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PRODUCT ¹	INTEREST RATES EFFECTIVE 07/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹																																								
BONUS GOLD INDEX-1-07 Call for State Availability 	Includes a 10% Premium Bonus on all 1st year Premiums <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR⁺</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR⁺</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.6%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.70%⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR ⁺	N/A	35%	N/A	S&P 500 Annual Monthly Average w/Cap	5.75%	N/A	0%	Dow Annual Monthly Average w/Cap	5.75%	N/A	0%	Dow Annual Pt to Pt w/Cap	5.75%	N/A	0%	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	5.75%	N/A	0%	S&P 500 Monthly Pt to Pt ⁺	2.6%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	0%	Current Fixed Value Rate	2.70% ⁺⁺			Minimum Guaranteed Interest Rate (MGIR): Currently 3.00%** Minimum Guaranteed Surrender Value (MGSV): 80% of 1 st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 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 from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2008) ³	20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0% (16 years)
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10/10 GOLD (INDEX-6-05) <div style="border: 1px solid black; border-radius: 50%; padding: 5px; width: fit-content; margin: 10px auto;"> 10% Death Benefit (DBBR) Persistency Bonus Rider (PER-BR-1)² </div>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.6%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td style="text-align: center;">Current Fixed Value Rate</td> <td colspan="3" style="text-align: center;">3.00%</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average	N/A	35%	N/A	S&P 500 Annual Pt to Pt	N/A	25%	N/A	S&P 500 Monthly Pt to Pt ⁺	2.6%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	N/A	Current Fixed Value Rate	3.00%			MGIR: Currently 3.00%** MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 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 from Fixed Value. ²	10,9,8,7,6,5,4,3,2,1,0% (10 years)																
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Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Not available in all states. See state specific disclosure for details and approval chart for availability.

PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORMS VARY BY STATE. CALL FOR DETAILS.

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S&P 500[®] Index does not include dividends. DJIA[™] does not include dividends.

PR=Participation Rate Contract = Certificate in NJ

^{*}Monthly Cap ^{**}MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

^{***} Bonus Vesting Schedule applies. May vary by state.

¹May vary by issue age and/or state ²Benefit not guaranteed and subject to change. ³Not available in all states.

⁺Provided by MA-PR, APT-PR and/or MPT Riders. ⁺⁺Fixed Value Minimum Guaranteed Interest Rate is 1%. Rate varies in DE & OK. ⁺⁺⁺Fixed Value Minimum Guaranteed Interest Rate is 1.25%