

ABC Life Insurance Company
 PO Box 1234, Anytown, State, 12345
Marketing Name
 Single Premium Fixed Deferred Annuity

An Illustration Prepared for John Doe by Joe Agent on 01/01/2010

Interest Rates	Issue Date	1/1/2010		
Guaranteed Interest Rates	Rate	From	Until	
	5.00%	1/1/2010	1/1/2011	
	3.50%	1/1/2011	1/1/2014	
	3.00%	1/1/2014 Termination		
Current Interest Rates	Rate	From	Until	
	5.00%	1/1/2010	1/1/2011	
	4.00%	1/1/2011	1/1/2014	
	3.50%	1/1/2014 Termination		

Surrender Charge rate:	8%	7%	6%	5%	4%	3%	2%	0%
Years measured from								
Premium Payment:	1	2	3	4	5	6	7	8+

Illustrated maximum monthly income based upon life only purchase rates with no refund or guarantee period.

This illustration should not be considered a guarantee or estimate of amounts to be paid. Illustrated Values show the company's current Interest Crediting Rates and current annuitization rates continuing unchanged. This is not likely to occur and actual results may be more or less favorable than those shown. Please refer to the Disclosure Documents and Annuity Buyer's Guide for more detailed information.

Joe Agent
 123 Main Street
 Any town, Any state 99999
 000-111-1111

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Illustration of
No Planned Withdrawals

Date	Age at end of Contract Year	Premium Payment	Non Guaranteed Values				Guaranteed Values			
			Withdrawal	Account Value/ Death Benefit	Monthly Income	Cash Surrender Value	Withdrawal	Account Value/ Death Benefit	Monthly Income	Cash Surrender Value
1/1/2010	55	100,000	0	105,000	368	97,000	0	105,000	368	97,000
1/1/2011	56	0	0	109,200	410	102,200	0	108,675	408	101,675
1/1/2012	57	0	0	113,568	454	107,568	0	112,479	450	106,479
1/1/2013	58	0	0	118,111	502	113,111	0	116,415	495	111,415
1/1/2014	59	0	0	122,835	553	118,835	0	120,490	542	116,490
1/1/2015	60	0	0	127,134	604	124,134	0	124,105	589	121,105
1/1/2016	61	0	0	131,584	658	129,584	0	127,828	639	125,828
1/1/2017	62	0	0	136,190	715	136,190	0	131,663	691	131,663
1/1/2018	63	0	0	140,956	775	140,956	0	135,612	746	135,612
1/1/2019	64	0	0	145,890	839	145,890	0	139,681	803	139,681
1/1/2020	65	0	0	150,996	906	150,996	0	143,871	863	143,871
1/1/2025	70	0	0	156,281	1,094	156,281	0	148,187	1,037	148,187
1/1/2030	75	0	0	161,750	1,294	161,750	0	152,633	1,221	152,633
1/1/2035	80	0	0	167,412	1,507	167,412	0	157,212	1,415	157,212
1/1/2040	85	0	0	173,271	1,733	173,271	0	161,928	1,619	161,928
1/1/2045	90	0	0	179,336	1,973	179,336	0	166,786	1,835	166,786
1/1/2050	95	0	0	185,612	2,227	185,612	0	171,790	2,061	171,790
1/1/2053	98	0	0	192,109	2,497	192,109	0	176,944	2,300	176,944

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Illustration of planned
Maximum Free Withdrawals

Date	Age at end of Contract Year	Premium Payment	Non Guaranteed Values				Guaranteed Values			
			Withdrawal	Account Value/ Death Benefit	Monthly Income	Cash Surrender Value	Withdrawal	Account Value/ Death Benefit	Monthly Income	Cash Surrender Value
1/1/2010	55	100,000	10,000	94,500	331	86,500	10,000	94,500	331	86,500
1/1/2011	56	0	10,000	87,880	330	80,880	10,000	87,458	328	80,458
1/1/2012	57	0	10,000	80,995	324	74,995	10,000	80,169	321	74,169
1/1/2013	58	0	10,000	73,835	314	68,835	10,000	72,624	309	67,624
1/1/2014	59	0	10,000	66,388	299	62,388	10,000	64,816	292	60,816
1/1/2015	60	0	10,000	58,362	277	55,362	10,000	56,461	268	53,461
1/1/2016	61	0	10,000	50,055	250	48,055	10,000	47,855	239	45,855
1/1/2017	62	0	10,000	41,457	218	41,457	10,000	38,990	205	38,990
1/1/2018	63	0	10,000	32,558	179	32,558	10,000	29,860	164	29,860
1/1/2019	64	0	10,000	23,347	134	23,347	10,000	20,456	118	20,456
1/1/2020	65	0	10,000	13,814	83	13,814	10,000	10,769	65	10,769
1/1/2021	66	0	10,000	3,948	25	3,948	10,000	792	5	792
1/1/2022	67	0	3,948	-	-	-	792	-	-	-

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Illustration of
Interest Withdrawals until 65

Date	Age at end of Contract Year	Premium Payment	Non Guaranteed Values				Guaranteed Values			
			Withdrawal	Account Value/ Death Benefit	Monthly Income	Cash Surrender Value	Withdrawal	Account Value/ Death Benefit	Monthly Income	Cash Surrender Value
1/1/2010	55	100,000	5,000	100,000	350	92,000	5,000	100,000	350	92,000
1/1/2011	56	0	4,000	100,000	375	93,000	3,500	100,000	375	93,000
1/1/2012	57	0	4,000	100,000	400	94,000	3,500	100,000	400	94,000
1/1/2013	58	0	4,000	100,000	425	95,000	3,500	100,000	425	95,000
1/1/2014	59	0	4,000	100,000	450	96,000	3,500	100,000	450	96,000
1/1/2015	60	0	3,500	100,000	475	97,000	3,000	100,000	475	97,000
1/1/2016	61	0	3,500	100,000	500	98,000	3,000	100,000	500	98,000
1/1/2017	62	0	3,500	100,000	525	100,000	3,000	100,000	525	100,000
1/1/2018	63	0	3,500	100,000	550	100,000	3,000	100,000	550	100,000
1/1/2019	64	0	3,500	100,000	575	100,000	3,000	100,000	575	100,000
1/1/2020	65	0	3,500	100,000	600	100,000	3,000	100,000	600	100,000
1/1/2025	70	0	0	103,500	725	103,500	0	103,000	721	103,000
1/1/2030	75	0	0	107,123	857	107,123	0	106,090	849	106,090
1/1/2035	80	0	0	110,872	998	110,872	0	109,273	983	109,273
1/1/2040	85	0	0	114,752	1,148	114,752	0	112,551	1,126	112,551
1/1/2045	90	0	0	118,769	1,306	118,769	0	115,927	1,275	115,927
1/1/2050	95	0	0	122,926	1,475	122,926	0	119,405	1,433	119,405
1/1/2053	98	0	0	127,228	1,654	127,228	0	122,987	1,599	122,987

This is an illustration not a contract.