



Certainty Select[®]

A Single Premium Deferred Annuity

A FIXED ANNUITY ILLUSTRATION PREPARED FOR Valued Client

PREPARED BY REPRESENTATIVE

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Your product Disclosure Statement and Buyer's Guide contain additional information regarding your annuity. This illustration must be accompanied by the product Disclosure Statement.

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Important Information About Your Illustration

Illustrations. This illustration is not the actual annuity contract you will receive, nor is it part of the contract. The illustration is intended to show you how the annuity might function based on the interest, tax rate, and premium payment assumptions contained in the illustration. Due to your individual circumstances, your contract, upon issue, may differ from what is illustrated. In that event, the terms of your contract control.

Guaranteed Values. The guaranteed Accumulation Value is based on the single premium less any withdrawals, the Current Base Interest Rate of 6.00% for the first 10 years, and the guaranteed minimum annual rate of 1.00% thereafter. The Guaranteed Cash Surrender Value is equal to the Guaranteed Accumulation Value less any surrender charges. A Market Value Adjustment may apply.

Non-Guaranteed Values. The values illustrated are projections only and are not guaranteed beyond the end of the 10-year guarantee period. The Non-Guaranteed Accumulation Value is based on the single premium paid, less withdrawals, and the Current 1st Year Rate of 6.00% for the first year and the Current Base Interest Rate of 6.00% thereafter. The Non-Guaranteed Cash Surrender Value is equal to the Non-Guaranteed Accumulation Value less any surrender charges. A Market Value Adjustment may apply. The non-guaranteed values assume that the Current Base Interest Rate will continue unchanged for all years. This is not likely to occur after the initial guarantee period and actual results may be higher or lower, but never less than the minimum guarantees. Assumptions are subject to change by the insurer. At the end of the initial guarantee period, you may renew your annuity contract for another 10-year period.

Minimum Guaranteed Contract Value. The Minimum Guaranteed Contract Value is the minimum value payable in the event of a full surrender. The Accumulation Value less the Surrender Charge, adjusted for the Market Value Adjustment, can never be less than this value. It is equal to 87.50% of the Single Premium, less any partial withdrawals, accumulated at 3.00%.

Market Value Adjustment. Upon a full surrender or a partial withdrawal exceeding the penalty free amount, the company will apply a Market Value Adjustment to the Accumulation Value. The Accumulation Value is adjusted, either up or down, based on a comparison between the interest rate conditions at the beginning of the guarantee period and at the time of the withdrawal or surrender. In no case will the Cash Surrender Value ever be less than the Minimum Guaranteed Contract Value.

Surrender Charges. A Surrender Charge applies to partial withdrawals in excess of the Free Withdrawal amount. In the event of a full surrender, the Surrender Charge applies to the Accumulation Value and any Free Withdrawals in the contract year. The Surrender Charge renews upon subsequent Guarantee Periods. The Surrender Charge is a percentage of Accumulation Value in the following percentages:
10%, 10%, 9%, 9%, 8%, 8%, 7%, 7%, 6% and 5%.

Partial Withdrawals. Free withdrawals of interest are allowed in the first year without Surrender Charge or MVA. After the first contract year, cumulative interest earned can be withdrawn without Surrender Charge or MVA. Current tax law requires that at age 73, you begin receiving the minimum distributions each year from a tax-qualified retirement plan, including an IRA. Required minimum distributions are treated as partial withdrawals from your contract.

Death Benefit. The contract Death Benefit is equal to the Accumulation Value.

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Important Information About Your Illustration (continued)

Nursing Home Waiver. The Nursing Home Waiver is available through issue age 80. There is no charge for this rider. If the Owner is confined for 90 days, the Accumulation Value is available for withdrawal without Surrender Charge or MVA after the first contract year.

Terminal Illness Rider. You may withdraw up to 75% of the Accumulation Value without charges if you are diagnosed with a terminal illness. Rider availability varies by state and issue date. The annuity contract contains complete details.

30-Day Window. During the 30 days prior to the end of the guarantee period, the following options are available:

1. Renew for the same guarantee period and Surrender Charge Schedule as the original contract.
2. Take a partial withdrawal without Surrender Charge or MVA.
3. Surrender without Surrender Charge or MVA.
4. Annuitize the contract for at least a 10-year period or life.

