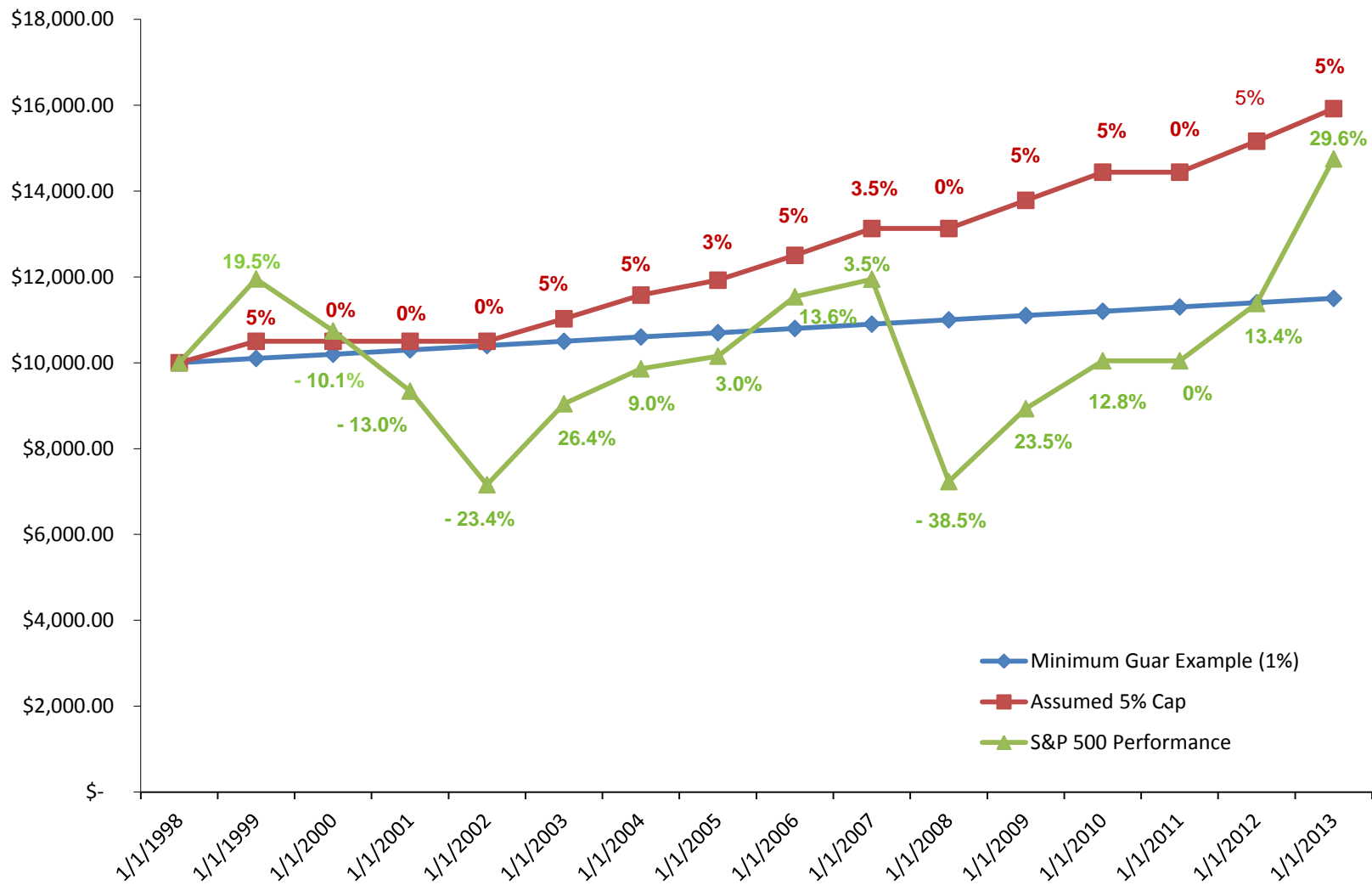


The Power of Zero



Index growing with annual change in S&P 500 Index: 100% of premium reflecting fluctuation in the S&P 500 Index for the dates indicated. Account Value: 100% of premium accumulating at an indexed interest rate based on an annual point-to-point crediting option with a 5% cap and actual S&P 500 values for the dates indicated. Actual guaranteed accumulation rate of 1%.

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