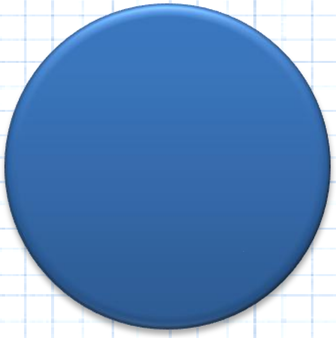
THE R.I.S.K. BLUEPRINT™

Rethinking Income | Simplifying Complexity

PREPARED FOR: SAMPLE CLIENT

THE R.I.S.K. BLUEPRINT™

Current Allocation



Retirement Allocation

Managed Money
Long Term Care
Longevity Insurance
Equity Income Guarantees

Current Allocation

Asset Allocation	50/50

Risk	Addressed
Market	No
Longevity	No
Sequence of Returns	No
Long-Term Care	No
Inflation	No
Liquidity	Yes

Retirement Allocation

Asset Allocation	47/53

Risk	Addressed
Market	Yes
Longevity	Yes
Sequence of Returns	Yes
Long-Term Care	Yes
Inflation	Yes
Liquidity	Yes

	Investible Assets	Retirement Income Desired in 2010	Long Term Care Coverage	Life Insurance – Hybrid LTC Coverage
Current	$1,000,000	$60,000 net income – adjusted for 3% inflation	-	-
Proposed	$1,000,000		$426,072	$142,024

THE R.I.S.K. BLUEPRINT™

John & Jane Doe

Strategy / Product / Funding Source

- **Asset Management**
  - $450,000 TOPS 3 - Income & Growth
    - $450,000 from Rollover IRA
- **Long Term Care**
  - $100,000 Lincoln MoneyGuard Reserve
    - $100,000 from non-qualified brokerage account
- **Longevity Insurance**
  - $250,000 Nationwide SPIA J&S w/ 10 year certain
    - $100,000 from CD Holdings
    - $150,000 from non-qualified brokerage account
- **Equity Income Guarantees**
  - $50,000 Minnesota Life C-Share - 2% Liquid General Account
    - $50,000 Non-Qualified Savings
  - $150,000 Jackson National Lifeguard Freedom 6
    - $150,000 from rollover IRA

