

# Annuity Crediting Rates

## September 3, 2010

### MultiChoice Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
<b>MultiChoice Xtra (0-78)</b>		
<b>8% Premium Bonus on 1st Year Premium</b>		
1-Year P-to-P S&P 500 Index (cap)	2.50%	4.00%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.25%	1.80%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Xtra S* (0-78)</b>		
<b>5% Premium Bonus on 1st Year Premium</b>		
1-Year P-to-P S&P 500 Index (cap)	2.25%	2.25%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.15%	1.15%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Advantage (0-78)</b>		
<b>5% Interest Rate Bonus on 1st Year Crediting Rate</b>		
Fixed Strategy (1-year guarantee)	1.25%	1.85%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Ten (0-78)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.75%	4.25%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.25%	2.05%
Withdrawal Charge Duration	10 years	10 years
<b>MultiChoice Six (0-80)</b>		
1-Year P-to-P S&P 500 Index (cap)	2.75%	4.25%
1-Year Monthly Cap Index (cap)	1.45%	1.70%
1-Year Average Index (cap)	2.50%	4.00%
Fixed Strategy (1-year guarantee)	1.25%	1.90%
Withdrawal Charge Duration	6 years	6 years

### Freedom Series

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	2.00%	2.00%
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	2.00%	2.00%
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>Approved in CT, DE, MN, OR, PA, WA</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
<b>Freedom 7 (0-81)</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	7 years	7 years
<b>Freedom 5 (0-83)</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	5 years	5 years
<b>Freedom 3 (0-85)</b>		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

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

- \* Please check the website for reduced withdrawal charge schedule.
- MultiChoice FreedomXtra: Issue ages in Indiana (0-74)

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### Rider Charges

Rider	Base Product	Issue ages	Annual Charge
LifetimePay Plus Optional Income Rider	MultiChoice Series	40-83	0.75%
LifetimePay Flex Optional Income Rider	Freedom Series	40-85	0.50%
InsurePay Optional Death Benefit Rider	Freedom Series	0-85	0.60%

