

# BPASelect Series--November 6, 2009<sup>1</sup>



	ALLOCATION OPTIONS			RIDERS OFFERED	
	INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
<b>bpaselect 12</b> Maximum Issue Age 76 8% Bonus Maximum Issue Age 76 12 year Surrender Schedule	<b>A</b> 72 / 28	2.40%	2.95%	<b>1</b> 5% Death Benefit	0.60%
	<b>B</b> 60 / 40	2.40%	1.95%	<b>2</b> 8% Bonus*	1.10%
	<b>C</b> 50 / 50	2.40%	1.00%	<b>3</b> Income Advantage**	0.75%
	<b>D</b> 40 / 60	2.40%	0.00%		
<b>bpaselect 10</b> Maximum Issue Age 78 8% Bonus Maximum Issue Age 78 10 year Surrender Schedule	<b>A</b> 72 / 28	2.40%	3.20%	<b>1</b> 5% Death Benefit	0.60%
	<b>B</b> 60 / 40	2.40%	2.40%	<b>2</b> 8% Bonus*	1.10%
	<b>C</b> 50 / 50	2.40%	1.50%	<b>3</b> Income Advantage**	0.75%
<b>bpaselect 6</b> Maximum Issue Age 82 5% Bonus Maximum Issue Age 82 6 year Surrender Schedule	<b>A</b> 60 / 40	2.40%	3.20%	<b>1</b> 4% Death Benefit	0.60%
	<b>B</b> 50 / 50	2.40%	2.40%	<b>2</b> 5% Bonus*	1.00%
	<b>C</b> 40 / 60	2.40%	1.60%	<b>3</b> Income Advantage**	0.75%

\* Included Death Benefit Rider

\*\* Income Advantage can only be purchased at Issue of the bpaselect annuity. The minimum age for the rider is 40.

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



# BPASelect12 Performance

Historical Performance for 12-year Time Periods • Last 30 Years

100%  
Participation

	Product Specifications	Best	Avg.	Worst
<b>A</b>	BPASelect 12 • 72%   28% • 2.95% Fee	10.09%	6.59%	2.94%
<b>B</b>	BPASelect12 • 60%   40% • 1.95% Fee	9.54%	6.43%	2.80%
<b>C</b>	BPASelect 12 • 50%   50% • 1.00% Fee	9.15%	6.37%	2.71%
<b>D</b>	BPASelect 12 • 40%   60% • 0.00% Fee	8.75%	6.34%	2.76%
	Point-to-Point • 25% Part. • No Cap	7.38%	4.12%	2.10%
	Annual Reset • Monthly Avg. • 7.00% Cap	6.18%	4.51%	2.97%
	Annual Point-to-Point • 7.00% Cap	6.72%	5.18%	3.74%
	Monthly Cap • 2.80% Cap	9.64%	5.93%	1.90%
	Monthly Average • 5.00% Fee	7.74%	4.11%	1.55%

Source: Genesis Financial Product, Inc.

# BPASelect 10 Performance

Historical Performance for 10-year Time Periods • Last 30 Years

100%  
Participation

	Product Specifications	Best	Avg.	Worst
<b>A</b>	BPASelect 10 • 72%   28% • 3.20% Fee	10.61%	6.04%	0.89%
<b>B</b>	BPASelect 10 • 60%   40% • 2.40% Fee	9.82%	5.76%	0.89%
<b>C</b>	BPASelect 10 • 50%   50% • 1.50% Fee	9.31%	5.69%	0.89%
	Point-to-Point • 25% Part. • No Cap	7.05%	3.84%	1.92%
	Annual Reset • Monthly Avg. • 7.00% Cap	6.28%	4.49%	2.30%
	Annual Point-to-Point • 7.00% Cap	6.66%	5.12%	3.10%
	Monthly Cap • 2.70% Cap	9.23%	5.52%	1.86%
	Monthly Average • 5.00% Fee	8.59%	4.11%	1.38%

Source: Genesis Financial Product, Inc.

# BPASelect 6 Performance

Historical Performance for 6-year Time Periods • Last 30 Years

100%  
Participation

	Product Specifications	Best	Avg.	Worst
<b>A</b>	BPASelect 6 • 60%   40% • 3.20% Fee	13.09%	4.60%	0.00%
<b>B</b>	BPASelect 6 • 50%   50% • 2.40% Fee	12.10%	4.49%	0.00%
<b>C</b>	BPASelect 6 • 40%   60% • 1.60% Fee	10.96%	4.39%	0.00%
	Point-to-Point • 25% Part. • No Cap	8.16%	3.39%	1.21%
	Annual Reset • Monthly Avg. • 6.75% Cap	6.75%	4.27%	1.27%
	Annual Point-to-Point • 6.75% Cap	6.75%	4.84%	1.69%
	Monthly Cap • 2.60% Cap	11.35%	5.06%	0.67%
	Monthly Average • 4.00% Fee	11.62%	4.61%	0.67%

Source: Genesis Financial Product, Inc.