THE R.I.S.K. BLUEPRINT™

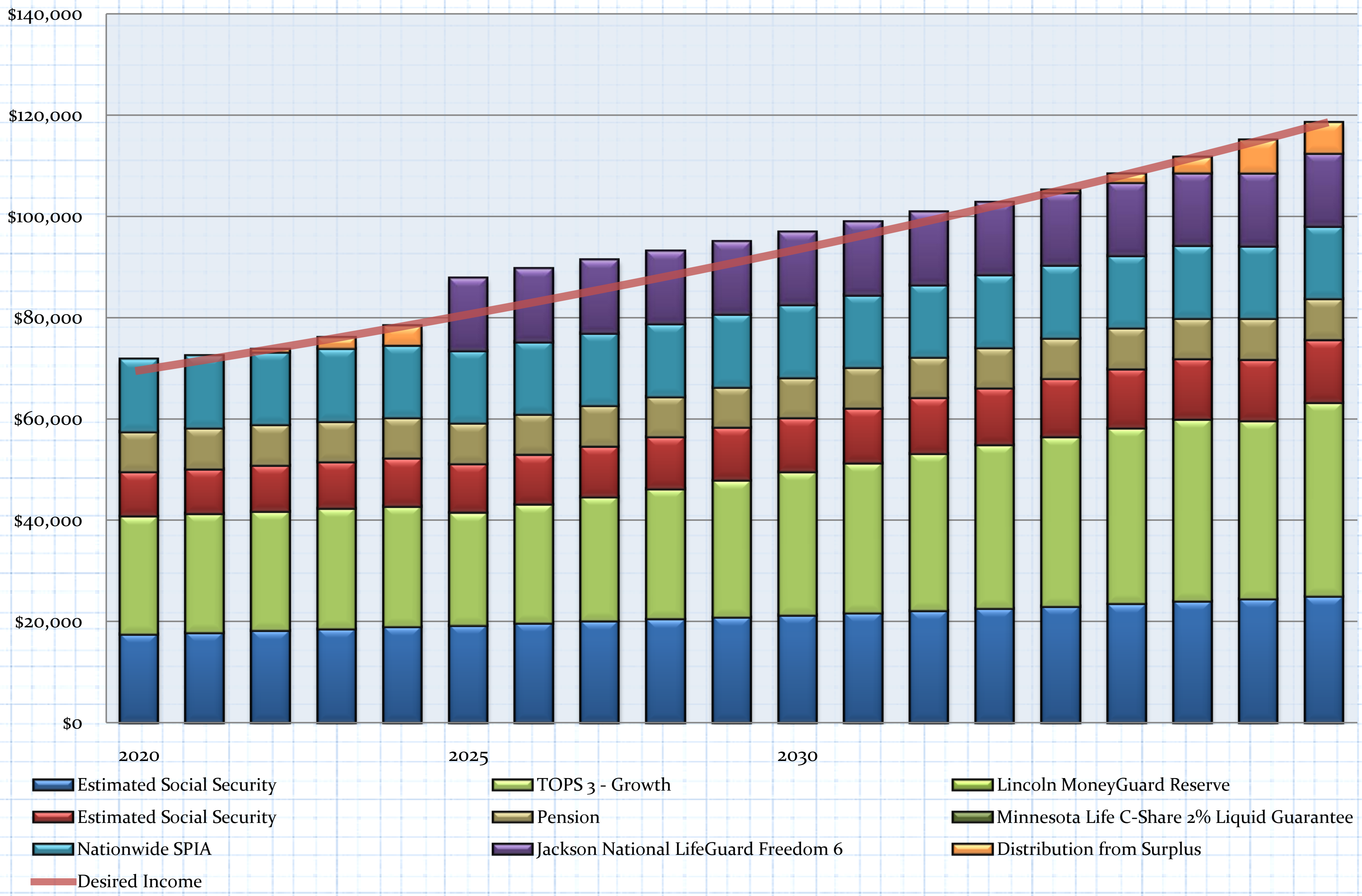
The R.I.S.K.™ Annual Income Summary™

Client: John & Jane Doe

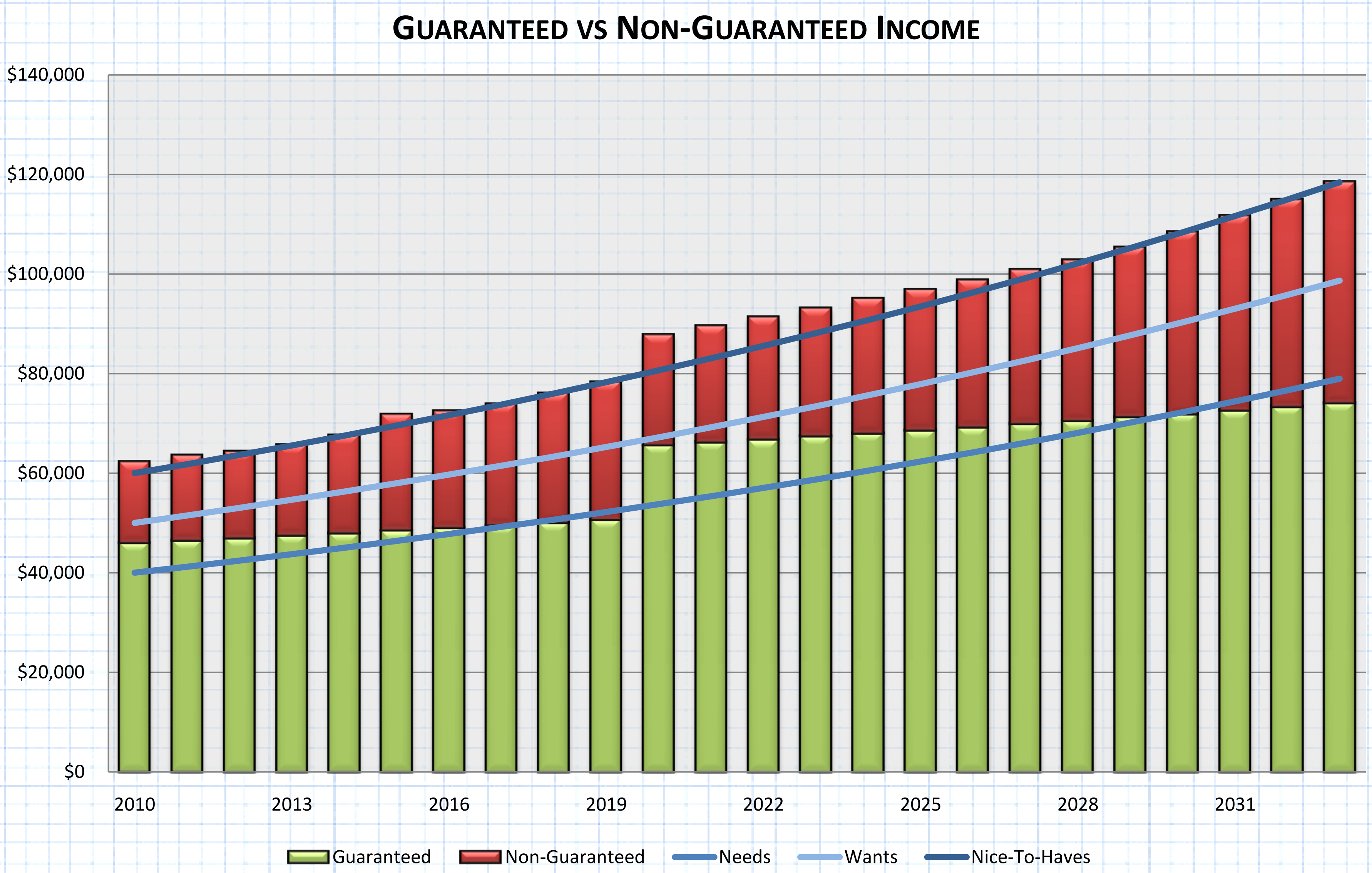
Year	John Age	Jane Age	Estimated Social Security	Estimated Social Security	Pension	Jackson National LifeGuard Freedom 6	Nationwide SPIA	TOPS 3 - Growth	Minnesota Life C-Share 2% Liquid Guarantee	Lincoln MoneyGuard Reserve	Distribution from Surplus	Tax	Total Net Income	Annual Inflation Adjusted Surplus / (Shortfall)	Aggregate Surplus / (Shortfall)	Investible Net Worth
2010	67	67	$19,000	$9,500	$10,000	$0	$15,289	$18,000	$0	$0	$0	($7,805)	$63,984	$3,984	$3,984	$998,346
2011	68	68	$19,380	$9,690	$10,000	$0	$15,289	$19,022	$0	$0	$0	($9,804)	$63,577	$1,777	$5,762	$980,080
2012	69	69	$19,768	$9,884	$10,000	$0	$15,289	$19,342	$0	$0	$0	($9,935)	$64,348	$694	$6,455	$962,877
2013	70	70	$20,163	$10,081	$10,000	$0	$15,289	$19,667	$0	$0	$431	($10,068)	$65,564	$0	$6,024	$946,709
2014	71	71	$20,566	$10,283	$10,000	$0	$15,289	$19,997	$0	$0	$1,599	($10,204)	$67,531	$0	$4,425	$931,550
