

You want your money to grow. The **Market Adjusted Annuity** helps make that possible.

The Market Adjusted Annuity grows by tax-deferred compounding, which helps your money grow in a faster, more efficient way.

With tax deferral, you earn interest on

- your principal
- your interest
- dollars otherwise lost to taxes

Death Benefit

The Death Benefit prior to the time annuity benefit payments begin will be the greater of the Premium paid (less any withdrawals), the Accumulated Value, or the Accumulated Value plus the Market Value Adjustment on the date of death.

Nursing Home Confinement Benefit

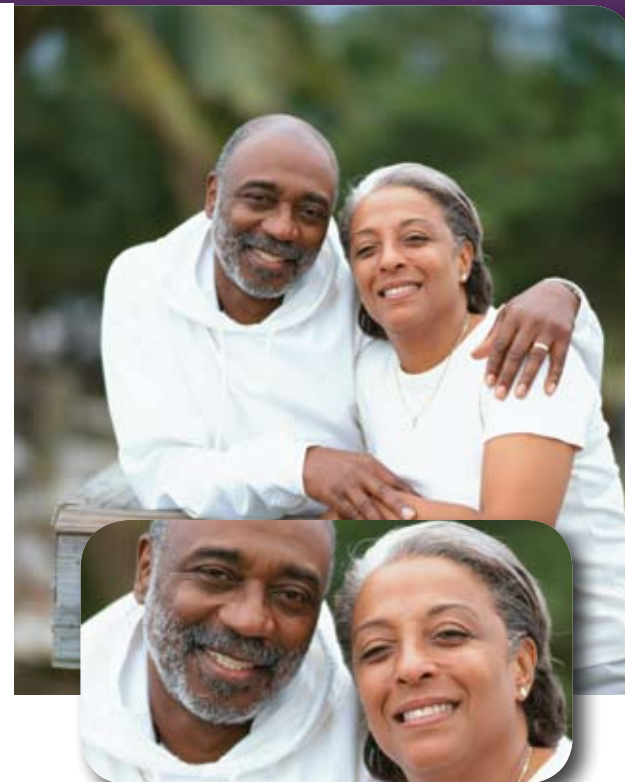
You may make full or partial withdrawals without application of the Surrender Charge if: 1) the contract has been in force for at least two years; and 2) you are currently confined to a nursing home and have been confined for at least 90 consecutive days.

Terminal Illness Benefit

You may make full or partial withdrawals without application of the Surrender Charge if: 1) the contract has been in force for at least two years; and 2) you can give us satisfactory evidence that your life expectancy is 12 months or less from the date of application for withdrawal of funds.

*Take control of your future
by protecting it today
with the Market Adjusted Annuity!*

Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance and annuity products. Founded in 1910, the Company conducts business in 47 states through more than 17,500 independent agents. Through a conservative, yet progressive financial investment approach, and consistent management of all aspects of the Company, Illinois Mutual has more than \$1 billion in admitted assets, indicating its financial strength, while AM Best recently reaffirmed Illinois Mutual's A- Excellent rating.



MARKET ADJUSTED ANNUITY

*Financially Secure Retirement
Made Possible*



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Saving for Retirement

Some of the most important decisions that you make deal with your financial future and how you invest your money. Accumulating assets for retirement can be challenging when both safety and growth are primary objectives. You have worked hard over the years, and it is essential that your investments provide the consistent growth that you need to achieve your financial goals as well as the security that provides peace of mind and confidence in your financial future.

A Smart Retirement Solution

Illinois Mutual's **Market Adjusted Annuity** is a single premium deferred annuity that can help you accomplish these financial objectives as it combines competitive interest rates, guaranteed safety, and compound tax-deferred growth on both your principal and interest earnings. The interest rate credited on a Market Adjusted Annuity is guaranteed for the length of the **Interest Rate Guarantee Period (IRGP)** selected by you. Depending on your financial objectives, you have the flexibility to choose from IRGP's of 4, 6 or 8 years to invest your money. At the end of the period, you can start a new IRGP with a new interest rate or surrender your contract without any charges.

Payout Options

In addition to electing a cash sum, if you ever decide to annuitize your contract, a variety of payout options are available depending on your financial objectives:

- **Life Annuity** – payments are guaranteed throughout your natural lifetime.
- **Annuity for a Period Certain** – you specify the number of years over which you would like to receive annuity payments.
- **Life Annuity with Period Certain** – payments are guaranteed throughout your lifetime. In the event of death, payments continue to the designated beneficiary for the balance of the guaranteed term ranging from 5 to 20 years.

Market Adjusted Annuity Benefits:

- Both principal and interest earnings compound on a tax-deferred basis.
- Guaranteed interest crediting ensures growth, regardless of market conditions.
- Access is available to a portion of your funds to meet emergencies or other income needs without contract penalties.
- A wide range of income options are available if you decide to annuitize the contract, including a guaranteed lifetime option.
- At death, account values pass to your beneficiary free from the costs and delays of probate.

The Power of Tax-Deferred Interest

One of the best ways to protect and grow your money is through an annuity contract that allows your interest to be tax deferred. This means that you're postponing your taxes on the interest earnings until a future point in time. In the meantime, you earn interest on the money you're not paying in taxes, which helps you accumulate more money over a shorter period of time and ultimately provides you with a greater income.

The chart below illustrates the power of tax deferral on a \$10,000 single premium at a hypothetical 6.0% interest rate.

6.0% Interest/30% Tax Bracket	Tax-Deferred	Taxable
Initial Single Premium/Deposit	\$10,000	\$10,000
1st Year Interest Earned	600	600
Income Tax	n/a	180
1st Year Value	10,600	10,420
10th Year Value	17,908	15,090
20th Year Value	32,071	22,770
20th Year Gain	22,071	12,770
Tax if Taken in Lump Sum	6,621	n/a
Remaining After Tax	25,450	22,770
or		
Available for Monthly Income	32,071	22,770

Sample interest rate of 6% shown. Actual interest rate may be higher or lower. The guaranteed minimum interest rate is 3.0%. Income tax is calculated at a 30% marginal rate. The 20th year distribution is assumed to occur at or after age 60. Surrender Charges, if any, are not reflected in this example.



Penalty-Free Liquidity

There are times where you might need to access money during the contract period. The Market Adjusted Annuity offers flexible liquidity provisions that allow you to take up to 10% of the accumulated cash value without a surrender charge. In the first contract year, the amount that can be withdrawn is limited to the interest credited to the account.

Surrender Before the End of the Interest Guarantee Period

Market Value Adjustment (MVA): Your annuity premium will be used to purchase investments. Should you choose to make an early withdrawal of funds, we may need to sell those investments before their maturity date.

If interest rates are lower when the investments are sold, the MVA could increase the contract value. If interest rates increase, the MVA could decrease the contract value. The MVA is applied to any withdrawals that are more than 10% of the accumulated value at the beginning of the contract year.

Surrender Charge: The contract surrender charge is based on the time since the start of the interest rate guarantee period and applies to any withdrawals that are more than 10% of the Accumulated Value at the beginning of the contract year.

IRGP	Year	1	2	3	4	5	6	7	8
4	Surrender %	4%	4%	4%	4%				
6	Surrender %	6%	6%	6%	6%	5%	4%		
8	Surrender %	8%	8%	7%	6%	5%	4%	3%	2%