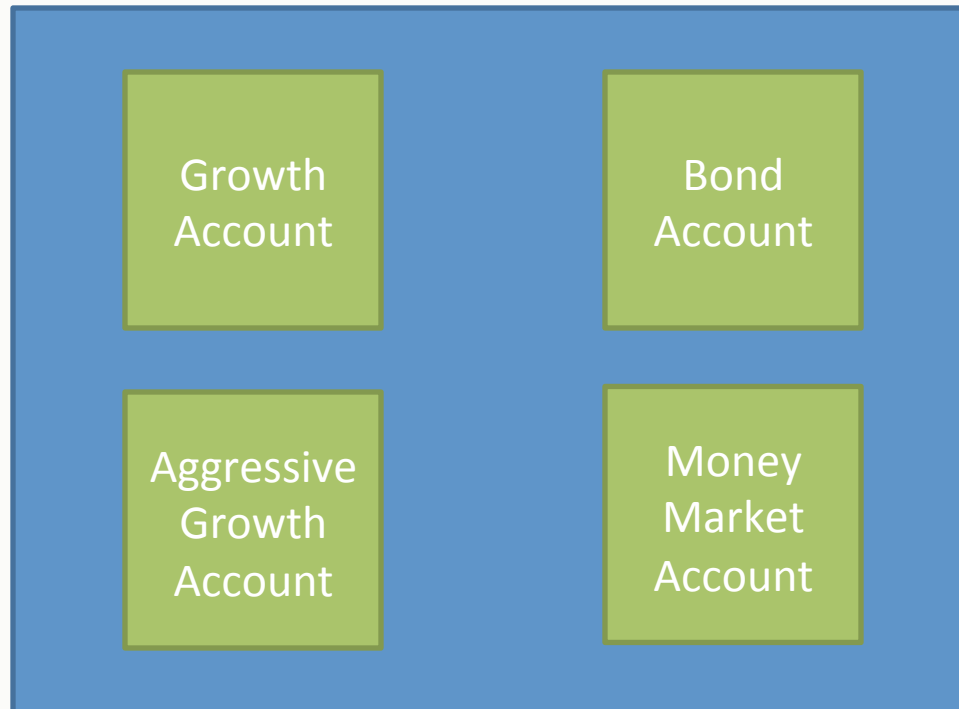


Variable Annuity



Money is invested in one or more of these accounts. Buying accumulation units. The policy owner chooses. These can be changed during the year. If each accumulation unit was valued at \$5.00 and you invested \$100.00 you would have purchased 20 units. The price of each unit goes up & down depending on the market.