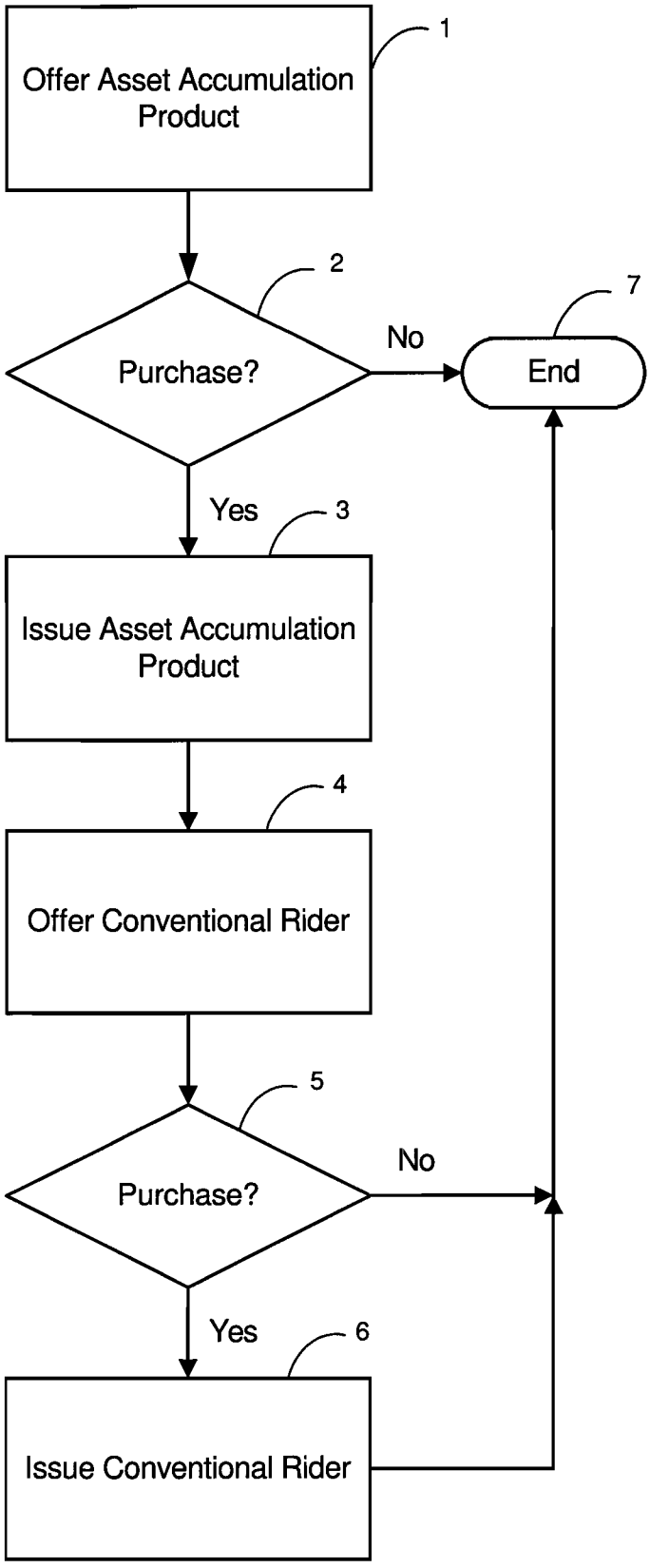
FIG. 1

Prior Art



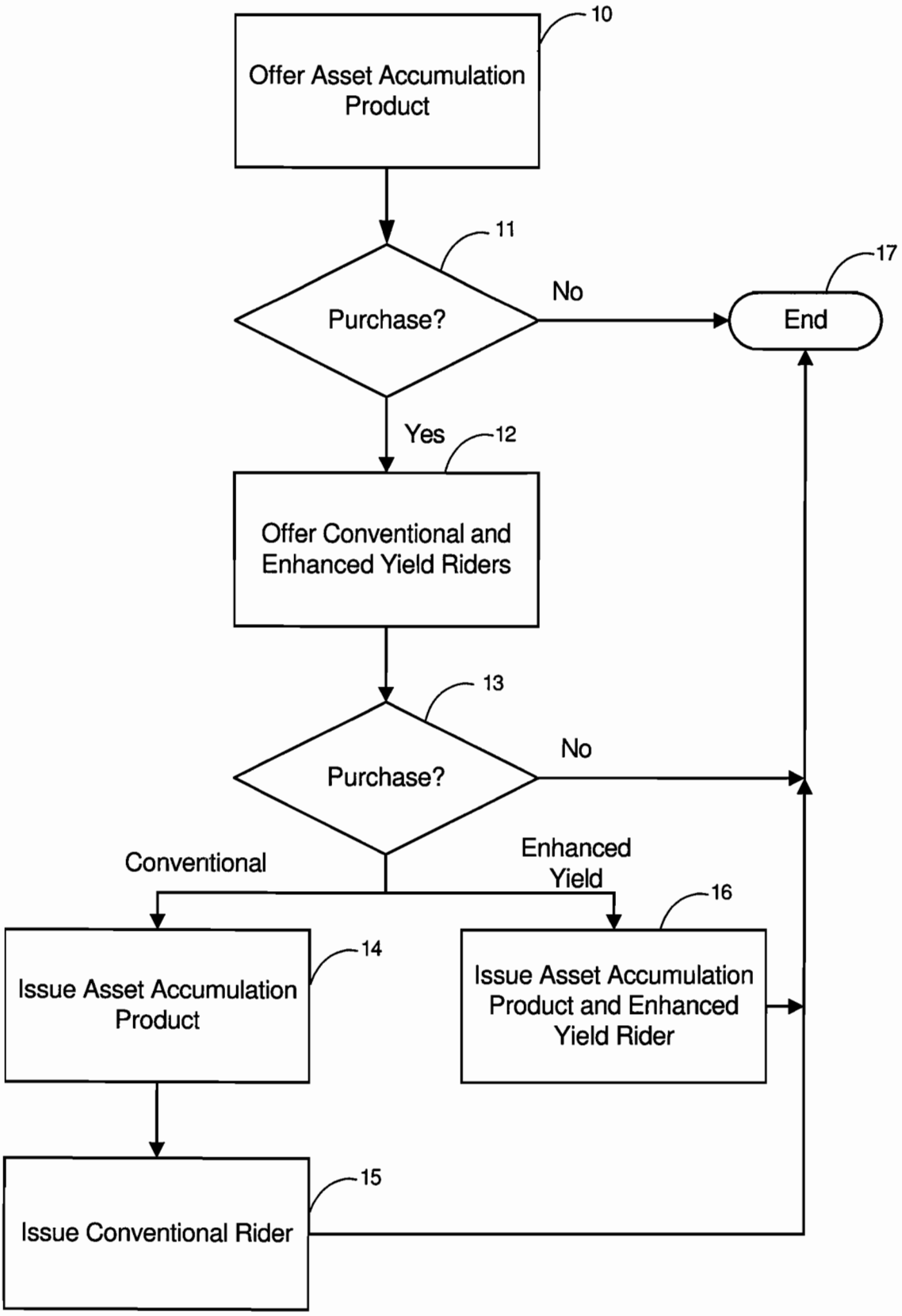

Offer Asset Accumulation Product
10
Purchase?
11
No
End
17
Yes
Offer Conventional and Enhanced Yield Riders
12
Purchase?
13
No
Conventional
Enhanced Yield
Issue Asset Accumulation Product
14
Issue Asset Accumulation Product and Enhanced Yield Rider
16
Issue Conventional Rider
15

