



Rates

PRESIDENTIAL LIFE offers competitive rates on all of our products. For product details, go to "Products" or "How We Can Help" on our public website or call us at **1-800-926-7599** or **1-888-PRES-LIF**.

Single Premium Deferred Annuity

Rates are effective August 24, 2011, and are subject to change without notice.

Initial Interest Rate	\$5,000* and over
Patriot SPDA, 1-yr rate guarantee	2.20%**
Secure 4, 4-yr rate guarantee	1.55%**
Secure 5, 5-yr rate guarantee	2.00%**
Secure 6, 6-yr rate guarantee	1.90%**
Liberty 1 - 4, Bailout 1-4 year rate guarantee	N/A

For less than \$5,000, lower rate may apply.
 **Guaranteed minimum as of August 24, 2011 is 1.1%.

Flexible Premium Deferred Annuity

Rates are effective August 24, 2011, and are subject to change without notice. New money deposit rates are guaranteed to December 31, 2011.

No Load Flex	1.65%
401(k) Flex	1.65%

**Guaranteed minimum as of August 24, 2011 is 1.1%.

Immediate Annuity

Rates are effective MARCH 31, 2011 and are subject to change without notice. Rates may vary if state premium taxes are applicable and depend upon tax qualification status.

\$100,000 for 5 years Period certain	\$ 1,676.17/month
\$100,000 male age 65 Life w/20 years certain	\$ 535.71/month

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Presidential Life's Split Annuities

Immediate annuity rates are effective MARCH 31, 2011. Deferred annuity rates are effective JUNE 29, 2011 and are subject to change without notice. Below is an example of what a \$100,000 purchase of a Presidential's 5-year split annuity or a 6-year split annuity will produce. Actual rates on annuities you purchase may vary if you live in a state in which a state premium tax applies.

Using a period certain or temporary life annuity, what monthly payments will \$100,000 Buy?

	» Secure 5 Annuity	» SPII 5 -Year Period Certain	» SPIA 5 - Year Temporary Life*
Purchase Cost	\$89,035	\$10,965	\$10,965
Monthly Payment	2.35%**	\$184.00	\$208.00
% Monthly Payment Not Taxable***		99.4%	100.0%

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*Male, Age 80
 **Secure 5, 5 – year interest crediting rate.
 *** IRS income tax benefit, following return of premium cost, temporary life monthly payments are 100% Taxable

Using a period certain or temporary life annuity, what monthly payments will \$100,000 Buy?

	» Secure 6 Annuity	» SPII 6 -Year Period Certain	» SPIA 6 - Year Temporary Life*
Purchase Cost	\$87,502	\$12,498	\$12,498
Monthly Payment	2.25%**	\$178.00	\$207.00
% Monthly Payment Not Taxable***		97.4%	98.8%

*Male, Age 80

**Secure 6, 6 – year interest crediting rate.

*** IRS income tax benefit, following return of premium cost, temporary life monthly payments are 100% Taxable

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