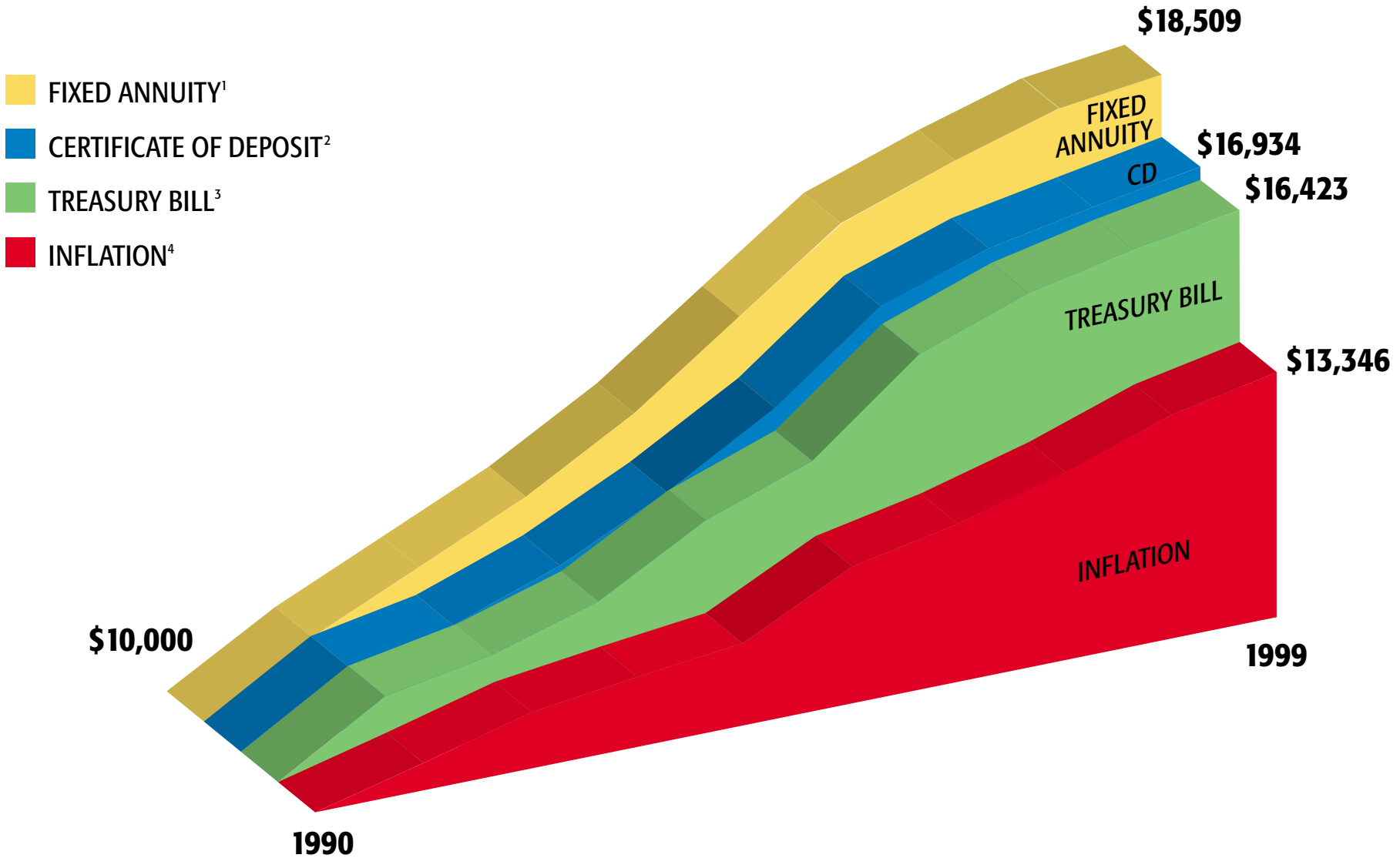


History of Conservative Investing

10-Year Performance of a Hypothetical \$10,000 Investment from 1990–1999

Not FDIC Insured	May Lose Value
	No Bank Guarantee



Sources: 1. 2000 Chase Investment Performance Digest, Chase Global Data & Research, 73 Junction Square, Concord, MA 01742. 2. & 3. Board of Governors of the Federal Reserve System, Annual Statistic Digest, 2000. 4. U.S. Department of Labor, Bureau of Labor Statistics. Past performance is not a guarantee of future results. All annual returns do not factor in early withdrawal or surrender charges, if any. Certificates of Deposit (for amounts less than \$100,000) are insured and offer a fixed rate of return if held to maturity. Fixed annuities are backed by the issuing insurance company. U.S. Treasury Bills offer a guarantee of principal and a fixed rate of return if held to maturity. Fixed annuities are generally longer-term investments than CDs and Treasury Bills. The performance of any of the above indices does not indicate the performance of any specific investment. 1. Initial qualified single premium deferred fixed annuity interest rates, median annual values. 2. Average 6-month Certificate of Deposit Rate. 3. One-Year U.S. Treasury Bills. 4. Consumer Price Index for All Urban Consumers (CPI-U). The information contained herein is based on sources we believe are reliable; however, we cannot guarantee its accuracy. The information contained herein is prepared for your use by Essex National Securities, Inc., member NASD-SIPC.

