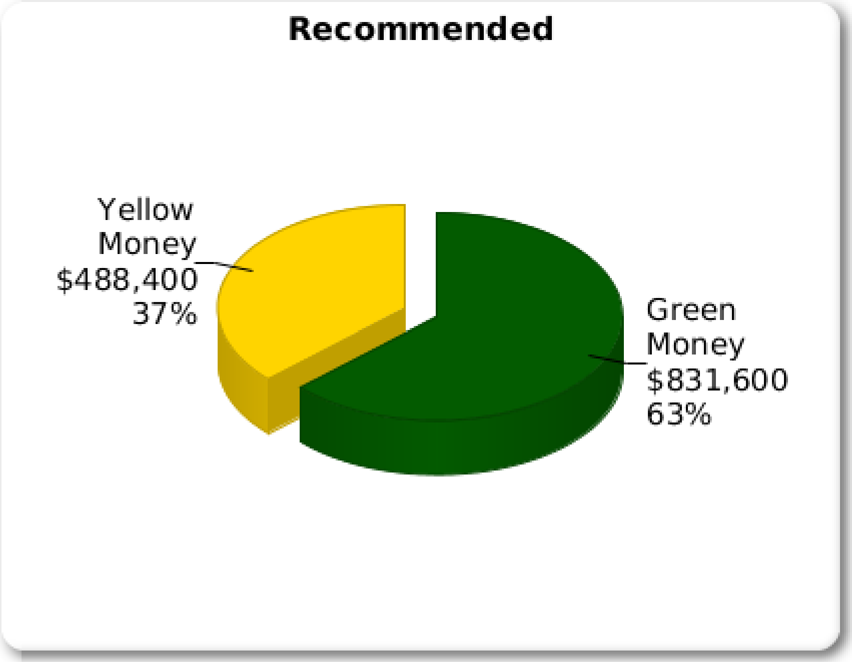
Let us presume that the client within this report had 100% of their assets invested in the stock market. If the market declined 40%, a significant portion of their nest egg would have experienced a loss. It will take a 66.6% return on investments to regain their original principal. Applying the Rule of 100 to asset allocation could have dramatically reduced the client's portfolio losses.

Don't overlook your risk exposure within your asset allocation. Asset allocation is a critical component to your overall financial plan and can have a dramatic impact on your retirement future.

*Diversification and asset allocation does not assure or guarantee better performance and cannot eliminate the risk of investment loss. Before investing, you should carefully read the applicable volatility disclosure for each of the underlying funds, which can be found in the current prospectus.

