

Fixed Annuities

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	Yield to Surrender		Commissions Age: Rate
										CUR	GTD	
Surrender Charges Last 15 Years												
American Equity Investment Life Insurance Company Premier Eagle 10 (FPDA-7-08)	A-	1	10/08/11	2.00	0.00	2.00	3.00 to 10.00		12.20	2.20 to 2.65	1.73 to 2.18	0-75: 5.00+ 76-80: 3.75+ see notes
National Western Life NWL Future Assurance [LOAN]	A	1	03/23/12	1.30	0.00	1.30	2.00 to 10.00		11.43	1.43 to 1.95	1.15 to 1.66	0-75: 5.00+ 76-80: 3.00+ see notes
Surrender Charges Last 14 Years												
North American Company North American Flex III [MVA, LOAN]	A+	1	02/24/12	1.60	0.00	1.60	10.00		11.76	2.29	1.73	0-75: 4.50+ see notes
National Western Life NWL Benefit Assurance [LOAN]	A	1	03/23/12	1.30	0.00	1.30	4.00 to 5.00		6.36	1.58 to 1.65	1.30 to 1.37	0-75: 8.00+ 76-80: 6.00+ 81-85: 3.50+ see notes
Surrender Charges Last 12 Years												
American Equity Investment Life Insurance Company FPDA-10 (MVA) [MVA]	A-	1	10/08/11	2.25	0.00	2.25	2.00		4.30	2.42	2.42	0-75: 6.00+ 76-80: 4.50+ see notes
Surrender Charges Last 11 Years												
Americo Platinum Secure [LOAN]	A-	1	04/01/12	2.00	0.00	2.00	5.00		7.10	2.45	1.54	Call
Surrender Charges Last 10 Years												
National Western Life NWL Prevail Seven [MVA, LOAN]	A	1	01/27/12	2.50	7.00	9.50				3.18	2.73	0-75: 5.25 76-85: 1.00 86-90: 0.55
National Western Life NWL Accumulator Five [MVA, LOAN]	A	1	01/27/12	2.50	5.00	7.50				2.99	2.54	0-74: 6.50+ 75-90: 2.70+ see notes
National Western Life NWL Protector One [MVA, LOAN]	A	1	01/27/12	2.50	1.00	3.50				2.60	2.15	0-75: 9.50+ 76-90: 5.50+ see notes
American Equity Investment Life Insurance Company Premier Eagle 12 (FRG-2-09)	A-	1	10/08/11	1.60	0.00	1.60	8.00		9.73	2.38	1.84	0-78: 6.00+ see notes
American National Insurance Company Palladium Century 7 [MVA]	A	1	05/01/12	1.55	7.00	8.55				2.23	1.73	0-74: 5.00+ 75-80: 3.00+ see notes
Aviva Life & Annuity (MultiChoice Series) Freedom Plus (1-Year) High-Band	A	1	04/06/12	1.55	0.00	1.55	2.00 to 5.00		6.63	1.75 to 2.05	1.26 to 1.55	0-75: 6.50 76-78: 4.50
American National Insurance Company Palladium Century 5 [MVA]	A	1	05/01/12	1.55	5.00	6.55				2.04	1.54	0-74: 6.00+ 75-80: 3.50+ see notes
North American Company North American Flex II [MVA, LOAN]	A+	1	02/24/12	1.50	0.00	1.50	5.00		6.57	2.00	1.54	0-75: 4.50+ 76-79: 3.38+ see notes
Aviva Life & Annuity (MultiChoice Series) Freedom Xtra (1-Year) High-Band	A	1	04/06/12	1.60	0.00	1.60	4.00		5.66	2.00	1.46	0-75: 6.00 76-78: 4.00
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) High-Band	A	1	04/06/12	1.60	0.00	1.60	4.00		5.66	2.00	1.46	0-75: 6.00 76-78: 4.00 see notes
North American Company Boomer Annuity [MVA, LOAN]	A+	1	02/24/12	1.40	0.00	1.40	5.00		6.47	1.90	1.53	0-80: 7.00+ 81-80: 5.25+ see notes

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American National Insurance Company Palladium Century 3 [MVA]	A	1	05/01/12	1.55	3.00	4.55				1.85	1.35	0-74: 7.00+ 75-UP: 4.50+ see notes
Aviva Life & Annuity (Income Series) Income Select Spirit Plus S High-Band	A	1	04/06/12	1.25	0.00	1.25	2.00 to 5.00		6.31	1.45 to 1.75	1.23 to 1.52	0-75: 5.00 76-78: 3.00 see notes
Aviva Life & Annuity (Income Series) Income Select Spirit Plus High-Band	A	1	04/06/12	1.55	0.00	1.55	2.00		3.58	1.75	1.26	0-75: 6.50 76-78: 4.50

