

**Fixed Annuity  
Without Gift**

February 11, 1999

«Title» «FirstName» «LastName»  
«JobTitle»  
«Company»  
«Address1»  
«Address2»  
«City», «State» «PostalCode»

Dear «FirstName»:

Would you like to know how you can maximize your savings for retirement with a Tax Deferred Annuity Plan?

The compounding of principal and interest and the deferral of taxes on the interest have made the Tax Deferred Annuity one of the most popular methods of accumulation available anywhere.

While you enjoy the special tax advantages that keep your money working harder for you, you don't pay taxes on the interest earned until you make a withdrawal or actually start collecting a guaranteed lifetime income at retirement. You decide in advance how much income you need and want to be paid and select from a wide range of withdrawal plans including guaranteed income for life.

To learn details on how a Tax Deferred Annuity gets you the most for your money, simply return the form below in the enclosed postage-paid envelope. There is no obligation.

Sincerely,

«JPContact»  
«JPTitle»

---

Without obligation, I would like to receive the information offered in your letter.

I would also like information on:

«Title» «FirstName» «LastName»  
«Address1»  
«Address2»  
«City», «State» «PostalCode»

- |                                                       |                                                      |
|-------------------------------------------------------|------------------------------------------------------|
| <input type="checkbox"/> Family Protection            | <input type="checkbox"/> Mortgage Protection         |
| <input type="checkbox"/> Business Insurance           | <input type="checkbox"/> Audit of Existing Insurance |
| <input type="checkbox"/> Low Cost Term Life Insurance | <input type="checkbox"/> Retirement Planning         |
| <input type="checkbox"/> Disability Income            | <input type="checkbox"/> Universal Life Insurance    |
| <input type="checkbox"/> Tax Deferred Annuity         | <input type="checkbox"/> Estate Planning             |
| <input type="checkbox"/> Group Life Insurance         | <input type="checkbox"/> Long Term Care              |

Home Phone # \_\_\_\_\_  
Business Phone # \_\_\_\_\_

Best Time to Call \_\_\_\_\_  
Birthdate \_\_\_\_\_

«JPContact»

H-1