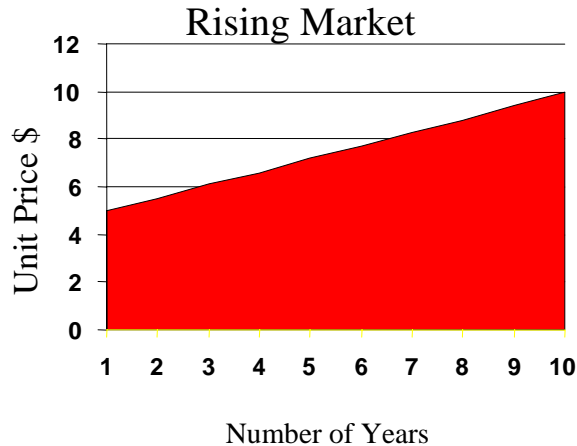


Dollar Cost Averaging

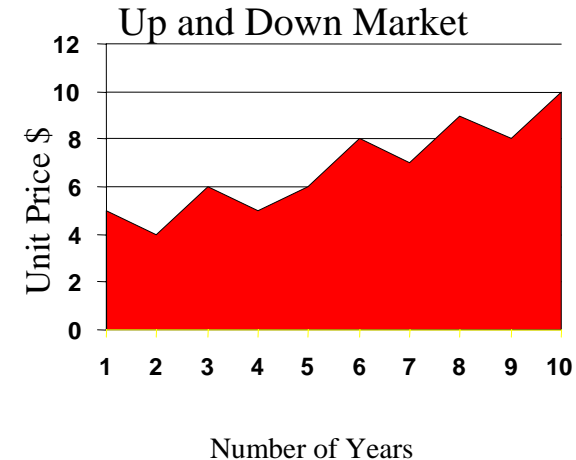
Clients can benefit from Dollar Cost Averaging regardless of market conditions



Units Purchased:	1,664
Total Value:	\$16,647
Average Unit Price:	\$7.50
Gain On Investment:	\$4,630



Units Purchased:	4,809
Total Value:	\$24,045
Average Unit Price:	\$3.02
Gain On Investment:	\$12,045



Units Purchased:	1,879
Total Value:	\$18,795
Average Unit Price:	\$6.74
Gain On Investment:	\$6,795

Investing \$100/month over a ten year period at an initial unit value of \$5

Make your investment decisions wisely. Please read this carefully before investing. Investments are not guaranteed, their values change frequently and past performance may not be repeated.

SUBJECT TO ANY APPLICABLE DEATH BENEFIT GUARANTEE OR MATURITY VALUE GUARANTEE, ANY PART OF THE PREMIUM OR OTHER AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE POLICYOWNER AND MAY INCREASE OR DECREASE IN VALUE ACCORDING TO THE FLUCTUATIONS IN THE MARKET VALUE OF THE ASSETS OF THE SEGREGATED FUND.