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Guaranteed Values

The guaranteed values are calculated using the current Guaranteed Interest Rate for the initial Guaranteed Interest Rate Period. After the Guaranteed Interest Rate Period, it assumes renewal into subsequent Guaranteed Interest Rate Period at the Minimum Guaranteed Interest Rate of 1.00%.

Prepared By:	Jacob J. Karmazyn	Type of Funds:	Non-Qualified
Prepared For:	Valued Client	Single Premium:	\$100,000.00
Gender, Age:	Male, 60	Guaranteed Interest Rate Period:	10-Years
Issue State:	AZ	Base Interest Rate	6.00%

End of Contract Year	End of Year Age	Guaranteed Interest Rate	Interest Credited to Your Contract	Withdrawals	Accumulation Value	Cash Surrender Value	Minimum Guaranteed Contract Value
1	61	6.00%	6,000	0	106,000	95,400	90,125
2	62	6.00%	6,360	0	112,360	101,124	92,829
3	63	6.00%	6,742	0	119,102	108,382	95,614
4	64	6.00%	7,146	0	126,248	114,885	98,482
5	65	6.00%	7,575	0	133,823	123,117	101,436
6	66	6.00%	8,029	0	141,852	130,504	104,480
7	67	6.00%	8,511	0	150,363	139,838	107,614
8	68	6.00%	9,022	0	159,385	148,228	110,842
9	69	6.00%	9,563	0	168,948	158,811	114,168
10	70	6.00%	10,137	0	179,085	170,131	117,593
20	80	1.00%	1,959	0	197,821	187,930	158,035
30	90	1.00%	2,164	0	218,517	212,385	212,385
40	100	1.00%	2,390	0	285,428	285,428	285,428

No Surrender Charge will be imposed for 30 days immediately preceding the end of each 10-year Guarantee Period. To illustrate this window, the values during the 30-day window at the end of the first 3 Guarantee Periods are shown below.

End of Contract Year	End of Year Age	Accumulation Value	Cash Surrender Value	Minimum Guaranteed Contract Value
10	70	179,085	179,085	117,593
20	80	197,821	197,821	158,035
30	90	218,517	218,517	212,385

The values in this illustration are not guaranteed except when identified as such. Actual values other than minimum guaranteed values may be higher or lower than illustrated here.

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Non-Guaranteed Values

These values are calculated using the current Guaranteed Interest Rate in effect for the initial Guaranteed Interest Rate Period. After the initial Guaranteed Interest Rate Period, it assumes renewal into subsequent Guaranteed Interest Rate Period at the same interest rate. Actual renewal Guaranteed Interest Rates may be more or less favorable than those illustrated, but will never be less than the Minimum Guaranteed Interest Rate of 1.00%.

Prepared By:	Jacob J. Karmazyn	Type of Funds:	Non-Qualified
Prepared For:	Valued Client	Single Premium:	\$100,000.00
Gender, Age:	Male, 60	Guaranteed Interest Rate Period:	10-Years
Issue State:	AZ	Base Interest Rate	6.00%

End of Contract Year	End of Year Age	Non-Guaranteed Interest Rate	Interest Credited to Your Contract	Withdrawals	Accumulation Value	Cash Surrender Value	Minimum Guaranteed Contract Value
1	61	6.00%	6,000	0	106,000	95,400	90,125
2	62	6.00%	6,360	0	112,360	101,124	92,829
3	63	6.00%	6,742	0	119,102	108,382	95,614
4	64	6.00%	7,146	0	126,248	114,885	98,482
5	65	6.00%	7,575	0	133,823	123,117	101,436
6	66	6.00%	8,029	0	141,852	130,504	104,480
7	67	6.00%	8,511	0	150,363	139,838	107,614
8	68	6.00%	9,022	0	159,385	148,228	110,842
9	69	6.00%	9,563	0	168,948	158,811	114,168
10	70	6.00%	10,137	0	179,085	170,131	117,593
20	80	6.00%	18,154	0	320,714	304,678	158,035
30	90	6.00%	32,510	0	574,349	545,632	212,385
40	100	6.00%	58,221	0	1,028,572	1,028,572	285,428

No Surrender Charge will be imposed for 30 days immediately preceding the end of each 10-year Guarantee Period. To illustrate this window, the values during the 30-day window at the end of the first 3 Guarantee Periods are shown below.