2015	72	72	$20,978	$10,489	$10,000	$0	$15,289	$25,925	$0	$0	$0	($10,902)	$71,779	$2,222	$6,647	$911,782
2016	73	73	$21,397	$10,699	$10,000	$0	$15,289	$26,075	$0	$0	$0	($11,024)	$72,436	$793	$7,440	$892,845
2017	74	74	$21,825	$10,913	$10,000	$0	$15,289	$26,227	$0	$0	$687	($11,148)	$73,792	$0	$6,753	$874,715
2018	75	75	$22,262	$11,131	$10,000	$0	$15,289	$26,379	$0	$0	$2,221	($11,275)	$76,006	$0	$4,532	$857,366
2019	76	76	$22,707	$11,353	$10,000	$0	$15,289	$26,532	$0	$0	$3,809	($11,404)	$78,286	$0	$723	$840,774
2020	77	77	$23,161	$11,580	$10,000	$18,000	$15,289	$24,697	$0	$0	$0	($14,936)	$87,792	$7,157	$7,880	$746,734
2021	78	78	$23,624	$11,812	$10,000	$18,000	$15,289	$26,044	$0	$0	$0	($15,189)	$89,580	$6,526	$14,407	$713,784
2022	79	79	$24,097	$12,048	$10,000	$18,000	$15,289	$27,303	$0	$0	$0	($15,435)	$91,302	$5,757	$20,164	$684,368
2023	80	80	$24,579	$12,289	$10,000	$18,000	$15,289	$28,631	$0	$0	$0	($15,691)	$93,097	$4,985	$25,149	$666,682
2024	81	81	$25,070	$12,535	$10,000	$18,000	$15,289	$30,014	$0	$0	$0	($15,954)	$94,954	$4,199	$29,348	$648,288
