
Brokers International, LTD Traditional Fixed Annuity Spreadsheet

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Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges**	Annuitization Options	Death Benefit	Commission (MGA-10) Commissions differ in certain states
American Equity Investment Life									A.M. Best Rating	A-	
FPDA-11¹	3.15% Base Rate	6% Premium Bonus on first year premium(s) only.	FPDA	Currently 3% MGIR is set at issue and guaranteed for life of the contract.	\$2,000 Q \$5,000 NQ	0-80 Q/NQ	10% of contract value annually starting yr. 2; systematic w/d & RMD immediately.*	12yrs 14,14,13,12,11, 10,9,8,7,6,4,2,0%	To check on Annuitization contact American Equity Marketing Department.	Full Contract Value at 1st to die of Annuitant or Owner. Surrender Charges and MVA*** are not applied to the death benefit.	0-75 Issue-3.75% 13th Mth-0.66% 25th Mth-0.72% Addt'l money added in Yrs 2-5 -2.75% 76-80 Issue-2.81% 13th Mth-0.49% 25th Mth-0.54% Addt'l money added in Yrs 2-5 -2.06% Commissions different in CA,IN,KY,MA,MD,MO,ND,OK,PA,SC,TX,VA
FPDA-10¹	3.15% Base Rate	2% Premium Bonus on first year premium(s) only.						12yrs 14,13,12.5,12,11.5, 11,9.5,8,6.5,5,3.5,2,0%			0-75 Issue-7.50% 13th Mth-1.31% 25th Mth-1.44% Addt'l money added in Yrs 2-5 -3.75% 76-80 Issue-5.63% 13th Mth-0.98% 25th Mth-1.08% Addt'l money added in Yrs 2-5 -2.81% Commissions different in AL,CA,IN,KY,MA,MD,MO,ND,OK,PA,SC,TX,VA,WA

10-AE-0323 Rates Effective 11/4/09 and subject to change

*Benefit not guaranteed and subject to change.

**Vary by State and/or issue age.

***Market Value Adjustment applies to Partial Withdrawals and Surrenders occurring during Surrender Charge Period.

¹ Call for State availability

Contract form numbers may vary by state.

A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A-rating from A.M. Best is its fourth highest rating.

Contracts issued by American Equity Investment Life Insurance Company, West Des Moines, Iowa 50266.

Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Bonus	FPDA/SPDA	Min. Rate Guarantee (MGSV)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges**	Annuitization Options	Death Benefit	Commission (MGA-10) Commissions differ in certain states
American Equity Investment Life									A.M. Best Rating	A-	
Premier Eagle 10¹	3.10% Base Rate	10% Premium Bonus on premiums added in years 1-5. each premium received and any bonus has it's own surrender charge schedule. 5% Premium bonus issue ages 76-80 (Bonus is different in AK,OK,SC,UT)	FPDA	At no time will the surrender value of the contract be less than 87.5% of all premiums received, less any withdrawals, accumulated at Minimum Guaranteed Interest Rate-Minimum Guaranteed Surrender Value (MGIR-MGSV) stated in the contract.	\$2,000 Q \$5,000 NQ	0-80 Q/NQ	10% of contract value annually starting yr. 2; systematic w/d & RMD immediately.*	0-75: 15 Years 20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,7.5,5,2.5,0% 76-80: 10 Years 15,14,13,12,11,9.5,8,6.5,5,2.5,0%	To check on Annuitization contact American Equity Marketing Department.	Death benefit is the full contract value of your annuity contract and is paid in a lump sum with no surrender charges.	0-75 Issue-6.00% 13th Mth-1.05% 25th Mth-1.15% Addtl money added in Yrs 2-5 -see comm. schedule 76-80 Issue-4.50% 13th Mth-0.79% 25th Mth-0.86% Addtl money added in Yrs 2-5 -see comm. schedule Commissions different in SC,UT
Premier Eagle 12¹	2.90% Base Rate	10% premium bonus on all first year premiums for issue ages 0-78. Bonus Vesting Schedule apply's. See brochure for details.				0-78 Q/NQ		10 Years 12.5,12,12,11,10,9,8,7,6,4,0%			0-78 Issue-6.00% 13th Mth-1.05% 25th Mth-1.15% Addtl money added in Yrs 2-5 -2.75%

10-AE-0323 Rates Effective 11/4/09 and subject to change

*Benefit not guaranteed and subject to change.