ASSET ALLOCATION

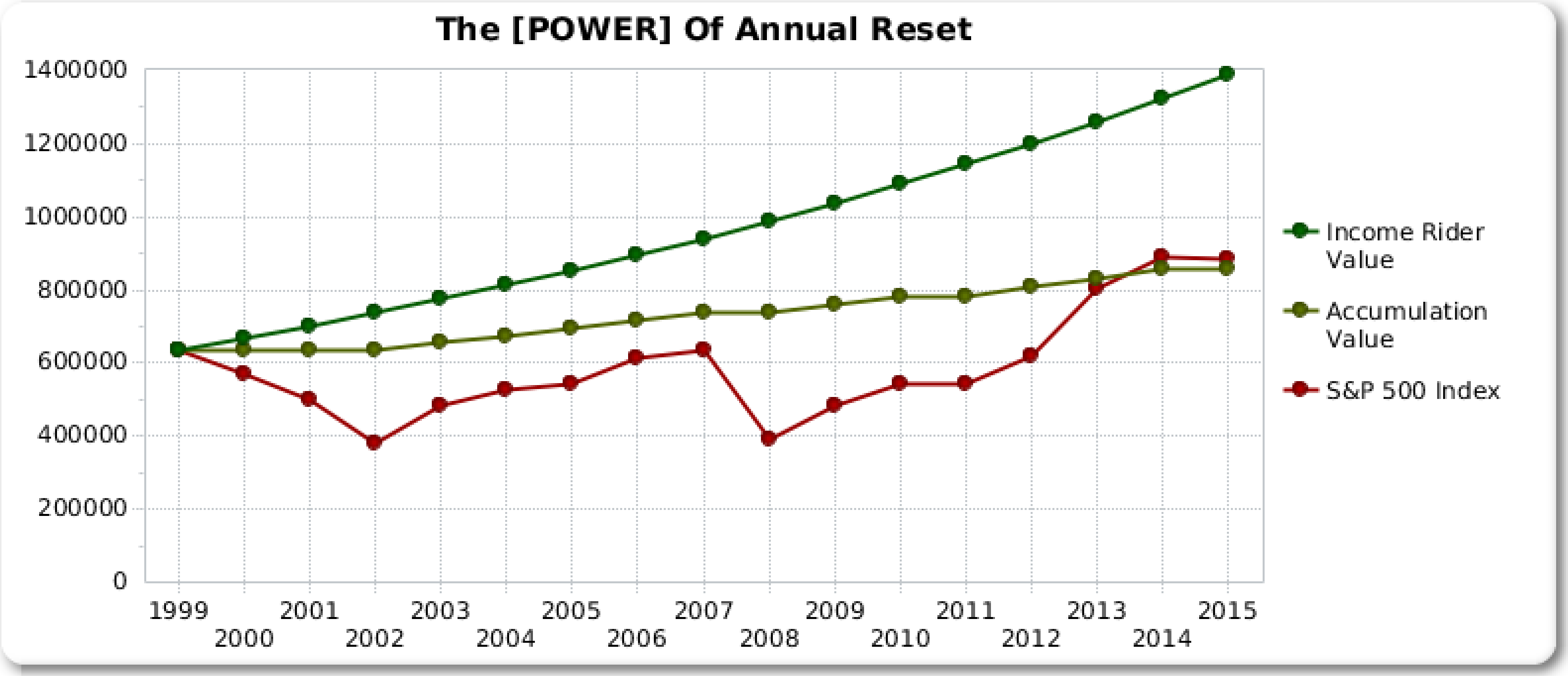




This scenario uses your Chronological Age to determine your exposure to risk.

Using the information provided by you for this analysis, applying The Rule of 100 and your desired age variable to your current asset allocation, it appears that you are potentially over exposed to Red/Yellow Money by **48%.**

In order to balance your portfolio in accordance with the recommended risk tolerance, as calculated by this analysis, we recommend that **$636,600** of your assets be transferred from Red/Yellow Money instruments into Green Money instruments.



The above graph shows how your money could have performed from 2000 through 2015 if it was allocated into a fixed indexed annuity with an annual reset. Indexed annuities are powerful investment vehicles that offer participation in the upside of the market with no exposure to market loss or risk of loss of premium. All of this supported by a minimum guarantee.

Fixed Indexed Annuities provide the following features and benefits:

- Safety and Guarantee of Principal*
- Minimum Guarantees*
- Tax Deferral
- Penalty-Free Withdrawal and Liquidity
- Guaranteed Lifetime Income*
- Stock Market Index-Participation Growth
- Probate Avoidance

This is not an actual illustration. These results should not be an indication that Indexed Annuities will beat the S&P 500 every time. This simply demonstrates the effectiveness of Indexed Annuities and the Annual Reset feature of the product. Surrender charges may apply to surrenders or withdrawals taken in excess of the free withdrawal provisions during the Surrender Charge Period. Assumes an Income Rider rate of 5.00% and a point-to-point cap rate of 3.00%.

*Based on the claims paying ability of the insurance carrier

Personalized Data Sheet

Name	Gary and Mary Sample
Age	63
Spouse Age	63
Income Rider Rate	5.00% Compound Interest
Point to Point Cap	3.00%
Green Money	$195,000
Yellow Money	$0
Red Money	$1,125,000
Total	$1,320,000

DEFINITIONS AND DISCLOSURES

An indexed annuity is an insurance contract that offers one or more interest crediting options linked to a common market index, such as the S&P 500. If the index grows you're entitled to receive interest credits to your contract based on part of that growth. If the index declines, your account is protected against market losses with a modest baseline rate.

Fixed indexed annuities are fixed annuities that provide an opportunity to potentially receive more interest than traditional fixed annuities and other safer money alternatives. Unlike fixed annuities, indexed annuity interest is determined by the performance of one or more financial indices (though a fixed interest account is also available), while the funds in the contract are not subject to market losses. Indexed annuities allow you to receive interest credits based on part of the increase of a market index without ever risking principle.

Certain indexed annuities offer an annual reset feature that increases policyholder value. This feature allows an Index Credit to be added to the Index Account on each anniversary. Once added, this credit is "locked-in", and can never be taken away due to future negative index performance.