2025	82	82	$25,571	$12,786	$10,000	$18,000	$15,289	$31,438	$0	$0	$0	($16,225)	$96,860	$3,382	$32,730	$636,494
2026	83	83	$26,083	$13,041	$10,000	$18,000	$15,289	$32,887	$0	$0	$0	($16,500)	$98,801	$2,518	$35,248	$634,080
2027	84	84	$26,605	$13,302	$10,000	$18,000	$15,289	$34,448	$0	$0	$0	($16,789)	$100,855	$1,684	$36,932	$629,967
2028	85	85	$27,137	$13,568	$10,000	$18,000	$15,289	$35,826	$0	$0	$0	($17,063)	$102,758	$612	$37,544	$624,243
2029	86	86	$27,679	$13,840	$10,000	$18,000	$15,289	$37,169	$0	$0	$568	($17,335)	$105,210	$0	$36,975	$616,852
2030	87	87	$28,233	$14,117	$10,000	$18,000	$15,289	$38,557	$0	$0	$1,786	($17,615)	$108,367	$0	$35,189	$607,652
2031	88	88	$28,798	$14,399	$10,000	$18,000	$15,289	$39,952	$0	$0	$3,078	($17,899)	$111,618	$0	$32,111	$596,534
2032	89	89	$29,374	$14,687	$10,000	$18,000	$15,289	$39,077	$0	$0	$6,497	($17,958)	$114,966	$0	$25,614	$585,660
2033	90	90	$29,961	$14,981	$10,000	$18,000	$15,289	$42,592	$0	$0	$6,051	($18,459)	$118,415	$0	$19,562	$570,653

