

**GMWB Hypothetical
Last 10 Years**

| Initial Deposit: | | \$ 100,000 | GMWB Increases By 7.5% Annually For Future Income | | | | |
|-------------------------|----------------------------|--------------------------|--|---------------------------|--------------------------|-------------------------|-------------------|
| GMWB Rider Cost: | | 0.50% | | | | | |
| Year Ending | S&P 500 Pct Chg | S&P 500 Value | FIA Pct Chg | FIA Contract Value | GMWB Annual Bonus | GMWB Annual Cost | GMWB Value |
| 12/30/2000 | -9.85% | \$90,150 | 0.00% | \$111,000 | 7.50% | | \$119,325 |
| 12/30/2001 | -12.06% | \$79,278 | 0.00% | \$110,403 | 7.50% | \$597 | \$128,274 |
| 12/30/2002 | -24.26% | \$60,045 | 0.00% | \$109,762 | 7.50% | \$641 | \$137,895 |
| 12/30/2003 | 26.18% | \$75,765 | 17.74% | \$128,544 | 7.50% | \$689 | \$148,237 |
| 12/30/2004 | 9.36% | \$82,856 | 8.07% | \$138,177 | 7.50% | \$741 | \$159,355 |
| 12/30/2005 | 2.86% | \$85,226 | 1.26% | \$139,121 | 7.50% | \$797 | \$171,306 |
| 12/30/2006 | 13.62% | \$96,834 | 12.96% | \$156,294 | 7.50% | \$857 | \$184,154 |
| 12/30/2007 | 4.24% | \$100,940 | 1.54% | \$157,781 | 7.50% | \$921 | \$197,966 |
| 12/30/2008 | -39.76% | \$60,806 | 0.00% | \$156,791 | 7.50% | \$990 | \$212,813 |
| 12/30/2009 | 26.47% | \$76,901 | 7.63% | \$167,690 | 7.50% | \$1,064 | \$228,775 |

Are you doing income planning or income guessing?

When it comes to your retirement, why risk it?



SINGER
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