

Annuity Crediting Rates

July 2, 2010

MultiChoice Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
MultiChoice Xtra (0-78)		
8% Premium Bonus on 1st Year Premium!		
1-Year P-to-P S&P 500 Index (cap)	4.00%	5.50%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.75%	2.30%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Xtra S* (0-78)		
5% Premium Bonus on 1st Year Premium!		
1-Year P-to-P S&P 500 Index (cap)	3.75%	3.75%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.65%	1.65%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Advantage (0-78)		
5% Interest Rate Bonus on 1st Year Crediting Rate!		
Fixed Strategy (1-year guarantee)	1.75%	2.35%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Ten (0-78)		
1-Year P-to-P S&P 500 Index (cap)	4.25%	5.75%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.75%	2.55%
Withdrawal Charge Duration	10 years	10 years
MultiChoice Six (0-80)		
1-Year P-to-P S&P 500 Index (cap)	4.25%	5.75%
1-Year Monthly Cap Index (cap)	1.85%	2.10%
1-Year Average Index (cap)	3.75%	5.25%
Fixed Strategy (1-year guarantee)	1.75%	2.40%
Withdrawal Charge Duration	6 years	6 years

Freedom Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
FreedomXtra (0-78) •		
8% Premium Bonus on 1st & 2nd Year Premium!		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus (0-78)		
5% Premium Bonus on 1st & 2nd Year Premium!		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus S* (0-78)		
5% Premium Bonus on 1st & 2nd Year Premium!		
Approved in CT, DE, MN, OR, PA, WA		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
Freedom 7 (0-81)		
1-Year Guaranteed Fixed	2.00%	2.25%
Withdrawal Charge Duration	7 years	7 years
Freedom 5 (0-83)		
1-Year Guaranteed Fixed	2.00%	2.05%
Withdrawal Charge Duration	5 years	5 years
Freedom 3 (0-85)		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

Any rate changes are effective for applications received after the date indicated on the rate card.

- * Please check the website for reduced withdrawal charge schedule.
- MultiChoice FreedomXtra: Issue ages in Indiana (0-74)

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Rider Charges

Rider	Base Product	Issue ages	Annual Charge
LifetimePay Plus Optional Income Rider	MultiChoice Series	40-83	0.75%
LifetimePay Flex Optional Income Rider	Freedom Series	40-85	0.45%
InsurePay Optional Death Benefit Rider	Freedom Series	0-85	0.60%



