

Comparison to Investment Options

	Prosperity Select	Annuity	CD/MM	Stocks
Income Tax-Free Death Benefit	Yes	No	No	No
Tax-Deferred Accumulation	Yes	Yes	No	No
Immediate Estate Increase	Yes	No	No	No
Avoids Market Risk	Yes	Sometimes	Yes	No
Avoids Probate Costs	Yes	Yes	No	No
Accelerated Benefit Riders	Yes	Sometimes	No	No
Guaranteed Values	Yes	Sometimes	Yes	Yes

Comparison to a Taxable Certificate of Deposit

Year	Prosperity Select Guaranteed Death Benefit Paid to Heirs Income Tax-Free	CD Available to Heirs Net of Income Tax
1	\$117,819	\$50,900
5	\$117,819	\$54,665
10	\$117,819	\$59,768
15	\$117,819	\$65,341
20	\$117,819	\$71,437
25	\$117,819	\$78,102