

Prosperity Elite Vesting Bonus and Commission Increase

Effective with the September 8, 2012 buy date, the following changes will be made to the Prosperity Elite fixed indexed annuity series.

- Vesting bonus will be reinstated for **issue ages 76-85** on the Enhanced and Protection packages as follows:

	Current Bonus		NEW Bonus	
	0 - 75	76 - 85	0 - 75	76 - 85
Prosperity Elite 7 Enhanced	2.00%	0.00%	2.00%	1.00%
Prosperity Elite 7 Protection	4.00%	0.00%	4.00%	2.00%
Prosperity Elite 10 Enhanced	4.00%	0.00%	4.00%	2.00%
Prosperity Elite 10 Protection	7.00%	0.00%	7.00%	3.50%
Prosperity Elite 14 Enhanced	5.00%	0.00%	5.00%	2.50%
Prosperity Elite 14 Protection	8.00%	0.00%	8.00%	4.00%

- Commission will increase for Prosperity Elite 10 and 14 **for issue ages 76-85 only**:

	Standard		Lite States	
	76-85		76-85	
	Current Street	New Street	Current Street	New Street
Prosperity Elite 10	3.25%	5.00%	2.75%	3.00%
Prosperity Elite 14	3.75%	5.00%	N/A	N/A

If you have any questions about these changes, please contact your National Account Vice President.

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