

Hypothetical Retirement Account Values

Prepared For: Sam Cliento

February 22, 2007

Paycheck Summary

Income per Paycheck:	\$5,000
Pre-Tax 125:	\$100
401(k):	\$1,489
Taxable Income:	\$0
Taxes:	\$701
After-Tax Deductions:	\$0
Net Pay:	\$2,710
Change in Take Home Pay:	(\$982)

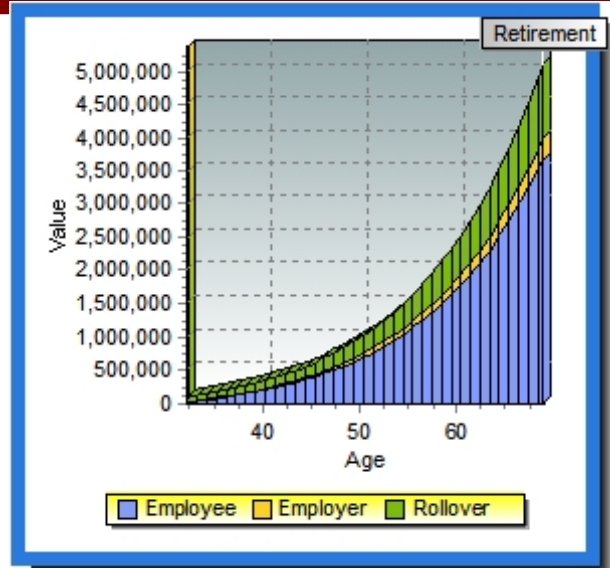
Total Contributions at Retirement:	\$751,541
Tax Savings per Paycheck:	\$508
Change in Take Home Pay:	(\$982)

Hypothetical Accumulation Illustration

Existing account/rollover:	62541.15
Amount of continuing contributions:	\$1,489
Number of contributions per year:	12
Hypothetical annual rate of return:	8.00 %
Number of years contributions continue:	37.35
Annual increase in deposit:	3.00 %
Total contributions at Retirement:	\$751,541

Projected Future Account Value

Year	Age	Annual Payment	Account Value
5	36.31	\$16,956	\$197,030
10	41.31	\$16,867	\$393,169
15	46.31	\$16,889	\$681,803
20	51.31	\$22,330	\$1,117,912
25	56.31	\$22,367	\$1,780,270
30	61.31	\$22,370	\$2,754,023
38	68.72	\$17,676	\$5,107,542

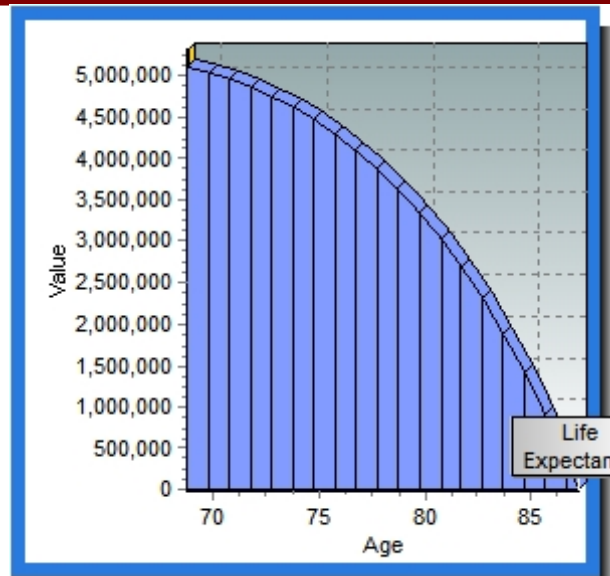


Hypothetical Payout Illustration

Account value at retirement:	\$5,107,542
Number of contributions per year:	12
Hypothetical annual rate of return:	6.00 %
Number of years distributions continue:	18.60
Payment method:	Deplete Account
Initial annual payment:	\$360,717
Annual increase in payment:	3.00 %

Projected Future Account Payouts

Year	Age	Annual Payout	Account Value
0	68.72	\$0	\$5,107,542
5	73.72	\$405,990	\$4,624,800
10	78.72	\$470,654	\$3,626,748
15	83.72	\$545,616	\$1,883,026
18.58	87.3	\$358,223*	\$34



* Annual Payout for fractional years is a year-to-date value.