An indexed annuity contract with the annual reset feature does not have to make up previous losses in order for the annuity to earn additional interest. Each contract year, the index's ending value becomes next year's starting value. This is an attractive product solution if you are looking for the possibility of higher returns without any additional risk.

Participation rates apply to indexed annuities and may change annually on contract anniversaries. Indexed Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC or NCUA/NCUSIF. Guarantees are backed by the claims paying ability of the insurance carrier. You should consider your personal investment horizon and income tax bracket both current and anticipated when making an investment decision as they may further impact results.

Past performance is not an indication of future results. Please reference recommended product disclosures for specific features, benefits and disclosures.

"S&P 500" are trademarks of the McGraw-Hill Companies, Inc. The S&P 500 Index used in the report does not include dividends. The S&P 500 Index values used in the report are based on a starting point of 12-31-1999 through 12-31-2015.

Important Disclosures

Important Disclosures Regarding this Report

This report is conceptual in nature and all interest rates and performance numbers used are hypothetical and do not guarantee performance. Past performance is no guarantee of future performance. Diversification and asset allocation does not assure or guarantee better performance and cannot eliminate the risk of loss.

The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration and should accompany this report. It is important to review and understand each product/investment's features, risks, charges, withdrawal penalties and expenses before making any financial decisions. Consult your Financial Services Professional ("FSP") to determine which products/investments align with your time horizon, risk tolerance and overall financial needs. The FSP is an independent insurance agent, registered representative or investment advisor representative. This report is for informational purposes only and should not be used as a substitute for official account statements or reports, official tax filing documents, insurance company illustration or custodial reports.

This report outlines different options available to the client, and its timely implementation may be critical to achieving specific goals or objectives. This report is not entirely comprehensive. It is intended to address specific objectives, as outlined by the FSP.

The foregoing conceptual report was created for, and at the direction, of the FSP. The FSP is solely responsible for proper licensure and registration to discuss and present the concepts herein. The recommendations and information herein are provided solely and exclusively by the FSP.

The report is based solely upon information obtained from the FSP, and is dependent on complete and accurate information. This report reflects information provided at the time the report was created. The FSP is responsible for submitting third-party documentation when appropriate.

It is the responsibility of the client and FSP to verify all information used in the report. The client is responsible for updating the FSP about any changes in circumstances.

Tax Considerations

Any references to income taxes are estimates only and should not be relied upon when completing income tax returns. Tax laws are subject to change and may differ from this analysis and may affect the options and information presented. The sale of appreciated assets may result in current tax liabilities not reflected in this report and may reduce actual investable assets. All income tax calculations are assumed based on the incremental tax rate input. This rate could differ materially given your particular tax perspective. State income taxes are not included in this example. Beginning with age 70 1/2, you are required by law to withdraw a certain minimum amount from your IRA each year. After your death your beneficiaries are also required to withdraw a minimum amount from their inherited IRA. The report may not reflect your specific RMD schedule or tax situation. Withdrawals of earnings from certain tax-deferred accounts will be subject to ordinary income tax and, if taken prior to age 59 1/2, may be subject to a 10% federal tax penalty. You should consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision as they make further impact the results.

You should choose your annuity, or investment product, based on its features and benefits and whether you can satisfy the conditions for the features and benefits, not its tax benefits alone. Buying an annuity within an IRA or other tax-deferred plan or account does not give you any additional tax benefits.

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IRS Circular 230 Notice

As required by U.S. Treasury Regulations, any tax information contained in the report is not provided or intended to be used (and cannot be used) by any taxpayer for the purpose of avoiding penalties that may be imposed under the U.S. Internal Revenue Code.

Income Rider Calculation

When withdrawing from an annuity product with an income rider, companies vary on the amount taken from the Income Rider Accumulation Value. This presentation takes out the withdrawals equally from the Accumulated Value, and proportionally from the Income Rider Value. The proportion is based on the difference between the Accumulated Value and the Income Rider Value. The other method is taking withdrawals dollar for dollar, meaning it’s taken equally from both values. The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration.

Actual Results May Vary

Unless otherwise noted, the assumed rates of return used to calculate various projections are static. The actual variability of returns can impact a portfolio’s value. Rate assumptions do not take into account any advisory fees, brokerage or other commissions, or any other expenses, which if taken into account would reduce performance.

Important Disclosures

Limitations on the Scope of the Report

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