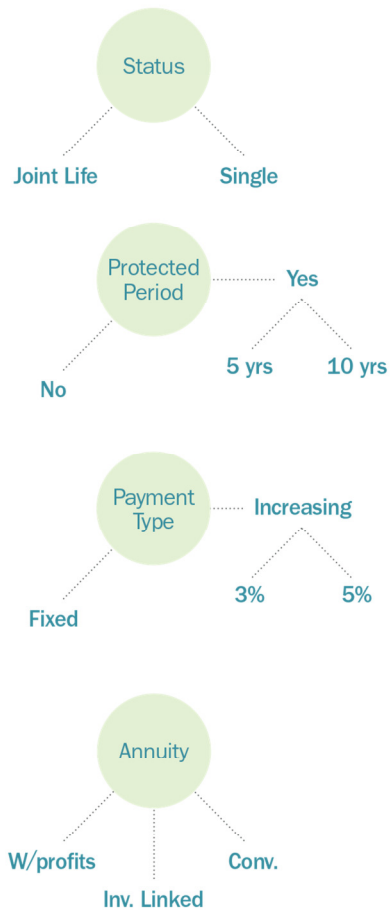


There are a greater number of different products and choices these days

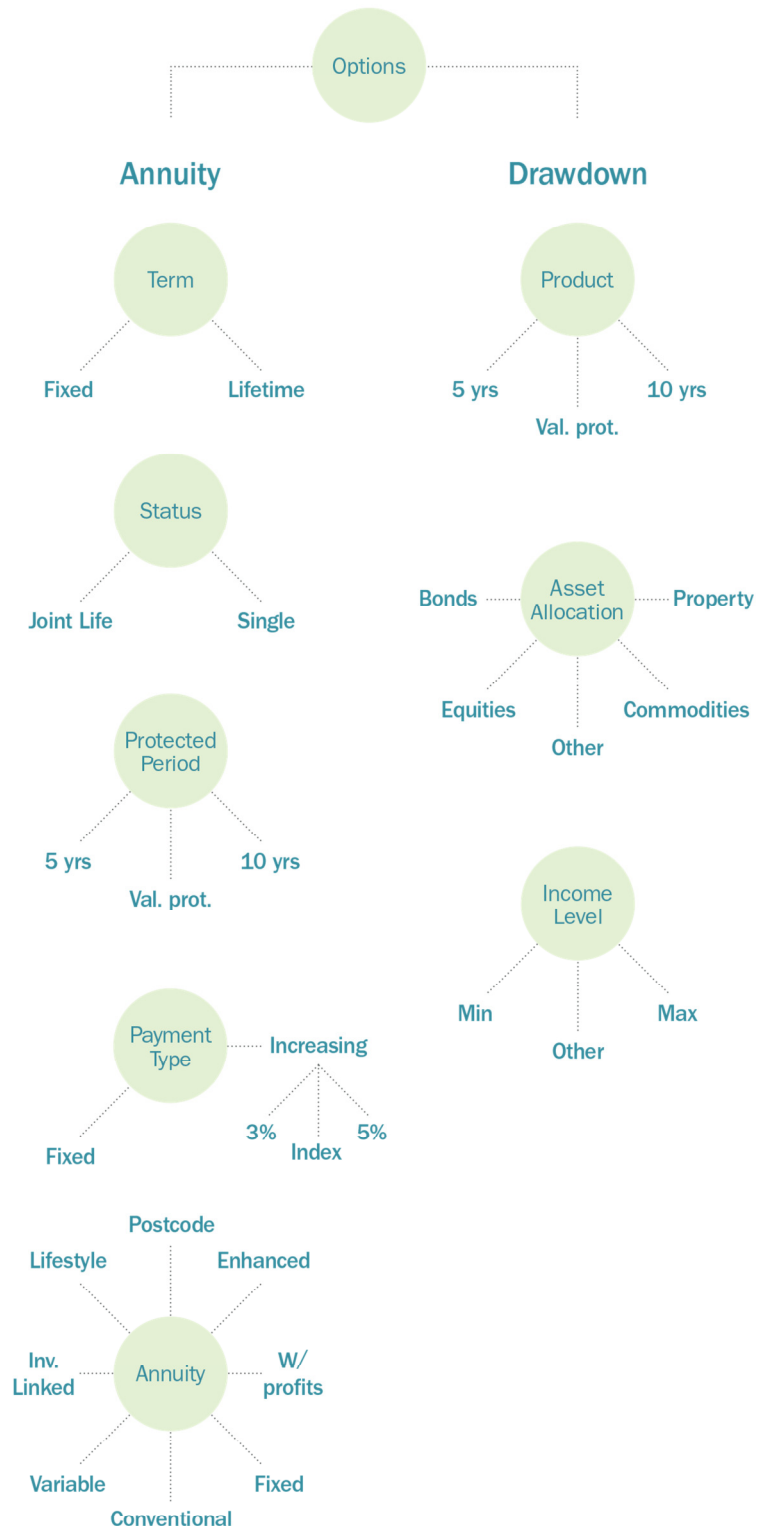


BLACKROOT
FINANCIAL PLANNING

1994



2012



A fixed term annuity is a drawdown product, but is shown as an annuity for ease of comprehension.