FIG. 2

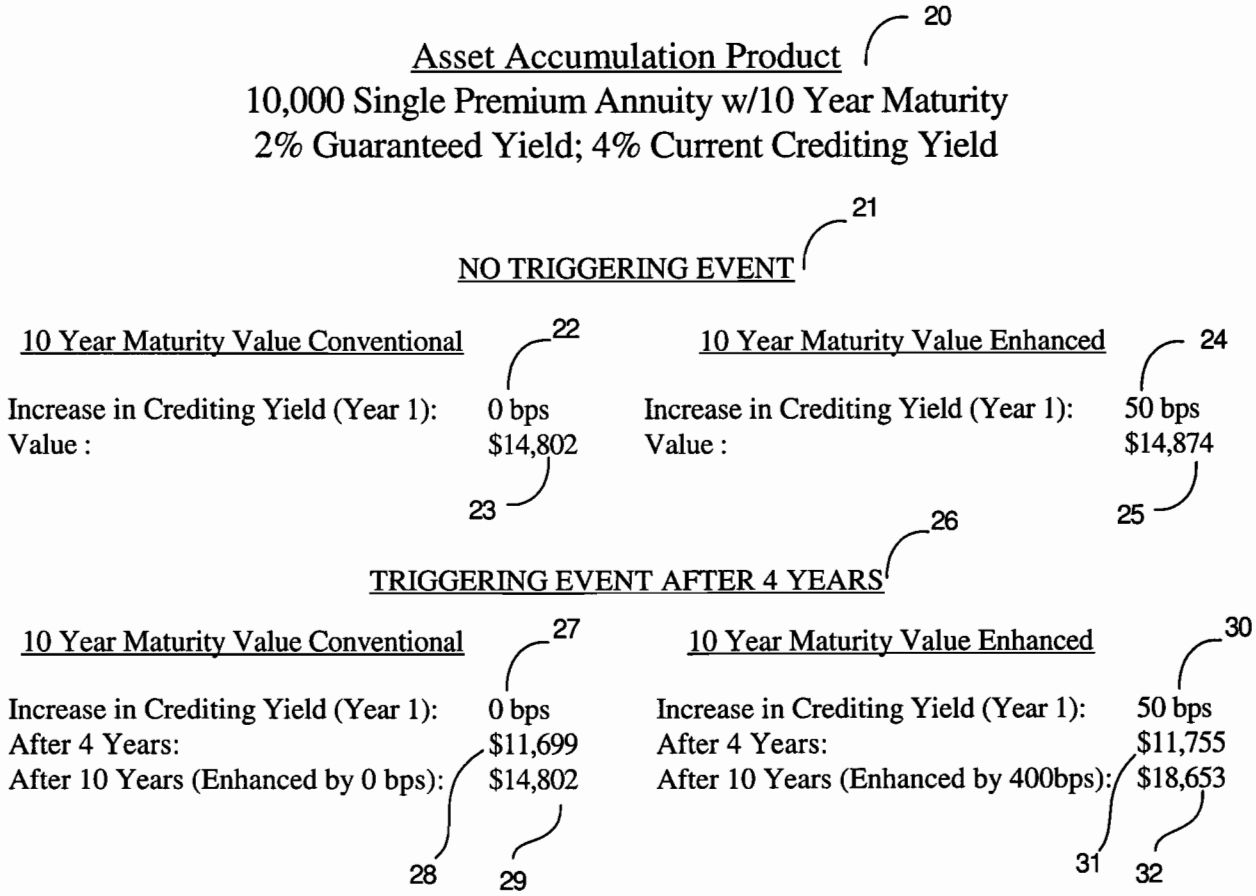

20
Asset Accumulation Product
10,000 Single Premium Annuity w/10 Year Maturity
2% Guaranteed Yield; 4% Current Crediting Yield
21
NO TRIGGERING EVENT
10 Year Maturity Value Conventional
22
Increase in Crediting Yield (Year 1): 0 bps
Value : $14,802
23
10 Year Maturity Value Enhanced
24
Increase in Crediting Yield (Year 1): 50 bps
Value : $14,874
25
26
TRIGGERING EVENT AFTER 4 YEARS
10 Year Maturity Value Conventional
27
Increase in Crediting Yield (Year 1): 0 bps
After 4 Years: $11,699
After 10 Years (Enhanced by 0 bps): $14,802
28
29
10 Year Maturity Value Enhanced
30
Increase in Crediting Yield (Year 1): 50 bps
After 4 Years: $11,755
After 10 Years (Enhanced by 400bps): $18,653
31
32

FIG. 3