This analysis is hypothetical and is to be used for illustrative purposes only. No representation or warranty as to the accuracy of these figures is made. This analysis is not intended to reflect the performance of any specific product as to the retirement accumulation values or the projected distributions of funds. Your actual results will differ from this illustration. The sale of certain securities must be accompanied or preceded by a prospectus. Variable Annuity and Mutual Fund account performance will fluctuate with market conditions. You should consult your Tax, Legal, or Financial Advisor before making any investment.

Retirement Account Projection: Cost to Wait Analysis

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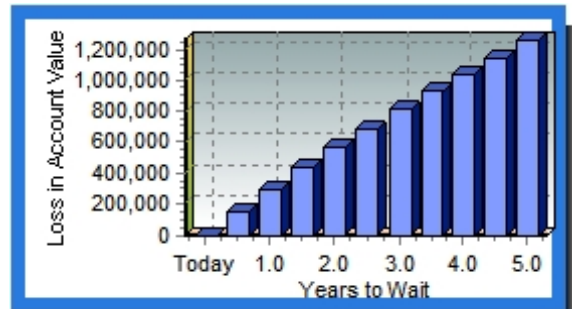
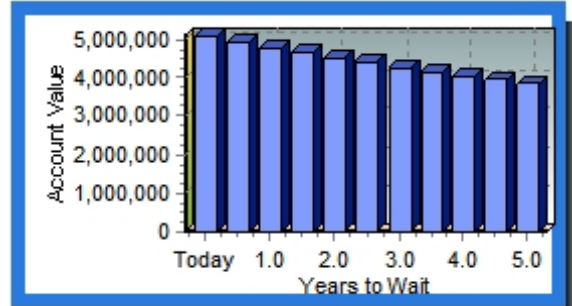
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What will hypothetically occur if the decision is made to wait before changing the client's contributions to a retirement plan? Two questions may be asked: What effect will waiting have on the retirement account value at retirement? And what effect will waiting have on the income during retirement? "Cost to Wait" reflects the cost for the client to wait before changing from their current retirement contributions to the illustrated contributions.

Hypothetical Retirement Values

The hypothetical effects of waiting before starting retirement plan contributions on the projected retirement account value.

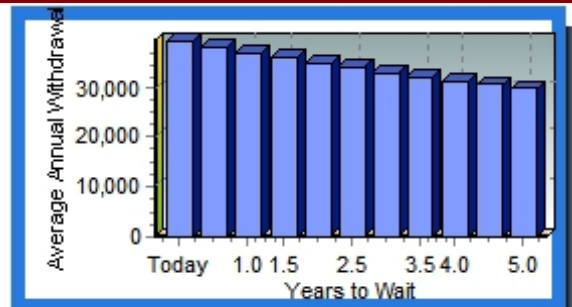
# of Years to	Projected Future Account Value	Change in \$ Value	Change in % Value
Today	\$5,107,542	\$0	0.00%
0.5	\$4,953,502	(\$154,040)	-3.02%
1.0	\$4,815,887	(\$291,656)	-5.71%
1.5	\$4,676,880	(\$430,662)	-8.43%
2.0	\$4,546,016	(\$561,526)	-10.99%
2.5	\$4,421,250	(\$686,293)	-13.44%
3.0	\$4,296,479	(\$811,063)	-15.88%
3.5	\$4,183,654	(\$923,888)	-18.09%
4.0	\$4,064,695	(\$1,042,847)	-20.42%
4.5	\$3,962,801	(\$1,144,741)	-22.41%
5.0	\$3,849,321	(\$1,258,222)	-24.63%



Hypothetical Average Retirement Income

The hypothetical effects of waiting before starting retirement plan contributions on the projected average retirement income.

# of Years to Wait	Projected Future Income	Change in \$ Value	Change in % Value
Today	\$39,481	\$0	0.00%
0.5	\$38,290	(\$1,191)	-3.02%
1.0	\$37,226	(\$2,254)	-5.71%
1.5	\$36,152	(\$3,329)	-8.43%
2.0	\$35,140	(\$4,340)	-10.99%
2.5	\$34,176	(\$5,305)	-13.44%
3.0	\$33,211	(\$6,269)	-15.88%
3.5	\$32,339	(\$7,141)	-18.09%
4.0	\$31,420	(\$8,061)	-20.42%
4.5	\$30,632	(\$8,849)	-22.41%
5.0	\$29,755	(\$9,726)	-24.63%



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