

Preserve Multi-Year Guaranteed Annuity											November 1, 2012	
	Surrender Charges by Year										Interest Rates *	
Guaranteed Period Option	1	2	3	4	5	6	7	8	9	10	Q - \$5,000 NQ - \$10,000 to \$249,999	\$250,000 +
3-YEAR	7%	6%	5%								2.00%	2.15%
4-YEAR	7%	6%	5%	4%							2.25%	2.40%
5-YEAR	7%	6%	5%	4%	3%						2.55%	2.70%
6-YEAR	7%	6%	5%	4%	3%	2%					2.75%	2.90%
7-YEAR	7%	6%	5%	4%	3%	2%	1%				2.95%	3.10%
8-YEAR	7%	6%	5%	4%	3%	2%	1%	1%			3.10%	3.25%
9-YEAR	7%	6%	5%	4%	3%	2%	1%	1%	1%		3.20%	3.35%
10-YEAR	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%	3.30%	3.45%

\* Interest rates as stated are effective on the date of this form and are subject to change in the future at the discretion of the company; call and check with your Marketing Director to verify the most current rates.

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