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	Yield to Surrender		Commissions Age: Rate
										CUR	GTD	
Aviva Life & Annuity (MultiChoice Series) Freedom Plus (1-Year) S High-Band	A	1	04/06/12	1.25	0.00	1.25	2.00 to 5.00		6.31	1.45 to 1.75	1.23 to 1.52	0-75: 5.00 76-78: 3.00
American National Insurance Company Palladium Century 1 [MVA]	A	1	05/01/12	1.55	1.00	2.55				1.65	1.15	0-74: 8.00+ 75-90: 5.50+ see notes
ReliaStar Life Insurance Company ING StrataFlex (TSA/457) [LOAN]	A	1	04/01/12	1.50	1.50	3.00				1.65	1.30	0-75: 6.50+ see notes
Aviva Life & Annuity (MultiChoice Series) Freedom Plus (1-Year) S Low-Band	A	1	04/06/12	1.00	0.00	1.00	2.00 to 5.00		6.05	1.20 to 1.49	1.20 to 1.49	0-75: 5.00 76-78: 3.00
Aviva Life & Annuity (Income Series) Income Select Spirit Plus S Low-Band	A	1	04/06/12	1.00	0.00	1.00	2.00 to 5.00		6.05	1.20 to 1.49	1.20 to 1.49	0-75: 5.00 76-78: 3.00 see notes
Aviva Life & Annuity (MultiChoice Series) Freedom Plus (1-Year) Low-Band	A	1	04/06/12	1.00	0.00	1.00	2.00 to 5.00		6.05	1.20 to 1.49	1.20 to 1.49	0-75: 6.50 76-78: 4.50
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) Low-Band	A	1	04/06/12	1.00	0.00	1.00	4.00		5.04	1.40	1.40	0-75: 6.00 76-78: 4.00 see notes
Aviva Life & Annuity (MultiChoice Series) Freedom Xtra (1-Year) Low-Band	A	1	04/06/12	1.00	0.00	1.00	4.00		5.04	1.40	1.40	0-75: 6.00 76-78: 4.00
American General Life Insurance Company AG HorizonMYG [MVA]	A	6	05/07/12	1.00	4.00	5.00				1.39	1.39	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ see notes
American General Life Insurance Company AG HorizonMYG (CA)	A	6	05/07/12	1.00	4.00	5.00				1.39	1.79	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ see notes
Forethought Financial Secure Income 125 Low-Band	A-	1	02/27/12	1.25	0.00	1.25				1.25	1.03	0-75: 7.00+ 76-85: 5.00+ see notes
Forethought Financial Secure Income 125 Mid-Band	A-	1	02/27/12	1.25	0.00	1.25				1.25	1.03	0-75: 7.00+ 76-85: 5.00+ see notes
Forethought Financial Secure Income 125 High-Band	A-	1	02/27/12	1.25	0.00	1.25				1.25	1.03	0-75: 7.00+ 76-85: 5.00+ see notes
Aviva Life & Annuity (Income Series) Income Select Spirit Plus Low-Band	A	1	04/06/12	1.00	0.00	1.00	2.00		3.02	1.20	1.20	0-75: 6.50 76-78: 4.50

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ReliaStar Life Insurance Company ING StrataFlex (NQ)	A	1	04/01/12	1.00	1.00	2.00				1.10	1.20	0-74: 6.50+ 75-80: 4.90+ see notes
Surrender Charges Last 9 Years												
EquiTrust Life Insurance Company ChoiceFour (MVA Option) [MVA]	B+	1	10/24/11	2.50	0.00	2.50	1.50			4.04	2.67	2.22 0-80: 5.50 81-85: 4.13 see notes
American General Life Insurance Company AG HorizonPlus (CA) [MVA]	A	6	05/07/12	2.00	6.00	8.00				2.65	2.65	0-75: 6.00 76-80: 3.20 81-85: 1.35
EquiTrust Life Insurance Company ChoiceFour (Base Contract)	B+	1	10/24/11	2.50	0.00	2.50				2.50	2.06	0-80: 5.50 81-85: 4.13 see notes
North American Company North American Director	A+	5	02/24/12	1.55	3.00	4.55				1.88	1.63	0-80: 5.50+ 81-85: 4.13+ see notes
American General Life Insurance Company AG HorizonPlus [MVA]	A	6	05/07/12	1.00	6.00	7.00				1.65	1.65	0-75: 6.00 76-80: 3.20 81-85: 1.35

<u>Company / Product Name</u>	<u>AM Best</u>	<u>Years Gtd</u>	<u>Last Change</u>	<u>Base Rate</u>	<u>Bonus Rate</u>	<u>Current Rate</u>	<u>Premium Bonus</u>	<u>Bail Out</u>	<u>Effective Rate</u>	<u>CUR</u> Yield to Surrender	<u>GTD</u>	<u>Commissions Age: Rate</u>
Presidential Life FPDA, No Load Flex	B++	1	05/02/12	1.65	0.00	1.65				1.65	1.16	0-75: 3.50 76-80: 2.60 81-85: 0.75 see notes
National Western Life NWL Value Assurance [LOAN]	A	1	03/23/12	1.35	0.00	1.35	2.00		3.38	1.57	1.26	0-75: 5.00+ 76-80: 3.00+ see notes
ReliaStar Life Insurance Company ING Retirement Plus (TSA/457) [LOAN]	A	1	04/01/12	1.25	0.00	1.25				1.25	1.00	0-55: 4.50+ 56-75: 4.50+ see notes
ReliaStar Life Insurance Company ING Retirement Plus (NQ)	A	1	04/01/12	1.00	0.00	1.00				1.00	1.00	0-70: 5.00+ 71-74: 5.00+ 75-UP: 2.75+ see notes
Surrender Charges Last 8 Years												
Assurity Life Encore Bonus	A-	2	05/01/12	1.50	0.55	2.05				1.57	1.57	0-65: 5.25 66-70: 4.75 71-75: 3.75 76-80: 2.75 81-85: 0.75
American General Life Insurance Company AG HorizonFlex	A	1	05/07/12	1.15	2.00	3.15				1.40	1.27	0-75: 5.00 76-80: 4.00 81-85: 3.00
American General Life Insurance Company AG HorizonFlex (CA)	A	1	05/07/12	1.15	2.00	3.15				1.40	1.27	0-75: 5.00 76-80: 4.00 81-85: 3.00
Surrender Charges Last 7 Years												
Integrity Life Insurance New Momentum QIO	A+	1	04/30/12	4.00	0.00	4.00				4.00	1.42	0-85: 2.00
Symetra Life Insurance Company Symetra Custom 7 (3) Year High-Band	A	3	05/01/12	2.75	0.50	3.25				2.82	1.82	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	2.45	0.50	2.95				2.52	1.69	-0.30 DOWN
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year High-Band	A	3	05/01/12	2.60	0.50	3.10				2.67	1.75	Call
Symetra Life Insurance Company Symetra Custom 7 (3) Year Mid-Band	A	3	05/01/12	2.50	0.50	3.00				2.57	1.71	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	2.20	0.50	2.70				2.27	1.58	-0.30 DOWN

