

When “Zero Becomes a Hero”



To grow from
\$88,727 to
\$150,835 in 2010
would require ...
a 70% gain!

Year	Mr. Hare*	Mr. Tortoise**
2000	-9.10%	0%
2001	-11.89%	0%
2002	-22.10%	0%
2003	28.69%	8%
2004	10.88%	8%
2005	4.91%	4.91%
2006	15.79%	8%
2007	5.49%	5.49%
2008	-37%	0%
2009	23.45%	8%
Total	\$88,727	\$150,564

**Hypothetical illustration to demonstrate a concept. Not reflective of any specific financial product. Assumes maximum interest potential in a positive year to be 8% and minimum interest in a negative year to be 0%. Assumes \$100,000 at beginning of time period. Also assumes annual lock in of interest and annual reset of crediting method.

*Standard and Poor 500 Index returns from 1/1/2000 through 12/31/2009. Past performance is no guarantee of future results.