End of Contract Year	End of Year Age	Accumulation Value	Cash Surrender Value	Minimum Guaranteed Contract Value
10	70	179,085	179,085	117,593
20	80	320,714	320,714	158,035
30	90	574,349	574,349	212,385

The values in this illustration are not guaranteed except when identified as such. Actual values other than minimum guaranteed values may be higher or lower than illustrated here.

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Annuitization Report

The proceeds of the contract can be paid under a payment option at the end of a 10-Year Rate Guarantee Period or on the Income Date. This is called annuitizing your Contract. You may choose the option of lifetime income or income for a period of at least 10 years. Once you annuitize your Contract, you may not surrender it or have access to any values of your annuity, other than your income payments. Guaranteed and non-guaranteed monthly annuitization payments are shown below for a 10-Year Fixed Period, based on the illustrated values at the end of the first 4 guarantee periods and the maturity date. Factors shown are per thousand of proceeds annuitized.

Guaranteed Values

Non-Guaranteed Values

10-Year Fixed Period

10-Year Fixed Period

Year	Age	Account Value	Annuitization Factor	Annuitization Payment	Account Value	Annuitization Factor	Annuitization Payment
10	70	\$179,085	8.96	\$1,605	\$179,085	9.61	\$1,721
20	80	\$197,821	8.96	\$1,772	\$320,714	9.61	\$3,082
30	90	\$218,517	8.96	\$1,958	\$574,349	9.61	\$5,520
40	100	\$285,428	8.96	\$2,557	\$1,028,572	9.61	\$9,885

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Market Value Adjustment (MVA)

A Market Value Adjustment (MVA) may apply to amounts withdrawn or surrendered. The MVA may result in either an increase or decrease to the amount withdrawn or surrendered. Generally, the MVA decreases the amount surrendered when interest rates rise, and increases it when interest rates fall. The MVA can never cause the Cash Surrender Value to be greater than the Accumulation Value or less than the Minimum Guaranteed Contract Value. The MVA does not apply upon Death.

The table below shows a hypothetical example of an increasing interest rate scenario. It assumes that the starting MVA rate is 2.00% and then increases to 3.00% in the first year.

NON-GUARANTEED VALUES					
End of Contract Year	End of Year Age	Accumulation Value	Surrender Value Prior to MVA	Market Value Adjustment (MVA)	Surrender Value After MVA
1	61	106,000	95,400	-4,770	90,630
2	62	112,360	101,124	-5,056	96,068
3	63	119,102	108,382	-5,264	103,118
4	64	126,248	114,885	-4,818	110,068
5	65	133,823	123,117	-4,333	118,783
6	66	141,852	130,504	-3,701	126,802
7	67	150,363	139,838	-2,996	136,842
8	68	159,385	148,228	-2,133	146,095
9	69	168,948	158,811	-1,151	157,660
10	70	179,085	170,131	0	170,131

The table below shows a hypothetical example of a decreasing interest rate scenario. It assumes that the starting MVA rate is 2.00% and then decreases to 1.00% in the first year.

NON-GUARANTEED VALUES					
End of Contract Year	End of Year Age	Accumulation Value	Surrender Value Prior to MVA	Market Value Adjustment (MVA)	Surrender Value After MVA
1	61	106,000	95,400	2,157	97,557
2	62	112,360	101,124	2,027	103,151
3	63	119,102	108,382	1,897	110,279
4	64	126,248	114,885	1,719	116,604
5	65	133,823	123,117	1,531	124,648
6	66	141,852	130,504	1,295	131,799
7	67	150,363	139,838	1,038	140,876
8	68	159,385	148,228	732	148,960
9	69	168,948	158,811	391	159,202
10	70	179,085	170,131	0	170,131

It's important to note that these are hypothetical examples to illustrate how the MVA could affect the surrender value under increasing and decreasing interest rate scenarios. It is not intended to represent actual performance. Actual MVA values are based on actual movements of interest rates and cannot be predicted.

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