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Integrity Life Insurance SPDA Series II 1	A+	1	04/30/12	2.55	0.00	2.55				2.55	1.22	0-79: 4.00 80-85: 2.25
National Integrity Life Insurance SPDA Series II 1	A+	1	04/30/12	2.55	0.00	2.55				2.55	1.22	0-79: 4.00 80-85: 2.25
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year Mid-Band	A	3	05/01/12	2.35	0.50	2.85				2.42	1.65	Call
Symetra Life Insurance Company Symetra Custom 7 (3) Year Mid-Band	A	3	05/01/12	2.20	0.50	2.70				2.27	1.58	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.90	0.50	2.40				1.97	1.46	-0.30 DOWN
Symetra Life Insurance Company Symetra Custom 7 (5) Year High-Band	A	5	05/01/12	2.20	0.50	2.70				2.27	1.93	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	2.00	0.50	2.50				2.07	1.78	-0.20 DOWN
Presidential Life Patriot 1 Year SPDA	B++	1	05/02/12	2.20	0.00	2.20				2.20	1.26	0-75: 3.00 76-80: 2.50 81-91: 1.67
American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond High-Band	A	2	05/01/12	1.35	2.00	3.35				2.20	2.15	0-80: 3.50+ 81-85: 2.50+ see notes
Reliance Standard Life Apollo MVA [MVA]	A	1	03/06/12	2.05	1.00	3.05				2.19	1.29	0-75: 5.25 76-80: 4.20 81-85: 3.15
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year Mid-Band	A	3	05/01/12	2.05	0.50	2.55				2.12	1.52	Call

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	CUR	GTD	Commissions Age: Rate
										Yield to Surrender		
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year High-Band	A	5	05/01/12	2.05	0.50	2.55				2.12	1.82	Call
Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP) High-Band	A	3	05/01/12	2.05	0.50	2.55				2.12	1.52	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.70	0.50	2.20				1.77	1.37	-0.35 DOWN
American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond Low-Band	A	2	05/01/12	1.25	2.00	3.25				2.10	2.10	0-80: 3.50+ 81-85: 2.50+ see notes
Symetra Life Insurance Company Symetra Custom 7 (5) Year Mid-Band	A	5	05/01/12	2.00	0.50	2.50				2.07	1.78	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.80	0.50	2.30				1.87	1.64	-0.20 DOWN
Reliance Standard Life Apollo SP [MVA]	A	1	03/06/12	1.90	1.00	2.90				2.04	1.27	0-75: 5.25 76-80: 4.20 81-85: 3.15
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) High-Band	A	3	05/01/12	1.90	0.50	2.40				1.97	1.46	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year Mid-Band	A	5	05/01/12	1.85	0.50	2.35				1.92	1.68	Call
Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP)	A	3	05/01/12	1.80	0.50	2.30				1.87	1.41	0-75: 4.00 76-85: 2.25 86-90: 1.00

