

FADE IN

EXT. SWISS ALPS -- DAY (MODERN ERA)

A day right out of a tourist brochure, sunny, clear, snow-capped peaks, and a winding road carved into the mountainside. A lone CAR eases through the curves, the driver no doubt mindful of the steep drop to the valley floor far below.

INT. CAR -- DAY

A GREY-HAIRED DRIVER (70's) smiles at his WIFE of equal age. She looks at a bulky MAP. Relaxed tourists.

CLOSE ON ROAD SIGN

"Zurich 52 KM."

EXT. (CLOSE ON STEERING/SUSPENSION) -- DAY

A POP and a tie rod comes loose.

INT. CAR -- DAY

The driver works the steering wheel.

WIFE

What is it, Arthur?

DRIVER

Damn wheel. Something's wrong.

EXT. (CLOSE ON STEERING/SUSPENSION) -- CONTINUOUS

Another POP and a brake line starts to leak fluid.

CLOSE ON BRAKE PEDAL

He pushes the pedal. It goes all the way to the floor.

DRIVER

Shit. Brakes are gone.

INT. CAR -- CONTINUOUS

The WIND NOISE has increased. The mountainside speeds by out the driver's window. The driver downshifts, pulls the emergency brake, and even crosses the road going the wrong way to scrape against the mountain.

EXT. SWISS ALPS -- CONTINUOUS

The driver loses control, the car skids sideways, then cartwheels, hangs for a moment on a guard rail, then disappears toward the valley floor 3,000 feet below.

INT. CONFERENCE ROOM -- NIGHT

Room for 16 at the table, though only three sit in the sumptuous leather chairs. The lights are DIMMED to enhance the PowerPoint projection. A tight-bun FEMALE HAIRSTYLE is silhouetted. The other two profiles are MALE.

CLOSE ON POWERPOINT SCREEN

A standard Revenue graph, showing substantial increases, labelled "Annuities." The narrator's voice is cold.

FEMALE VOICE (V.O.)

The revenues from sales of annuities
are doubling every three years.
About 24% annual increase, compounded.

A new screen appears, "Exposures." It shows an even steeper curve in the later years.

FEMALE VOICE (V.O.) (CONT'D)

The Exposures increase massively
over time, such as here, and here.
Our surge in bids will cover near
term.

A LASER POINTER scribes the screen.

BACK TO SCENE

The PowerPoint is switched off. They remain in darkness.

FEMALE VOICE (V.O.) (CONT'D)

There's a lot to do. A new actuary
starts tomorrow to help on bidding.

ROGER BALLANTYNE (61) rocks forward in his leather chair at the head of the table, a near clone of the driver of the car. He stands, ready to leave.

BALLANTYNE

Who is that?

A hesitation.

MALE VOICE (V.O.)

Thomas. Rachel Thomas, Mr. Chairman.

Ballantyne heads for the door.

BALLANTYNE

From Portfolio Management? Hedge
investing?

MALE VOICE (V.O.)

Yes, sir.

BALLANTYNE

Very well. The full board will want an update. That's in two weeks. And they'll need a reminder of your pay package elements for these executive annuities. Hell, I do.

MACOMBER

Sure, Mr. Chairman. The company matches any net gain on the annuities.

BALLANTYNE

So we sell a lifetime annuity for \$13 million, and \$10 million is paid out before he kicks the bucket, so our net is \$3 million. That goes to you, Janet?

MACOMBER

Correct. And Hershell here gets an additional 25% of whatever mine is.

BALLANTYNE

They'll think that's a lot of money.

MACOMBER

It's for the first five years. And that's what it took to get us to hire on, plus we've pioneered and took huge career risks to push these annuity products. And you saw how they're developing. Plus, this company's stock is up 20% so far this year.

BALLANTYNE

Which makes your stock options worth, what -- \$25 million so far?

MACOMBER

But that's less than 1% of the recent increase in the stock's market value.

Ballantyne gets up to leave.

BALLANTYNE

Still, the board will question you on all this. Lots of concern these days about 'excessive compensation.'

Ballantyne heads for the door.

BALLANTYNE

G'night.

Ballantyne leaves.

FEMALE VOICE (V.O.)

One less exposure with the Ross death.
Plus a net of what -- \$12 million?
And that's \$3 million for you. Meet
with your man to 'manage' exposures.

The male attendee nods in agreement (silhouetted).

EXT. RANCH-STYLE HOME, SAN DIEGO SUBURBS -- DAY

The house shows wear; the gardens and lawn need lots of work.
TWO NEWSPAPERS are unclaimed on the driveway.

INT. RANCH-STYLE HOME, KITCHEN -- DAY

RACHEL THOMAS (40), hustles into the kitchen in bra and skirt, putting her blouse on. She could lose a few pounds. She grabs a covered pan off the stove, finds three bowls in the cupboard, snatches three spoons, puts a milk container under her arm and snags a box of brown sugar, while wrestling herself almost into her blouse. It's a miracle of multi-tasking. An aging GERMAN SHEPHERD tags along.

RACHEL

Move it. C'mon.

She sets the table in a flurry of moves, dishes up oatmeal and turns on the kitchen TV. Sleepy but sullen TEENAGERS (MITCH [17] and his sister, KAREN [15]) slouch in.

MITCH

Oatmeal. Surprise.

Rachel ignores him. She stands by a disassembled COMPUTER TOWER on a crude desk. Its innards are strewn about. She inserts the MOTHERBOARD.

RACHEL

Karen, take Cowboy back to Mr. Batson.
He has all that special food.

Karen takes out some homework papers.

KAREN

I hate math.

Rachel glances at Karen's homework (upside down).

RACHEL

Do the fifth problem again.

KAREN

It's upside down.

MITCH

She's freaky.