**Vary by State and/or issue age.

¹ Call for State availability

Contract form numbers may vary by state.

A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating.

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Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Interest Rate Enhancement	FPDA/SPDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
American National Insurance Company										A.M. Best Rating	A	
WealthQuest Citadel 5 Diamond WQ503-NQ, PQ, NQ2, PQ2	2.25% \$5,000 2.35% \$100,000 Base Rate Guaranteed 2 Year	1% Interest rate enhancement over the current declared interest rate for one year on all premiums rec'd 1st contract year	SPDA	Minimum Guaranteed Interest Rate will vary by state. Minimum Guaranteed Interest Rate is the greater of NAIC floating rate or our contract minimum of (2% all states)	\$5,000 NQ/Q	0-85 NQ/Q	10% of annuity value as of the beginning of each contract year, including first year. (Minimum surrender value is a return of premium paid, less any cumulative withdrawals or the greater of Annuity value less any cumulative withdrawals and surrender charges or return of premium paid).	5yrs 7,7,7,6,5%	NO	Allowed after 5 years for minimum of 5 years.	Upon death of Owner or Annuitant the annuity value	0-80: 4.00% 81-85: 3.00%
WealthQuest Citadel 7 Diamond WQ703-NQ, PQ, NQ2, PQ2	2.40% \$2K/\$5K 2.50% \$100,000 Base Rate Guaranteed 2 Year	2% Interest rate enhancement over the current declared interest rate for one year on all premiums rec'd within the first 36 months	FPDA	Minimum Guaranteed Interest Rate will vary by state. Minimum Guaranteed Interest Rate is the greater of NAIC floating rate or our contract minimum of (2% all states)	\$2,000 Q \$5,000 NQ			7yrs 7,7,7,6,5,4,2%				Premium years 1-3 0-80: 4.50% 81-85: 3.50%

Rates Effective 6/1/10 and subject to change.

Ordinary income tax may be assessed on any withdrawal. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. Information provided is not intended to be legal or tax advice. The purchaser should consult with their attorney or tax advisor for their specific circumstances.

Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Aviva Life and Annuity Company (formerly known as American Investors Life Insurance Company)										A.M. Best Rating	A	
Income Select Spirit 3	2.00% \$5,000 2.00% \$75,000 Fixed Strategy Guaranteed 1 Year	N/A	FPDA	2% MGIR is set at issue and guaranteed for life of the contract.	\$5,000 NQ/Q	0-85 NQ/Q	10% of prior anniversary Accumulated Value beginning in Year 1. Up to a 20% Free Withdrawal is available in the current contract year if a withdrawal was not taken in the prio year.	3yrs 6,5,4%	NO	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater.	Greater of the Accumulated Value, Cash Surrender Value, or any death benefit provided by an optional rider.	0-75: 1.25% 76-80: 1.25% 81-85: 1.00% Trail Commission Options available please call for details
Income Select Spirit 5	2.00% \$5,000 2.20% \$75,000 Fixed Strategy Guaranteed 1 Year					0-83 NQ/Q		5yrs 8,7,6,5,4%				0-75: 3.00% 76-80: 2.05% 81-83: 1.95% Trail Commission Options available please call for details
Income Select Spirit 7	2.00% \$5,000 2.40% \$75,000 Fixed Strategy Guaranteed 1 Year					0-81 NQ/Q		7yrs 9,8,7,6,5,4,3%				0-75: 4.00% 76-80: 2.75% 81: 2.75% Trail Commission Options available please call for details

Rates Effective 5/7/10 and subject to change

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Spirit Fixed Annuity Series [FPA3 (08/08), FPA5 (08/08), FPA7 (08/08), FPAP (08/08), FPAX (08/08) or state variation] are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; refer to the contract for complete details. **15756 0500310**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

The A.M. Best Company has rated Aviva Life and Annuity Company, A (Excellent) for financial strength and the ability to meet obligations to contract holders. This represents the third highest rating of Best's 15 rating categories.

Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Aviva Life and Annuity Company (formerly known as American Investors Life Insurance Company)										A.M. Best Rating	A	
Income Select Spirit Plus	2.00% \$5,000 2.15% \$75,000 Fixed Strategy Guaranteed 1 Year	5% Premium Bonus for all 1st and 2nd Year Premium.	FPDA	2% MGIR is set at issue and guaranteed for life of the contract.	\$5,000 NQ/Q	0-78 NQ/Q	10% of prior anniversary Accumulated Value beginning in Year 1. Up to a 20% Free Withdrawal is available in the current contract year if a withdrawal was not taken in the prio year.	10yrs 16,15,14,13,12,1 1,10,8,6,4%	NO	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater.	Greater of the Accumulated Value, Cash Surrender Value, or any death benefit provided by an optional rider.	0-75: 7.50% 76-78: 5.50% Commissions different in CT,DE,MN,OR,PA, WA Trail Commission Options available please call for details
Income Select Spirit Bonus	2.00% \$5,000 2.10% \$75,000 Fixed Strategy Guaranteed 1 Year	6% Premium Bonus for all 1st and 2nd Year Premium.						10yrs 12,12,12,11,10,9, 8,7,6,4%				0-75: 7.00% 76-78: 5.00% Trail Commission Options available please call for details

Rates Effective 5/7/10 and subject to change

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Product	Interest Rates	Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Aviva Life and Annuity Company										A.M. Best Rating		A
MultiChoice Freedom 3	2.00% \$5,000 2.00% \$75,000 Fixed Strategy Guaranteed 1 Year	N/A	FPDA	2% MGIR is set at issue and guaranteed for life of the contract.	\$5,000 NQ/Q	0-85 NQ/Q	10% of prior anniversary Accumulated Value beginning in Year 1. Up to a 20% Free Withdrawal is available in the current contract year if a withdrawal was not taken in the prio year.	3yrs 6,5,4%	NO	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater.	Greater of the Accumulated Value, Cash Surrender Value, or any death benefit provided by an optional rider.	0-75: 1.25% 76-80: 1.25% 81-85: 1.00% Trail Commission Options available please call for details
MultiChoice Freedom 5	2.00% \$5,000 2.20% \$75,000 Fixed Strategy Guaranteed 1 Year					0-83 NQ/Q		5yrs 8,7,6,5,4%				0-75: 3.00% 76-80: 2.05% 81-83: 1.95% Trail Commission Options available please call for details
MultiChoice Freedom 7	2.00% \$5,000 2.40% \$75,000 Fixed Strategy Guaranteed 1 Year					0-81 NQ/Q		7yrs 9,8,7,6,5,4,3%				0-75: 4.00% 76-80: 2.75% 81: 2.75% Trail Commission Options available please call for details

Rates Effective 5/7/10 and subject to change

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice Freedom Fixed Annuities [MCF3 (08/08), MCF5 (08/08), MCF7 (08/08), MCFP (08/08), MCFX (08/08) or state variation] are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; refer to the contract for complete details. **15756 0500310**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

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Products at a Glance

Product	Interest Rates	Bonus	FPDA/ SPDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Aviva Life and Annuity Company										A.M. Best Rating		A
MultiChoice FreedomPlus	2.00% \$5,000 2.15% \$75,000 Fixed Strategy Guaranteed 1 Year	5% Premium Bonus for all 1st and 2nd Year Premium.	FPDA	2% MGIR is set at issue and guaranteed for life of the contract.	\$5,000 NQ/Q	0-78 NQ/Q	10% of prior anniversary Accumulated Value beginning in Year 1. Up to a 20% Free Withdrawal is available in the current contract year if a withdrawal was not taken in the prio year.	10yrs 16,15,14,13,12,1 1,10,8,6,4%	NO	Allows exchanges to SPIA and withdrawal charges are waived under the following guidelines: If the annuity is in force for less than 5 years, the SPIA must be for life or a period certain 8 years or greater. If the annuity is in force for 5 years or more, the SPIA must be for life or a period certain 5 years or greater.	Greater of the Accumulated Value, Cash Surrender Value, or any death benefit provided by an optional rider.	0-75: 7.50% 76-78: 5.50% Commissions different in CT,DE,MN,OR,PA, WA Trail Commission Options available please call for details
MultiChoice FreedomXtra	2.00% \$5,000 2.10% \$75,000 Fixed Strategy Guaranteed 1 Year	8% Premium Bonus for all 1st and 2nd Year Premium.						10yrs 12,12,12,11,10,9, 8,7,6,4%				0-75: 7.00% 76-78: 5.00% Trail Commission Options available please call for details

