	DON'T	GO	BACKWARD					GO	FORWARD			
DATE		$$$			$$$					$$$		
1/1/ year 1	BEGINNING		STOCK	INVESTMENT	$100.00		FIXED	INDEX	ANNUITY	$100.00		
	STOCK	MARKET	DROPS	50%	($50.00)	NO	IMPACT	ZERO'S	YOUR	$0.00	HERO	
12/31/year 1	BALANCE	AFTER	LOSS		$50.00	BALANCE	AFTER	MARKET	CHANGE	$100.00		
1/1/year 2	REMAINING	BALANCE			$50.00	STARTING	BALANCE			$100.00		
	STOCK	MARKET	UP	50%	$25.00		ANNUITY	INCREASE	25%	$25	10%	$10.00
12/31/year 2	BALANCE	AFTER	GAIN		$75.00		BALANCE	AFTER	GAIN	$125.00		$110.00
1/1/year 3	STARTING	BALANCE			$75.00	STARTING	BALANCE			$125.00		$110.00
	STOCK	MARKET	UP	50%	$37.50		ANNUITY	INCREASE	25%	$31.25	10%	$11.00
12/31/year 3	ENDING	BALANCE			$112.50	ENDING	BALANCE			$156.25		$121.00