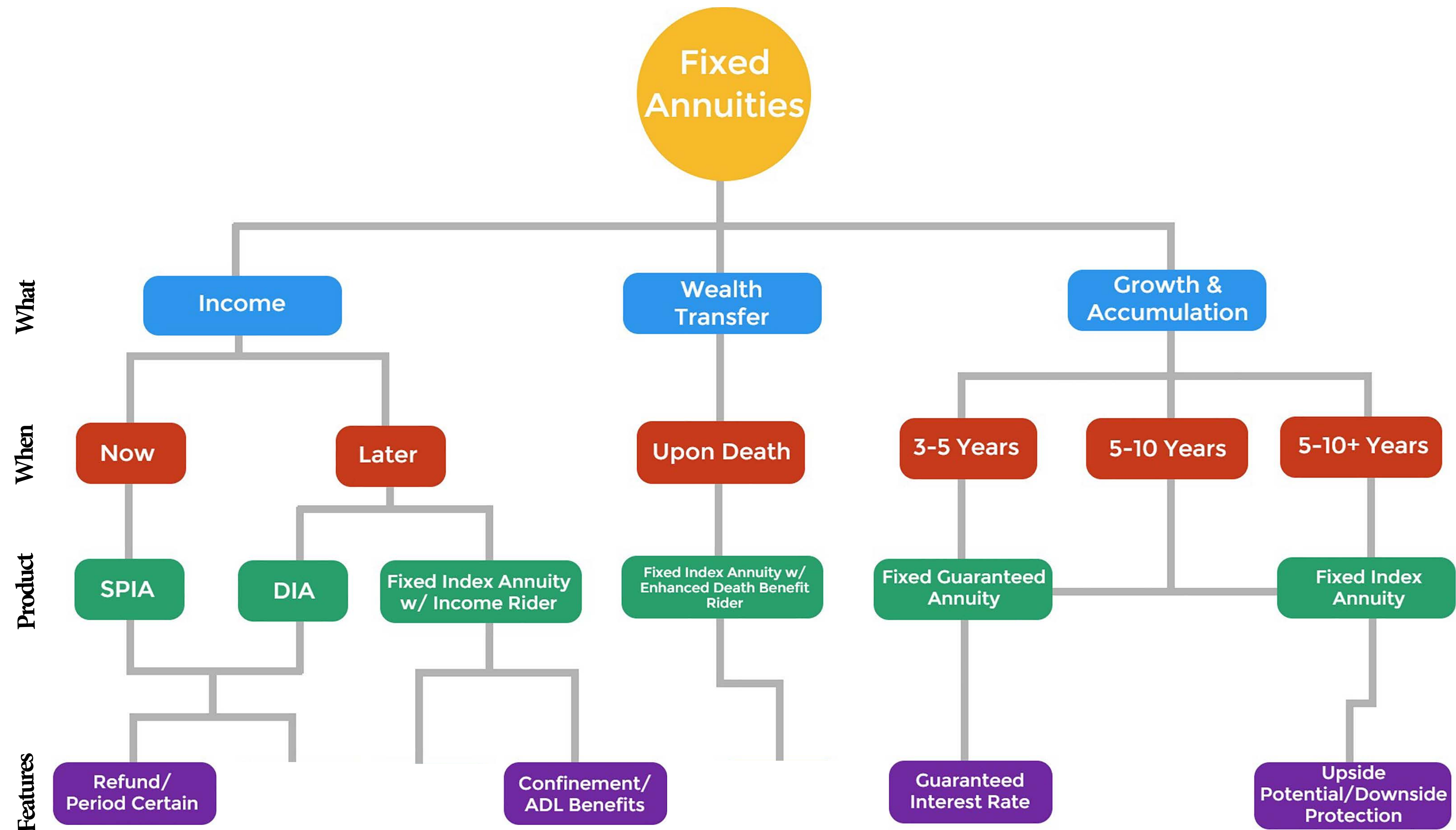


Annuity Decision Tree



SPIA = Single-Premium Deferred Annuity DIA = Deferred Income Annuity FIA = Fixed Index Annuity