

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% |