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<i>Mid-Band</i>	Next Rate:	05/15/12	1.45	0.50	1.95					1.52	1.26	-0.35 DOWN
Integrity Life Insurance New Momentum 7 [MVA]	A+	7	04/30/12	1.70	0.75	2.45				1.81	1.81	0-79: 5.00 80-85: 3.00
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) <i>High-Band</i>	A	5	05/01/12	1.70	0.50	2.20				1.77	1.57	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:	05/15/12	1.50	0.50	2.00					1.57	1.43	-0.20 DOWN
Great American Life Insurance Company Secure American [LOAN]	A	1	10/03/11	1.60	1.00	2.60				1.74	1.23	18-70: 6.50+ 71-80: 5.25+ 81-89: 5.00+ <u>see notes</u>
Symetra Life Insurance Company Symetra Custom 7 (5) Year <i>Mid-Band</i>	A	5	05/01/12	1.65	0.50	2.15				1.72	1.54	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:	05/15/12	1.45	0.50	1.95					1.52	1.39	-0.20 DOWN
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) <i>Mid-Band</i>	A	3	05/01/12	1.65	0.50	2.15				1.72	1.35	Call
American National Insurance Company Citadel 7 Diamond <i>High-Band</i>	A	2	05/01/12	1.35	2.00	3.35				1.63	1.38	0-80: 3.50+ 81-85: 2.50+ <u>see notes</u>
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) <i>High-Band</i>	A	5	05/01/12	1.55	0.50	2.05				1.62	1.46	Call
National Integrity Life Insurance SPDA Series II 3	A+	3	04/30/12	1.45	1.00	2.45				1.59	1.33	0-79: 4.00 80-85: 2.25
Integrity Life Insurance SPDA Series II 3	A+	3	04/30/12	1.45	1.00	2.45				1.59	1.33	0-79: 4.00 80-85: 2.25
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year <i>Mid-Band</i>	A	5	05/01/12	1.50	0.50	2.00				1.57	1.43	Call
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	05/01/12	1.50	0.50	2.00				1.57	1.43	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:	05/15/12	1.30	0.50	1.80					1.37	1.29	-0.20 DOWN
Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP) <i>Mid-Band</i>	A	3	05/01/12	1.50	0.50	2.00				1.57	1.29	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:	05/15/12	1.15	0.50	1.65					1.22	1.14	-0.35 DOWN

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North American Company North American Flex I Product has been withdrawn from sale effective 02/24/2012												
American National Insurance Company Palladium Century [MVA]	A	1	05/01/12	1.55	0.00	1.55				1.55	1.08	<u>see notes</u>
American National Insurance Company Citadel 7 Diamond <i>Low-Band</i>	A	2	05/01/12	1.25	2.00	3.25				1.53	1.35	0-80: 3.50+ 81-85: 2.50+ <u>see notes</u>
Aviva Life & Annuity (MultiChoice Series) Freedom 7 (1-Year) <i>High-Band</i>	A	1	04/06/12	1.50	0.00	1.50				1.50	1.07	0-75: 3.00 76-80: 1.75 81-UP: 1.75 <u>see notes</u>
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>High-Band</i>	A	1	04/06/12	1.50	0.00	1.50				1.50	1.07	0-75: 3.00 76-80: 1.75 81-81: 1.75

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Integrity Life Insurance SPDA Series II 5	A+	5	04/30/12	1.30	1.00	2.30				1.44	1.36	0-79: 3.00 80-85: 1.25
National Integrity Life Insurance SPDA Series II 5 [MVA]	A+	5	04/30/12	1.30	1.00	2.30				1.44	1.36	0-79: 3.00 80-85: 1.25
Symetra Life Insurance Company Symetra Custom 7 (5) Year <i>Low-Band</i>	A	5	05/01/12	1.35	0.50	1.85				1.42	1.32	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.15	0.50	1.65				1.22	1.18	-0.20 DOWN
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	05/01/12	1.35	0.50	1.85				1.42	1.32	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) <i>Mid-Band</i>	A	3	05/01/12	1.35	0.50	1.85				1.42	1.22	Call
American National Insurance Company Palladium Advisor [MVA]	A	1	05/01/12	1.25	1.00	2.25				1.39	1.18	0-80: 3.00+ 81-UP: 1.00+ see notes
Genworth Life Insurance Company SecureLiving SmartRate 5 <i>High-Band</i>	A	5	03/21/12	1.00	0.55	1.55				1.39	1.39	0-75: 4.50 76-80: 2.70 81-85: 1.05
Symetra Life Insurance Company Symetra Custom 7 (3) Year <i>Low-Band</i>	A	3	05/01/12	1.30	0.50	1.80				1.37	1.20	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50				1.07	1.07	-0.30 DOWN
National Integrity Life Insurance New Momentum 6 [MVA]	A+	6	04/30/12	1.25	0.75	2.00				1.36	1.32	0-79: 5.00 80-85: 3.00
Integrity Life Insurance New Momentum 6 [MVA]	A+	6	04/30/12	1.25	0.75	2.00				1.36	1.32	0-79: 5.00 80-85: 3.00
Genworth Life Insurance Company SecureLiving SmartRate 3 <i>High-Band</i>	A	3	03/21/12	1.00	0.80	1.80				1.34	1.34	0-75: 4.50 76-80: 2.70 81-85: 1.05
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year <i>Low-Band</i>	A	5	05/01/12	1.20	0.50	1.70				1.27	1.21	Call
Genworth Life Insurance Company SecureLiving SmartRate 5 <i>Mid-Band</i>	A	5	03/21/12	1.00	0.35	1.35				1.25	1.25	0-75: 4.50 76-80: 2.70 81-85: 1.05
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year <i>Low-Band</i>	A	3	05/01/12	1.15	0.50	1.65				1.22	1.14	Call
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	05/01/12	1.15	0.50	1.65				1.22	1.18	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50				1.07	1.07	-0.15 DOWN

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	Yield to Surrender		Commissions Age: Rate
										CUR	GTD	
Genworth Life of New York SecureLiving SmartRate NY (1) <i>High-Band</i>	A	1	03/07/12	1.00	1.50	2.50				1.21	1.21	0-75: 4.50 76-80: 2.70 81-85: 1.05

