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Fixed Product PROFILE

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PRODUCT ¹	INTEREST RATES EFFECTIVE 11/04/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ³
PREMIER EAGLE 10 FPDA-7-08  Call for State Availability	3.10%*** 10% Bonus on premiums added in years 1-5. Each premium received and any bonus has its own surrender charge schedule. 5% Bonus issue ages 76-80. For AK, DE, SC, UT: 5% Bonus on premiums added in years 1-5 for issue ages 0-80. For OK: 7% Bonus for issue ages 0-75. 3% Bonus for issue ages 76-80. Bonus on Premiums added in years 1-5.	Minimum Guaranteed Interest Rate (MGIR-CV): 2.0% ^{**}	<u>Min:</u> 2,000- Qual. 5,000- Non-Qual. <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	0-75:⁴ 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 years) 76-80:⁴ 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% (10 years)	NCR-2 F-LIBR-09
PREMIER EAGLE 12 FRG-2-09  Call for State Availability	2.90%*** 10% Bonus on all first year premiums for Issue ages 0-78. ⁺ Bonus Vesting⁺ 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)	Minimum Guaranteed Interest Rate (MGIR-CV): 1.0% ^{**}	<u>Min:</u> 2,000- Qual. 5,000- Non-Qual. <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)	NCR-100 TIR-100 F-LIBR-09
Guarantee Series SPDA-MYGA MVA [*] Call for State Availability	Guarantee 5 3.65%*** (3.15% in CA, DE, MN, PA & WA) Guarantee 7 3.75%*** (3.25% in CA, DE, PA & MN) Rates effective 10/28/2009.	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0% ^{**}	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years) Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)	NCR-3

PRODUCT	INTEREST RATES EFFECTIVE 11/04/2009 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ²
FPDA-10 MVA- Call for State Availability	3.15% *** 2% Premium Bonus on Total 1st Year Premiums (Equals a 5.21% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,13,12.5,12,11.5, 11,9.5,8,6.5,5,3.5,2, 0% (12 years)	NCR-100 TIR-100
FPDA-11 MVA- Call for State Availability	3.15% *** 6% Premium Bonus on Total 1st Year Premiums (Equals a 9.34% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,14,13,12,11,10,9, 8,7,6,4,2,0% (12 years)	NCR-100 TIR-100
FPDA-12 Call for State Availability	3.15% ***	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	9,8,7,6,5,4,3,2,1,0% (9 years)	NCR-100 TIR-100
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	0-90 Qual 0-90 Non-Qual	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annual or annual.	N/A	N/A

* Market Value Adjustment (MVA) applies to Partial Withdrawals and Surrenders occurring during Surrender Charge Period.

** MGIR is set at issue, guaranteed for life of contract.

***Crediting Rates may vary by state and are subject to change with little advance notice. Please call Marketing for Current Rates. No look backs on rate changes. NO EXCEPTIONS!

¹ May vary by issue age and/or state.

² Benefit not guaranteed and subject to change.

³ See state specific disclosure for details and approval chart for availability. ⁴ Each premium received will have its own surrender charge schedule.

⁵ Bonus vesting schedule applies. May vary by state.