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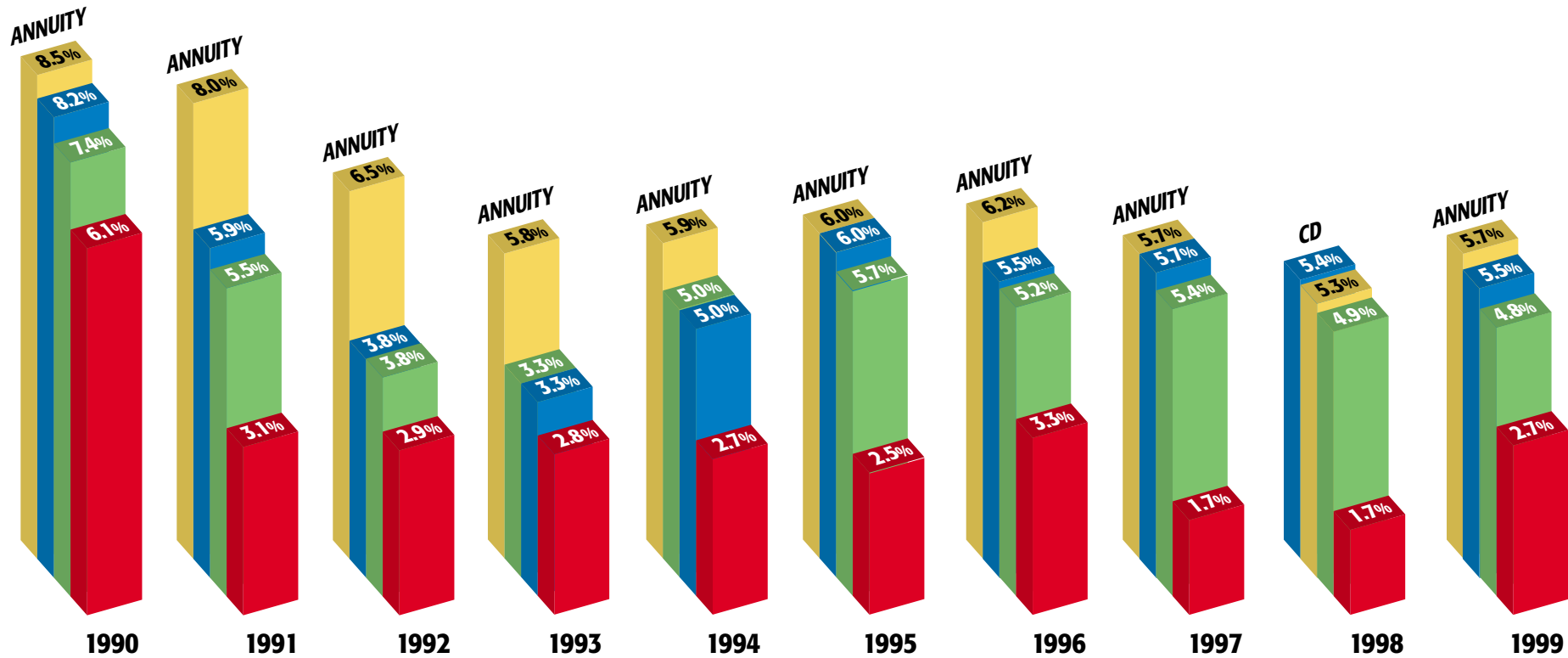
Essex
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History of Conservative Investing

10 Year History of Annual Returns from 1990 – 1999

- FIXED ANNUITY¹
- CERTIFICATE OF DEPOSIT²
- TREASURY BILL³
- INFLATION⁴

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Sources: 1. 2000 Chase Investment Performance Digest, Chase Global Data & Research, 73 Junction Square, Concord, MA 01742. 2. & 3. Board of Governors of the Federal Reserve System, Annual Statistic Digest, 2000. 4. U.S. Department of Labor, Bureau of Labor Statistics. Past performance is not a guarantee of future results. All annual returns do not factor in early withdrawal or surrender charges, if any. Certificates of Deposit (for amounts less than \$100,000) are insured and offer a fixed rate of return if held to maturity. Fixed annuities are backed by the issuing insurance company. U.S. Treasury Bills offer a guarantee of principal and a fixed rate of return if held to maturity. Fixed annuities are generally longer-term investments than CDs and Treasury Bills. The performance of any of the above indices does not indicate the performance of any specific investment. 1. Initial qualified single premium deferred fixed annuity interest rates, median annual values. 2. Average 6-month Certificate of Deposit Rate. 3. 1-Year U.S. Treasury Bills. 4. Consumer Price Index for All Urban Consumers (CPI-U). The information contained herein is based on sources we believe are reliable; however, we cannot guarantee its accuracy. The information contained herein is prepared for your use by Essex National Securities, Inc., member NASD-SIPC.