

When is *zero* your *hero*?

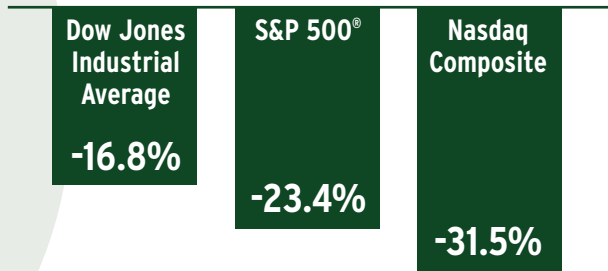


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Sometimes there's more to your policy statement than the numbers seem to reflect. For example, if you received a 0% index credit on your equity-indexed annuity in 2002, you might think that it failed to perform. But in reality, your EIA did exactly what it was designed to do. It protected your policy's value in a down market. Value that would've been lost if your money were in a typical market-sensitive investment vehicle.

To better illustrate the power of zero, take a look at the three major market indices for 2002 to the right and compare how your money would've performed. You may be surprised how much of a hero a zero can be.

Past performance is not a guarantee of future performance.



Indices from the Wall Street Journal, January 2, 2003

CA-EIA-STFR
(01/03) 119834

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