

# Annuity Crediting Rates

## February 3, 2012

### MultiChoice<sup>SM</sup> Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>MultiChoice<sup>SM</sup> Xtra (0-78) • #</b> <b>6% Premium Bonus on 1st Year Premium</b> <b>8% in SC. 7% in TX</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Xtra Pro (65-78)</b> <b>Available only in Florida</b> <b>6% Premium Bonus on 1st Year Premium</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Xtra S* (0-78)</b> <b>4% Premium Bonus in AK, MN, UT. 3% in CT, WA</b> <b>Approved in CT, UT, AK, MN, WA</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.00%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.00%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Advantage (0-78) #</b> <b>3% Interest Rate Bonus on 1st Year Crediting Rate</b> <b>5% in SC. 4% in TX</b>		
Fixed Strategy (1-year guarantee)	1.00%	1.45%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Ten (0-78)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	3.25%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.40%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice<sup>SM</sup> Six (0-80)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.00%	2.75%
1-Year Monthly Cap Index (cap)	1.05%	1.60%
1-Year Average Index (cap)	2.00%	3.25%
Fixed Strategy (1-year guarantee)	1.00%	1.30%
Withdrawal Charge Duration	6 years	6 years

### Freedom Series<sup>1</sup>

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>FreedomXtra (0-78) • #</b> <b>4% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00%	1.60%
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus (0-78) #</b> <b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b>		
1-Year Guaranteed Fixed	1.00%	1.55%
Withdrawal Charge Duration	10 years	10 years
<b>FreedomPlus S* (0-78)</b> <b>2% Premium Bonus on 1st &amp; 2nd Year Premium</b> <b>5% in OR, DE</b> <b>Approved in CT, DE, MN, OR, PA, WA</b>		
1-Year Guaranteed Fixed	1.00%	1.25%
Withdrawal Charge Duration	10 years	10 years
<b>Freedom 7 (0-81)</b>		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	7 years	7 years
<b>Freedom 5 (0-83)</b>		
1-Year Guaranteed Fixed	1.00%	1.50%
Withdrawal Charge Duration	5 years	5 years
<b>Freedom 3 (0-85)</b>		
1-Year Guaranteed Fixed	1.00%	1.35%
Withdrawal Charge Duration	3 years	3 years

### Rider Charges

Rider (issue ages)	Base Product	Annual Charge
LifetimePay <sup>SM</sup> Plus (40-80)	MultiChoice <sup>SM</sup> Series	0.75%
LifetimePay <sup>SM</sup> Flex (40-85)	Freedom Series	0.50%
InsurePay <sup>SM</sup> (0-85)	Freedom Series	0.40%

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

<sup>1</sup> All Freedom Series minimum crediting rates are 2% in Oregon

\* Please check the website for reduced withdrawal charge schedule

# Issue ages in Florida for these products: 0-64

• MultiChoice Xtra and FreedomXtra: Issue ages in Indiana (0-74)

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