Rates Effective 5/7/10 and subject to change

Bonus annuities may include lower cap rates, higher spreads or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

The Aviva MultiChoice Freedom Fixed Annuities [MCF3 (08/08), MCF5 (08/08), MCF7 (08/08), MCFP (08/08), MCFX (08/08) or state variation] are issued by Aviva Life and Annuity Company, Des Moines, IA. Product features, limitations and availability vary by State; refer to the contract for complete details. **15756 0500310**

Taxable amounts withdrawn prior to 59½ may be subject to a 10% IRS penalty. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount may be subject to withdrawal charges and a market value adjustment and may result in the loss of principle if taken during the first 5-10 years of the contract.

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Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Extra First-Year Interest	FPDA/S PDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Great American Life Insurance Company										A.M. Best Rating		A
Secure American®	2.80% * Base Rate Guaranteed 1st yr	1% FY Interest Rate	FPDA (3 yrs)	2% Guaranteed Minimum Rate	\$10,000 NQ/Q add'l deposits Min \$5K	0-89 NQ 18-89 Q	During first year, 10% of the initial purchase payment available without surrender charges. After the 1st contract year, up to 10% of the Cash Value as of the prior contract anniversary may be withdrawn without surrender charges.	7yrs 9,8,7,6,5, 4,3%	NO	Account Value after the first year with minimum payout of 7 years or life option. Account value will be increased by the vest annuitization bonus. Annuitization bonus equals 1% of the amount annuitized for each completed contract year up to maximum of 10%.	Account Value, which may include any earned annuitization bonus if paid out over at least 7 years or life.	Q: 18-70: 7.40% 71-80: 5.40% 81-89: 5.15% NQ: 0-70: 7.40% 71-80: 5.40% 81-89: 5.15% Trail Commission Options available please call for details
American Freedom 10-ST®	2.65% Base Rate Guaranteed 1st yr	2% FY Interest Rate (1.50% in PA)	FPDA (1st yr only)		\$10,000 NQ/Q	0-85 NQ 18-85 Q	During first year,, the accrued interest credited to the contract may be withdrawn. After first contract year, 10% of the Account Value as of the end of the prior contract anniversary may be withdrawn without surrender charges.	10yrs 9,9,8,7,6,5, 4,3,2,1%		If contract is in force less than 10 years: the account value an early annuitizations rates will be used to calculate income payments min 5yrs or life. If the contract is in force 10 years or longer: account value and regular annuitization rates apply regardless of the length of payout.	Account Value will be paid upon death of the owner.	Q: 18-75: 6.00% 76-85: 2.85% NQ: 0-80: 6.00% 81-85: 2.85%

Rates Effective 6/1/10 and subject to change

*For the state of oregon, product is a single-tier version and credits only a current interest rate of 2.80%

Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Extra First-Year Interest	FPDA/S PDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission
Liberty Bankers Life Insurance Company										A.M. Best Rating		B-
Liberty USA 100	3.50% Base Rate Guaranteed 1st yr	premiums \$10,000-\$99,999: 1.00% 1st year interest bonus premiums \$100,000 +: 1.25% 1st year interest bonus	SPDA	3.00%	\$10,000 NQ/Q	0-79 NQ/Q	Accumulative interest twice a year; or monthly interest if greater than \$100	9yrs 0-55: 12,11,10,9, 8,7,6,5,4% 56-79: 9,8,7,6.5, 5.5,4.5,3.5, 2.5,1.5%	Yes	Available anytime with cash surrender value.	Full Accumualtion Value	0-70: 8.25% 71-79: 6.25%
Liberty USA 500	3.50% Base Rate Guaranteed 1st yr	premiums \$10,000-\$99,999: 5.00% 1st year interest bonus premiums \$100,000 +: 5.25% 1st year interest bonus						9yrs 0-55: 16,15,14,13, 12,11,10, 9,8% 56-79: 13,12,11, 10.5,9.5,8.5, 7.5,6.5,5.5%				0-70: 6.25% 71-79: 4.25%