* See disclosure page for income summary details

THE R.I.S.K. BLUEPRINT™

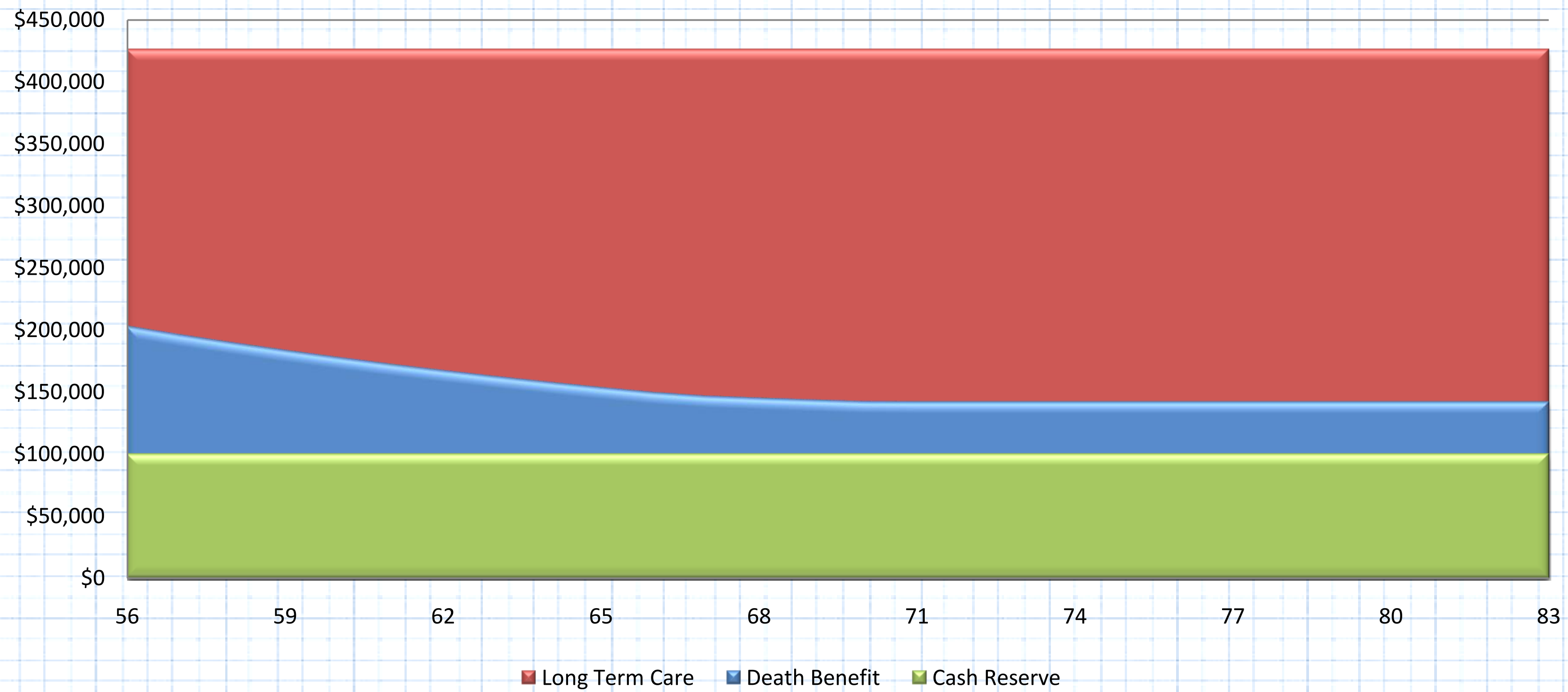


THE R.I.S.K. BLUEPRINT™



THE R.I.S.K. BLUEPRINT™

	CURRENT INSURANCE	PROPOSED INSURANCE
Long Term Care Coverage	-	**John - $197,271 Jane – $228,801**
Premium	-	**$50,000 One-Time Deposit Each**
Death Benefit	-	**John - $65,757 Jane -$76,267**
Cash Reserve	-	**John – $50,000 Jane - $50,000**



IMPORTANT DISCLOSURE INFORMATION

The projections or other information generated by The R.I.S.K. Process regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The actual returns of a specific product may be more or less than the returns used in The R.I.S.K. Process. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the questionnaire to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

Assumptions and Limitations

All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from The R.I.S.K. Process assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

Needs / Wants / Nice to Haves

Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Nice to Haves are the "dream goals" that you would like to fund, although you won't be too dissatisfied if you can't fund them. Since you can specify Ideal and Acceptable amounts for all your financial goals, there can be many possible combinations of funding levels among your Needs, Wants, and Nice to Haves.

Accompanying Documents

This material must be preceded or accompanied by a prospectus for each variable annuity being recommended. Prospectuses for the investment portfolios are available from your financial professional. The contract prospectus contains information about the contract's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

Guarantees

Guarantees are based on the claims-paying ability of the issuing company.

*Assumptions :

1 Assumes a 2% COLA on Social Security
2 Assumes a 3% annual inflation
3 Assumes distributions from ___
4 Aggregate Surplus / Shortfall assumes a 0% Return when carried forward
5 TOPS Returns are based on Geometric Risk Weighted Returns with ___management fees.