

When choosing Interest Crediting Strategies for the Vista Indexed UL Series, it is helpful to understand the advantages of each. We've developed this comparison chart as part of Life Portraits Sales Solutions to help you evaluate the differences between each Indexed Strategy.

The easy-to-read grid shown below is included with your Indexed UL policy illustration output using Sales Solutions. It compares the Indexed Strategies against each other, so you and your clients can see the current participation rates and cap rates at a glance. Be sure to perform regular Remote System Updates to your desktop version of Sales Solutions, so you know you have the most up-to-date participation rates and caps listed on your system.

Indexed Strategies	<u>STRATEGY NAME</u>				
	1 Year Point to Point (1 Yr PtP)	1 Year Monthly Average Multiple Index (MIS)	1 Year Monthly Average (MAS)	1 Year Monthly Cap (MCS)	2 Year Point to Point (2 Yr PtP)
Form Number	3EAD04	3SAMIJ05	3SAMAJ05	3SAMCJ05	3EAD04
Current Participation Rate	100%	100%	130%	Not Applicable	100%
Guaranteed Minimum Participation Rate	100%	100%	100%	Not Applicable	100%
Current Cap	12% Annually	14% Annually	No Limit	3.75% Monthly	30% Bi-Annually
Minimum Cap	4% Annually	4% Annually	4% Annually	1% Monthly	8% Bi-Annually
Earnings Period	12 Months	12 Months	12 Months	12 Months	24 Months
Indexed Term	5 Years	5 Years	5 Years	5 Years	6 Years
Interest Crediting Dates	12, 24, 36, 48 & 60 Months	12, 24, 36, 48 & 60 Months	12, 24, 36, 48 & 60 Months	12, 24, 36, 48 & 60 Months	24, 48 & 72 Months
Index Used	S&P 500	S&P 500 Nasdaq-100 DJIA	S&P 500	S&P 500	S&P 500

Sample illustration page of Vista Advantage shown. Minimum cap rates vary by product. Strategy availability varies by state and product. Current as of November 2005.

For additional information and training on your Sales Solutions illustration software, contact Marketing Services at (800) 457-3557, ext. 2396.

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