



- Rhode Island
- Delaware
- District of Columbia

\* See product spec sheets or Certificates of Disclosure for product variations in these states, including withdrawal charge schedules.

§ The Income Doubler benefit, Confinement and Terminal Illness waivers are not available in California, Maryland, and Massachusetts.

^ The Income Doubler benefit is not available in Connecticut.

^^ Terminal Illness waiver not available in Texas. Confinement waiver available in year 1 in Texas.

# Issue ages in Indiana: 0-74

**The following states do not have MVA on the new MLSA product: AK, CT, DE, IN, MD, MN, MO, OH, PA, UT**

## MultiChoice<sup>SM</sup> Lifetime Solutions Annuity Interest Crediting Rates

May 11, 2012

	Initial Premium \$25,000-\$99,999	Initial Premium \$100,000+
Issue ages	0-78	0-78
First-Year Premium Bonus	5%	6%
Roll-up Rate	6.50%	7.50%
1-Year P-to-P S&P 500 Index (cap)	3.00%	3.00%
1-Year Monthly Cap Index (cap)	1.55%	1.55%
2-Year Monthly Cap Index (cap)	1.90%	1.90%
Fixed Strategy (1-year guarantee)	1.35%	1.35%
Withdrawal Charge Duration	10 years	10 years

- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity approved for sale
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S2 version) approved for sale\*  
Generic product available for ages 0-64, S2 available for ages 65-78
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S3 version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity (S4 version) approved for sale\*
- MultiChoice<sup>SM</sup> Lifetime Solutions Annuity not approved for sale at this time