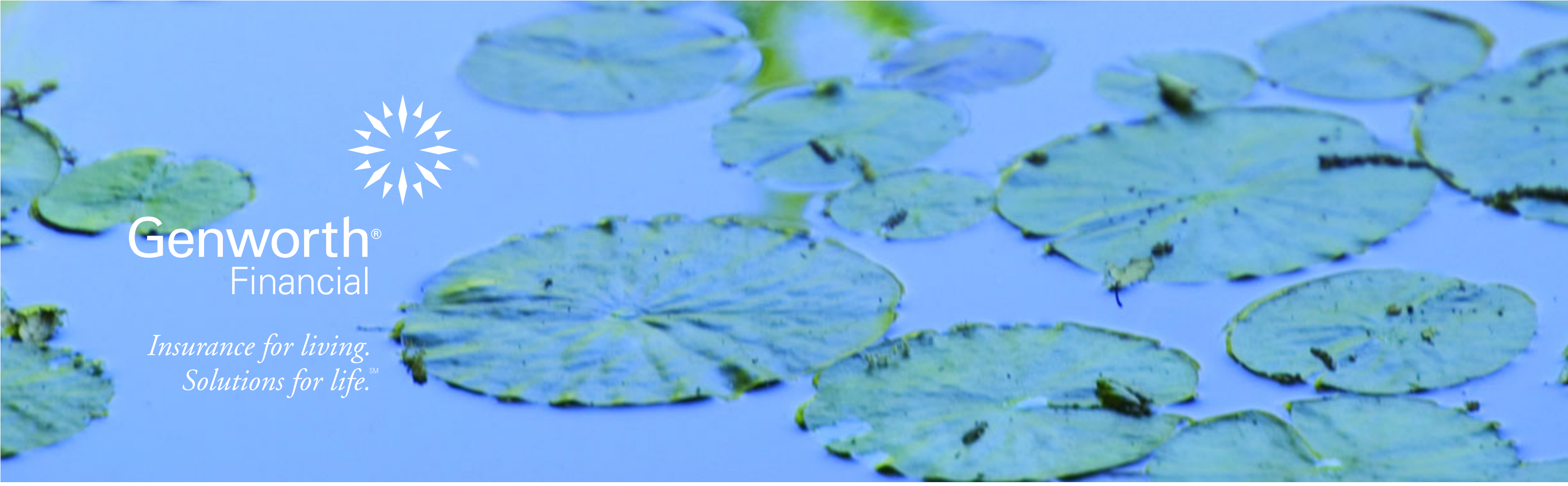

FEELING LUCKY?

While you can plan to retire at a certain age, you can't plan on how the market will perform at that time. For example, if the market experiences a decline when you're ready to begin taking income from your investments, it could affect the level of income you can withdraw over your lifetime.

The following two hypothetical scenarios depict how the sequence of returns can impact your long-term income plan. Both hypothetically illustrate an individual retiring in 1983 with a $1,000,000 portfolio – withdrawing $75,000 each year, adjusted for an annual inflation of 3%.

The scenarios assume reinvestment of income and no transaction costs or taxes. They are for illustrative purposes only and are not indicative of any specific investment's performance. If product costs had been included the results would have been lower. The S&P 500 Index is unmanaged and not available for direct investment. Past performance is no guarantee of future results.

MARKET DECLINES LATE IN RETIREMENT

(Average return over 20 years equals 13.98%)

Because returns were increasing over this period - and declines happened later in retirement - this investor was able to increase withdrawals and still have a substantial nest egg remaining.

Years in Retirement	S&P 500 Index Return	Beginning Value	Gain/Loss	Withdrawal Amount	Ending Value
1983	22.51%	$1,000,000	$225,100	$75,000	$1,150,100
1984	6.27%	$1,150,100	$72,111	$77,250	$1,144,961
1985	32.16%	$1,144,961	$368,220	$79,568	$1,433,613
1986	18.47%	$1,433,613	$264,788	$81,955	$1,616,447
1987	5.23%	$1,616,447	$84,540	$84,413	$1,616,574
1988	16.81%	$1,616,574	$271,746	$86,946	$1,801,375
1989	31.49%	$1,801,375	$567,253	$89,554	$2,279,074
1990	-3.17%	$2,279,074	-$72,247	$92,241	$2,114,587
1991	30.55%	$2,114,587	$646,006	$95,008	$2,665,585
1992	7.67%	$2,665,585	$204,450	$97,858	$2,772,177
1993	9.99%	$2,772,177	$276,941	$100,794	$2,948,324
1994	1.31%	$2,948,324	$38,623	$103,818	$2,883,130
1995	37.43%	$2,883,130	$1,079,155	$106,932	$3,855,353
1996	23.07%	$3,855,353	$889,430	$110,140	$4,634,643
1997	33.36%	$4,634,643	$1,546,117	$113,444	$6,067,316
1998	28.58%	$6,067,316	$1,734,039	$116,848	$7,684,507
1999	21.04%	$7,684,507	$1,616,820	$120,353	$9,180,974
2000	-9.11%	$9,180,974	-$836,387	$123,964	$8,220,624
2001	-11.88%	$8,220,624	-$976,610	$127,682	$7,116,331
2002	-22.10%	$7,116,331	-$1,572,709	$131,513	$5,412,109

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MARKET DECLINES EARLY IN RETIREMENT

(Average return over 20 years equals 13.98%)

If the sequence of returns were reversed – presenting declines early in retirement – this investor would not have been able to sustain withdrawals, and would have run out of money in less than 20 years.

Years in Retirement	S&P 500 Index Return	Beginning Value	Gain/Loss	Withdrawal Amount	Ending Value
2002	-22.10%	$1,000,000	-$221,000	$75,000	$704,000
2001	-11.88%	$704,000	-$83,635	$77,250	$543,115
2000	-9.11%	$543,115	-$49,478	$79,568	$414,070
1999	21.04%	$414,070	$87,120	$81,955	$419,235
1998	28.58%	$419,235	$119,817	$84,413	$454,640
1997	33.36%	$454,640	$151,668	$86,946	$519,362
1996	23.07%	$519,362	$119,817	$89,554	$549,625
1995	37.43%	$549,625	$205,724	$92,241	$663,108
1994	1.31%	$663,108	$8,687	$95,008	$576,787
1993	9.99%	$576,787	$57,621	$97,858	$536,550
1992	7.67%	$536,550	$41,153	$100,794	$476,910
1991	30.55%	$476,910	$145,696	$103,818	$518,789
1990	-3.17%	$518,789	-$16,446	$106,932	$395,411
1989	31.49%	$395,411	$124,515	$110,140	$409,786
1988	16.81%	$409,786	$68,885	$113,444	$365,227
1987	5.23%	$365,227	$19,101	$116,848	$267,481
1986	18.47%	$267,481	$49,404	$120,353	$196,531
1985	32.16%	$196,531	$63,204	$123,964	$135,772
1984	6.27%	$135,772	$8,513	$127,682	$16, 603
1983	22.51%	$16,603	$3,737	$131,513	-$111,173

How lucky do you feel? Call your representative today to learn how a guaranteed lifelong income source can help protect your nest egg from the potential negative impact of market declines early in retirement.

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