Fixed Annuities

Genworth Life Insurance Company SecureLiving SmartRate High-Band	A	1	03/21/12	1.00	1.50	2.50			1.21	1.21	0-75: 4.50 76-80: 2.70 81-85: 1.05
Principal Financial Group FPDA Plus 1-Year Guaranty High-Band	A+	1	05/01/12	1.00	0.00	1.00	0.25 to 1.25	2.26	1.04 to 1.18	1.04 to 1.18	0-80: 4.50 81-85: 3.00 86-90: 1.85
	Next Rate:		05/15/12	1.00	0.00	1.00			2.25	1.18	1.18
Genworth Life Insurance Company SecureLiving SmartRate 3 Mid-Band	A	3	03/21/12	1.00	0.40	1.40			1.17	1.17	0-75: 4.50 76-80: 2.70 81-85: 1.05
National Integrity Life Insurance New Momentum 5 [MVA]	A+	5	04/30/12	1.05	0.75	1.80			1.16	1.14	0-79: 5.00 80-85: 3.00
Integrity Life Insurance New Momentum 5 [MVA]	A+	5	04/30/12	1.05	0.75	1.80			1.16	1.14	0-79: 5.00 80-85: 3.00
Principal Financial Group FPDA Plus 5-Year Guaranty	A+	5	05/01/12	1.15	0.00	1.15			1.15	1.11	0-80: 4.50 81-85: 3.00 86-90: 1.85
	Next Rate:		05/15/12	1.15	0.00	1.15			1.15	1.11	No Change
Genworth Life of New York SecureLiving SmartRate NY (1) Mid-Band	A	1	03/07/12	1.00	0.75	1.75			1.11	1.11	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (3) High-Band	A	3	03/07/12	1.00	0.80	1.80			1.11	1.11	0-75: 4.50 76-80: 2.70 81-85: 1.05
Integrity Life Insurance New Momentum 2 [MVA]	A+	2	04/30/12	1.00	0.75	1.75			1.11	1.11	0-79: 5.00 80-85: 3.00
Integrity Life Insurance New Momentum 3 [MVA]	A+	3	04/30/12	1.00	0.75	1.75			1.11	1.11	0-79: 5.00 80-85: 3.00
National Integrity Life Insurance New Momentum 3 [MVA]	A+	3	04/30/12	1.00	0.75	1.75			1.11	1.11	0-79: 5.00 80-85: 3.00
National Integrity Life Insurance New Momentum 2 [MVA]	A+	2	04/30/12	1.00	0.75	1.75			1.11	1.11	0-79: 5.00 80-85: 3.00
Genworth Life Insurance Company SecureLiving SmartRate Mid-Band	A	1	03/21/12	1.00	0.75	1.75			1.11	1.11	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (5) High-Band	A	5	03/07/12	1.00	0.55	1.55			1.08	1.08	0-75: 4.50 76-80: 2.70 81-85: 1.05
Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP) Low-Band	A	3	05/01/12	1.00	0.50	1.50			1.07	1.07	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50			1.07	1.07	No Change
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) Low-Band	A	5	05/01/12	1.00	0.50	1.50			1.07	1.07	0-75: 4.00 76-85: 2.25 86-90: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50			1.07	1.07	No Change
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) Low-Band	A	3	05/01/12	1.00	0.50	1.50			1.07	1.07	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) Low-Band	A	5	05/01/12	1.00	0.50	1.50			1.07	1.07	Call

Fixed Annuities

First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	05/01/12	1.00	0.50	1.50					1.07	1.07	Call
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Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	Yield to Surrender		Commissions Age: Rate
										CUR	GTD	
Genworth Life of New York SecureLiving SmartRate NY (3) <i>Mid-Band</i>	A	3	03/07/12	1.00	0.40	1.40				1.06	1.06	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (5) <i>Mid-Band</i>	A	5	03/07/12	1.00	0.35	1.35				1.05	1.05	0-75: 4.50 76-80: 2.70 81-85: 1.05
Principal Financial Group FPDA Plus 7-Year Guaranty	A+	1	05/01/12	1.05	0.00	1.05				1.05	1.01	0-80: 4.50 81-85: 3.00 86-90: 1.85
			Next Rate: 05/15/12	1.05	0.00	1.05			1.05	1.01	No Change	
Principal Financial Group FPDA Plus 1-Year Guaranty <i>Low-Band</i>	A+	1	05/01/12	1.00	0.00	1.00	0.25		1.25	1.04	1.04	0-80: 4.50 81-85: 3.00 86-90: 1.85
			Next Rate: 05/15/12	1.00	0.00	1.00			1.25	1.04	1.04	No Change
Genworth Life Insurance Company SecureLiving SmartRate <i>Low-Band</i>	A	1	03/21/12	1.00	0.00	1.00				1.00	1.00	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life Insurance Company SecureLiving SmartRate 3 <i>Low-Band</i>	A	3	03/21/12	1.00	0.00	1.00				1.00	1.00	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (5) <i>Low-Band</i>	A	5	03/07/12	1.00	0.00	1.00				1.00	1.00	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life Insurance Company SecureLiving SmartRate 5 <i>Low-Band</i>	A	5	03/21/12	1.00	0.00	1.00				1.00	1.00	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (3) <i>Low-Band</i>	A	3	03/07/12	1.00	0.00	1.00				1.00	1.00	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (1) <i>Low-Band</i>	A	1	03/07/12	1.00	0.00	1.00				1.00	1.00	0-75: 4.50 76-80: 2.70 81-85: 1.05
Aviva Life & Annuity (MultiChoice Series) Freedom 7 (1-Year) <i>Low-Band</i>	A	1	04/06/12	1.00	0.00	1.00				1.00	1.00	0-75: 3.00 76-80: 1.75 81-UP: 1.75 see notes
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>Low-Band</i>	A	1	04/06/12	1.00	0.00	1.00				1.00	1.00	0-75: 3.00 76-80: 1.75 81-81: 1.75
American National Insurance Company Palladium Group Fixed Deferred	A	1	05/01/12	1.00	0.00	1.00				1.00	1.00	0-UP: 4.00+ see notes
Surrender Charges Last 6 Years												
Genworth Life of New York Liberty NY 1-Yr Guaranty <i>High-Band</i>	A	1	04/18/12	1.95	2.75	4.70		1.15		2.40	1.61	0-75: 3.00 76-80: 1.95 81-UP: 1.05
			Next Rate: 05/16/12	1.95	2.75	4.70			2.40	1.61	No Change	
Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty	A	1	04/18/12	1.95	2.75	4.70		1.35		2.40	1.61	0-75: 3.00 76-80: 1.95 81-85: 1.05