Rates Effective 6/7/2010 and subject to change

Traditional Fixed Annuities

Products at a Glance

Product	Interest Rates	Interest Bonus	FPDA/SPDA	Min. Rate Guarantee (MGIR)	Minimum Premium	Issue Ages**	Liquidity	Surrender Charges	MVA	Annuitization Options	Death Benefit	Commission Level 3
National Western Life Insurance Company										A.M. Best Rating A		
NWL® Protector One (01-1129-03) & state variations (01-1129C-03) & state variations (01-1129X-03) & state variations Terminal Illness Benefit	3.00% 1st Year Base Rate	1% 1st Year Add'l Interest.	FPDA	2% Guaranteed Minimum Interest Rate during the deferred period (1.50% minimum for Settlement Options.)	\$5,000 NQ/Q \$100 add'l premiums	Owner 0-85 NQ/Q Annuitant 0-90 NQ 0-75 Q	10% of Accumulation Account, once annually, including 1st Certificate/Policy Year; cumulative annually to 50%. Systematic interest withdrawals available, each payment must be at least \$100.00.	10yrs 10,10,9,9,7,5,5,5,5,5%	Yes	Allows immediate annuitization (annuitize at CSV Years 1-10, Years 11+ CSV equals Accumulation Value.	Full Accumulation Account payable as single sum or a settlement option if annuitant dies before annuity date.	NQ First Year 0-75: 10.00% 76-90: 6.00% Years 2-6 0-75: 3.00% 76-90: 3.00% Qual. First Year 0-75: 10.00% Years 2-6 0-75: 3.00%
NWL® Accumulator Five (01-1131-03) & state variations (01-1131C-03) & state variations (01-1131X-03) & state variations Accidental Death Benefit-issue ages 0-74 (Max Benefit \$250,000)	3.00% 1st Year Base Rate	5% 1st Year Add'l Interest.					10% of Accumulation Account, once annually, including 1st Certificate/Policy Year; cumulative annually to 30%. Systematic interest withdrawals available, each payment must be at least \$100.00	10yrs 10,10,9,9,7,5,5,5,5,5%				NQ First Year 0-75: 7.00% 76-90: 3.20% Years 2-6 0-75: 3.00% 76-90: 3.00% Qual. First Year 0-75: 7.00% Years 2-6 0-75: 3.00%
NWL® Prevail Seven (01-1132-03) & state variations (01-1132C-03) & state variations (01-1132X-03) & state variations Medical stay Waiver Up to 75% of the Accumulation Account without Withdrawal Charge or Market Value Adjustment for Qualifying Medical Stay as Outlined in Certificate/Policy	3.00% 1st Year Base Rate	7% 1st Year Add'l Interest.	SPDA	\$5,000 NQ/Q \$100 add'l premiums	10% of Accumulation Account, once annually, including 1st Certificate/Policy Year. Systematic interest withdrawals available, each payment must be at least \$100.00		10yrs 10,10,9,9,8,7,6,5,5,5%	NQ First Year 0-75: 5.75% 76-85: 1.50% 86-90: 1.20% Qual. First Year 0-75: 5.75%				

Rates Effective 4/30/2010. Rates subject to change without notice.

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Traditional Fixed

Products at a Glance

Product	Interest Rates	Bonus	FPDA/ SPDA	Min. Rate Guarantee	Minimum Premium	Issue Ages	Liquidity	Surrender Charges	Annuitization Options	Death Benefit	Commission
Presidential Life									A.M. Best Rating		B+
Flexible Premium RA7	3.00% Guaranteed to: 12/31/2010	N/A	FPDA	Minimum interest rate guarantee varies from 1%-3% and is set on the issue date. Once established, this minimum interest rate will not change for the life of the contract.	\$25 Monthly/or \$120 annually NQ/Q	Non Load Flex 0-80 NQ/Q	Free after 9 years	9yrs 9,8,7,6,5,4,3, 2,1%	Full accumulation value after the first policy year.	Full accumulation value	0-75: 4.50% 76-80: 3.35%
Patriot (SPDA)	3.50% Guaranteed 1st year		SPDA		\$5,000 NQ/Q	0-90 NQ/Q	10% surrender charge- free yearly withdrawal, non-cumulative. Available first year calculated on paid premium. In subsequent years; calculated on beginning contract year accumulation value.	7yrs 6,6,5,5,4,4,2%	Full accumulation value after the first policy year. Annuitization period has to be at least as long as the minimum period duration permitted in the contract.	Full accumulation value	0-75: 4.00% 76-80: 3.12% 81-90: 2.09%

Rates Effective 2/17/10 and subject to change