

The "Lost Decade" vs. Now

Lost Decade

Date	S&P Close	Account Value if invested in the S&P 500 Index	Account Value if invested in an indexed annuity with a 4% cap	Percentage Change
January 3, 2000	1455.22	\$100,000.00	\$100,000.00	
January 3, 2001	1347.56	\$92,601.81	\$100,000.00	-7.40%
January 3, 2002	1165.27	\$80,075.18	\$100,000.00	-13.53%
January 3, 2003	908.59	\$62,436.61	\$100,000.00	-22.03%
January 2, 2004	1108.48	\$76,172.67	\$104,000.00	22.00%
January 3, 2005	1202.08	\$82,604.69	\$108,160.00	8.44%
January 3, 2006	1268.80	\$87,189.57	\$112,486.40	5.55%
January 3, 2007	1416.60	\$97,346.11	\$116,985.86	11.65%
January 2, 2008	1447.16	\$99,446.13	\$119,509.57	2.16%
January 2, 2009	931.80	\$64,031.56	\$119,509.57	-35.61%
December 31, 2009	1115.10	\$76,627.59	\$124,289.95	19.67%

Last Ten Years

Date	S&P Close	Account Value if invested in the S&P 500 Index	Account Value if invested in an indexed annuity with a 4% cap	Percentage Change
January 3, 2005	1202.08	\$100,000.00	\$100,000.00	
January 3, 2006	1268.80	\$105,550.38	\$104,000.00	5.55%
January 3, 2007	1416.60	\$117,845.73	\$108,160.00	11.65%
January 2, 2008	1447.16	\$120,387.99	\$110,493.31	2.16%
January 2, 2009	931.80	\$77,515.64	\$110,493.31	-35.61%
January 4, 2010	1132.99	\$94,252.46	\$114,913.04	21.59%
January 3, 2011	1271.87	\$105,805.77	\$119,509.56	12.26%
January 3, 2012	1277.06	\$106,237.52	\$119,997.24	0.41%
January 2, 2013	1462.42	\$121,657.46	\$124,797.12	14.51%
January 2, 2014	1831.98	\$152,400.84	\$129,789.01	25.27%
January 2, 2015	2058.20	\$171,219.89	\$134,980.57	12.35%