Fixed Annuities

<i>High-Band</i>	Next Rate:	05/16/12	1.95	2.75	4.70					2.40	1.61	No Change
Genworth Life of New York SecureLiving Independence NY <i>High-Band</i>	A	2	04/18/12	2.15	1.50	3.65				2.40	1.96	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life Insurance Company SecureLiving Independence <i>High-Band</i>	A	2	04/18/12	2.15	1.50	3.65				2.40	1.96	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life Insurance Company SecureLiving Independence <i>Mid-Band</i>	A	2	04/18/12	2.15	1.00	3.15				2.32	1.88	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life of New York SecureLiving Independence NY <i>Mid-Band</i>	A	2	04/18/12	2.15	1.00	3.15				2.32	1.88	0-75: 2.25 76-80: 1.31 81-85: 0.94
ReliaStar Life Insurance Company ING Premier 5 <i>Low-Band [LOAN]</i>	A	1	04/01/12	1.45	0.00	1.45	0.00 to 5.00		6.52	1.45 to 2.28	1.07 to 1.90	0-65: 2.00+ 66-69: 1.30+ 70-UP: 0.70+ see notes

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	Yield to Surrender		Commissions Age: Rate
										CUR	GTD	
ReliaStar Life Insurance Company ING Premier 5 <i>High-Band [LOAN]</i>	A	1	04/01/12	1.45	0.00	1.45	5.00		6.52	2.28	1.90	0-65: 2.00+ 66-69: 1.30+ 70-UP: 0.70+ see notes
Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty <i>Mid-Band</i>	A	1	04/18/12	1.95	2.00	3.95		1.35		2.28	1.49	0-75: 3.00 76-80: 1.95 81-85: 1.05
			Next Rate:	05/16/12	1.95	2.00	3.95			2.28	1.49	No Change
Genworth Life of New York Liberty NY 1-Yr Guaranty <i>Mid-Band</i>	A	1	04/18/12	1.95	2.00	3.95		1.15		2.28	1.49	0-75: 3.00 76-80: 1.95 81-UP: 1.05
			Next Rate:	05/16/12	1.95	2.00	3.95			2.28	1.49	No Change
EquiTrust Life Insurance Company Choice Four (Liquidity & MVA Option) [MVA]	B+	1	10/24/11	2.00	0.00	2.00	1.50		3.53	2.25	2.25	0-80: 5.50 81-85: 4.13 see notes
Genworth Life of New York SecureLiving Independence NY <i>Low-Band</i>	A	2	04/18/12	2.15	0.50	2.65				2.23	1.80	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life Insurance Company SecureLiving Independence <i>Low-Band</i>	A	2	04/18/12	2.15	0.50	2.65				2.23	1.80	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty <i>High-Band</i>	A	3	04/18/12	1.65	1.10	2.75		1.10		2.20	1.87	0-75: 3.00 76-80: 1.95 81-85: 1.05
			Next Rate:	05/16/12	1.65	1.10	2.75			2.20	1.87	No Change
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty <i>High-Band</i>	A	5	04/18/12	1.60	0.65	2.25		1.05		2.14	2.04	0-75: 3.00 76-80: 1.95 81-UP: 1.05
			Next Rate:	05/16/12	1.50	0.65	2.15			2.04	1.96	-0.10 DOWN
Genworth Life Insurance Company SecureLiving Liberty 1-Year Guaranty <i>Low-Band</i>	A	1	04/18/12	1.95	1.00	2.95		1.35		2.12	1.32	0-75: 3.00 76-80: 1.95 81-85: 1.05
			Next Rate:	05/16/12	1.95	1.00	2.95			2.12	1.32	No Change
Genworth Life of New York Liberty NY 1-Yr Guaranty <i>Low-Band</i>	A	1	04/18/12	1.95	1.00	2.95		1.15		2.12	1.32	0-75: 3.00 76-80: 1.95 81-UP: 1.05
			Next Rate:	05/16/12	1.95	1.00	2.95			2.12	1.32	No Change
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty <i>Mid-Band</i>	A	3	04/18/12	1.65	0.90	2.55		1.25		2.10	1.77	0-75: 3.00 76-80: 1.95 81-85: 1.05
			Next Rate:	05/16/12	1.65	0.90	2.55			2.10	1.77	No Change

