

Annuity Crediting Rates

December 4, 2009¹



Income Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above	
MultiChoice IncomeXtra (0-78) •			8% Premium Bonus for all 1st and 2nd Year Premium
1-Year P-to-P S&P 500 Index	4.50% cap	6.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
1-Year Multiple Index (no spread)	4.00% cap	5.50% cap	
1-Year Average Index (no spread)	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.75%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomePlus (0-78)			5% Premium Bonus for all 1st Year Premium
1-Year P-to-P S&P 500 Index	4.50% cap	6.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
Fixed Strategy (1-year guarantee)	2.00%	2.80%	
Withdrawal Charge Duration	10 years	10 years	
*MultiChoice IncomePlus S (0-78)			5% Premium Bonus for all 1st Year Premium!
Approved in CT, DE, MN, PA, WA			
1-Year P-to-P S&P 500 Index	4.00% cap	5.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.35%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeElite (0-78)			
1-Year P-to-P S&P 500 Index	7.00% cap	8.50% cap	
1-Year P-to-P Guaranteed Cap	4.50% cap	6.00% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	3.00%	3.80%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeTen (0-78)			
1-Year P-to-P S&P 500 Index	4.75% cap	6.25% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.20%	3.00%	
Withdrawal Charge Duration	10 years	10 years	
MultiChoice IncomeSeven (0-81)			
1-Year P-to-P S&P 500 Index	4.75% cap	6.25% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.25%	2.95%	
Withdrawal Charge Duration	7 years	7 years	
MultiChoice IncomeFive (0-83)			
1-Year P-to-P S&P 500 Index	4.50% cap	6.00% cap	
1-Year Monthly Cap Index	2.00% cap	2.25% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
1-Year P-to-P - Hang Seng Index	4.00% cap	5.50% cap	
1-Year P-to-P - Dow Jones EURO STOXX®	4.00% cap	5.50% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.65%	
Withdrawal Charge Duration	5 years	5 years	

Freedom Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above
FreedomXtra (0-78) •		
8% Premium Bonus for all 1st and 2nd Year Premium		
1-Year Guaranteed Fixed	2.00%	2.30%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus (0-78)		
5% Premium Bonus for all 1st and 2nd Year Premium		
1-Year Guaranteed Fixed	2.00%	2.35%
Withdrawal Charge Duration	10 years	10 years
FreedomPlus S (0-78)		
5% Premium Bonus for all 1st and 2nd Year Premium		
Approved in CT, DE, MN, OR, WA		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	10 years	10 years
Freedom 7 (0-81)		
1-Year Guaranteed Fixed	2.00%	2.60%
Withdrawal Charge Duration	7 years	7 years
Freedom 5 (0-83)		
1-Year Guaranteed Fixed	2.00%	2.40%
Withdrawal Charge Duration	5 years	5 years
Freedom 3 (0-85)		
1-Year Guaranteed Fixed	2.00%	2.00%
Withdrawal Charge Duration	3 years	3 years

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

Rider Charges

Rider	Base Product	Issue Ages	Annual Charge
LifetimePay Optional Income Rider	Income Series	40-83	0.60%
LifetimePay Plus Optional Income Rider	Income Series	40-83	0.75%
LifetimePay Flex Optional Income Rider	Freedom Series	40-85	0.45%
InsurePay Optional Death Benefit Rider	Freedom Series	0-85	0.60%

1 Rates remain unchanged from previous month. 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.

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