Fixed Annuities

Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty <i>Mid-Band</i>	A	5	04/18/12	1.60	0.50	2.10		1.05		2.02	1.92	0-75: 3.00 76-80: 1.95 81-UP: 1.05
	Next Rate:		05/16/12	1.50	0.50	2.00				1.92	1.83	-0.10 DOWN
EquiTrust Life Insurance Company ChoiceFour (Liquidity Option)	B+	1	10/24/11	2.00	0.00	2.00				2.00	2.00	0-80: 5.50 81-85: 4.13 see notes
ReliaStar Life Insurance Company ING Premier 3 <i>High-Band</i>	A	1	04/01/12	1.45	0.00	1.45	3.00		4.49	1.95	1.57	0-65: 4.50 66-70: 3.40 71-74: 2.95 75-UP: 2.80
ReliaStar Life Insurance Company ING Premier 3 <i>Mid-Band</i>	A	1	04/01/12	1.45	0.00	1.45	2.50		3.99	1.87	1.49	0-65: 4.50 66-70: 3.40 71-74: 2.95 75-UP: 2.80
ReliaStar Life Insurance Company ING Premier 5 <i>Mid-Band [LOAN]</i>	A	1	04/01/12	1.45	0.00	1.45	2.50		3.99	1.87	1.49	0-65: 2.00+ 66-69: 1.30+ 70-UP: 0.70+ see notes
Genworth Life of New York Liberty NY 3-Yr Guaranty <i>High-Band</i>	A	3	04/18/12	1.65	1.10	2.75		1.10		1.83	1.51	0-75: 3.00 76-80: 1.95 81-85: 1.05
	Next Rate:		05/16/12	1.65	1.10	2.75				1.83	1.51	No Change
Genworth Life of New York Liberty NY 3-Yr Guaranty <i>Mid-Band</i>	A	3	04/18/12	1.65	0.90	2.55		1.10		1.80	1.47	0-75: 3.00 76-80: 1.95 81-85: 1.05
	Next Rate:		05/16/12	1.65	0.90	2.55				1.80	1.47	No Change
Genworth Life Insurance Company SecureLiving Liberty 3-Year Guaranty <i>Low-Band</i>	A	3	04/18/12	1.65	0.30	1.95		1.25		1.80	1.47	0-75: 3.00 76-80: 1.95 81-85: 1.05
	Next Rate:		05/16/12	1.65	0.30	1.95				1.80	1.47	No Change
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>High-Band</i>	A	5	04/18/12	1.60	0.65	2.25		1.05		1.71	1.61	0-75: 3.00 76-80: 1.95 81-85: 1.05
	Next Rate:		05/16/12	1.50	0.65	2.15				1.61	1.52	-0.10 DOWN

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	CUR		GTD		Commissions Age-Rate
										Yield to Surrender				
Genworth Life of New York Liberty NY 3-Yr Guaranty <i>Low-Band</i>	A	3	04/18/12	1.65	0.30	1.95		1.10		1.70	1.37	0-75: 3.00 76-80: 1.95 81-85: 1.05		
	Next Rate:		05/16/12	1.65	0.30	1.95				1.70	1.37	No Change		
ReliaStar Life Insurance Company ING Premier Flex Annuity [LOAN]	A	1	04/01/12	1.45	0.00	1.45	1.50		2.97	1.70	1.33	0-55: 6.00+ 56-70: 6.00+ 71-74: 5.00+ 75-UP: 3.05+ see notes		
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Mid-Band</i>	A	5	04/18/12	1.60	0.50	2.10		1.05		1.68	1.58	0-75: 3.00 76-80: 1.95 81-85: 1.05		
	Next Rate:		05/16/12	1.50	0.50	2.00				1.58	1.50	-0.10 DOWN		
Genworth Life Insurance Company SecureLiving Liberty 5-Year Guaranty <i>Low-Band</i>	A	5	04/18/12	1.60	0.10	1.70		1.20		1.68	1.58	0-75: 3.00 76-80: 1.95 81-UP: 1.05		
	Next Rate:		05/16/12	1.50	0.10	1.60				1.58	1.50	-0.10 DOWN		
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Low-Band</i>	A	5	04/18/12	1.60	0.10	1.70		1.05		1.62	1.52	0-75: 3.00 76-80: 1.95 81-85: 1.05		
	Next Rate:		05/16/12	1.50	0.10	1.60				1.52	1.43	-0.10 DOWN		
ReliaStar Life Insurance Company ING Premier 3 <i>Low-Band</i>	A	1	04/01/12	1.45	0.00	1.45				1.45	1.07	0-65: 4.50 66-70: 3.40 71-74: 2.95 75-UP: 2.80		
Surrender Charges Last 5 Years														
Reliance Standard Life Eleos MVA [MVA]	A	1	03/06/12	2.25	1.00	3.25				2.45	1.45	0-75: 3.25 76-80: 2.60 81-85: 1.95		
Reliance Standard Life Eleos SP	A	1	03/06/12	2.10	1.00	3.10				2.30	1.42	0-75: 3.25 76-80: 2.60 81-85: 1.95		

Fixed Annuities

ReliaStar Life Insurance Company ING QuintaFlex (TSA/457) [LOAN]	A	1	04/01/12	1.20	1.50	2.70				1.50	1.54	0-70: 5.00+ 71-74: 4.00+ 75-UP: 2.50+ see notes
Aviva Life & Annuity (MultiChoice Series) Freedom 5 (1-Year) High-Band	A	1	04/06/12	1.50	0.00	1.50				1.50	1.10	0-75: 2.00 76-79: 1.05 80-83: 0.95 see notes
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) High-Band	A	1	04/06/12	1.50	0.00	1.50				1.50	1.10	0-75: 2.00 76-80: 1.05 81-83: 0.95 see notes
Symetra Life Insurance Company Symetra Custom 5 (3) Year High-Band	A	3	05/01/12	1.35	0.50	1.85				1.45	1.31	0-75: 2.50 76-85: 1.50 86-90: 1.00
	Next Rate:		05/15/12	1.15	0.50	1.65				1.25	1.19	-0.20 DOWN
Symetra Life Insurance Company Symetra Custom 5 (3) Year Mid-Band	A	3	05/01/12	1.30	0.50	1.80				1.40	1.28	0-75: 2.50 76-85: 1.50 86-90: 1.00
	Next Rate:		05/15/12	1.10	0.50	1.60				1.20	1.16	-0.20 DOWN
American National Insurance Company Citadel 5 Diamond High-Band	A	2	05/01/12	1.20	1.00	2.20				1.40	1.28	0-80: 3.00 81-85: 2.00
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond High-Band	A	2	05/01/12	1.20	1.00	2.20				1.40	1.28	0-80: 3.00 81-85: 2.00
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond Low-Band	A	2	05/01/12	1.10	1.00	2.10				1.30	1.24	0-80: 3.00 81-85: 2.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) High-Band	A	3	05/01/12	1.20	0.50	1.70				1.30	1.22	Call
ReliaStar Life Insurance Company ING QuintaFlex (NQ)	A	1	04/01/12	1.00	1.50	2.50				1.30	1.50	0-55: 4.50+ 56-60: 4.50+ 61-65: 2.00+ 66-70: 2.00+ 71-74: 2.00+ 75-UP: 1.25+ see notes
American National Insurance Company Citadel 5 Diamond Low-Band	A	2	05/01/12	1.10	1.00	2.10				1.30	1.24	0-80: 3.00 81-85: 2.00
Symetra Life Insurance Company Symetra Custom 5 (3) Year Mid-Band	A	3	05/01/12	1.20	0.50	1.70				1.30	1.22	0-75: 2.50 76-85: 1.50 86-90: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50				1.10	1.10	-0.20 DOWN

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	Yield to Surrender		Commissions Age: Rate
										CUR	GTD	
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) Mid-Band	A	3	05/01/12	1.15	0.50	1.65				1.25	1.19	Call
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) High-Band	A	3	05/01/12	1.05	0.50	1.55				1.15	1.13	0-75: 2.50 76-85: 1.50 86-91: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50				1.10	1.10	-0.05 DOWN
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) Mid-Band	A	3	05/01/12	1.05	0.50	1.55				1.15	1.13	Call

Fixed Annuities

First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) Low-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) Low-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) Mid-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) Mid-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) High-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	Call
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) Low-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	0-75: 2.50 76-85: 1.50 86-91: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50			1.10	1.10	No Change
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) Mid-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	0-75: 2.50 76-85: 1.50 86-91: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50			1.10	1.10	No Change
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) Mid-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	0-75: 2.50 76-85: 1.50 86-91: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50			1.10	1.10	No Change
Symetra Life Insurance Company Symetra Custom 5 (3) Year Low-Band	A	3	05/01/12	1.00	0.50	1.50			1.10	1.10	0-75: 2.50 76-85: 1.50 86-90: 1.00
	Next Rate:		05/15/12	1.00	0.50	1.50			1.10	1.10	No Change
Principal Financial Group Principal Guaranteed Annuity 1-Year Guaranty Low-Band	A+	1	05/01/12	1.05	0.00	1.05		1.01	1.05	1.01	0-80: 4.10 81-85: 2.75 86-UP: 1.45
	Next Rate:		05/15/12	1.05	0.00	1.05			1.05	1.01	No Change
Principal Financial Group Principal Guaranteed Annuity 1-Year Guaranty High-Band	A+	1	05/01/12	1.05	0.00	1.05		1.01	1.05	1.01	0-80: 4.10 81-85: 2.75 86-UP: 1.45
	Next Rate:		05/15/12	1.05	0.00	1.05			1.05	1.01	No Change
Aviva Life & Annuity (MultiChoice Series) Freedom 5 (1-Year) Low-Band	A	1	04/06/12	1.00	0.00	1.00			1.00	1.00	0-75: 2.00 76-79: 1.05 80-83: 0.95 see notes
Principal Financial Group Principal Guaranteed Annuity 3-Year Guaranty	A+	3	05/01/12	1.00	0.00	1.00			1.00	1.00	0-79: 4.10 80-85: 2.75 86-90: 1.45
	Next Rate:		05/15/12	1.00	0.00	1.00			1.00	1.00	No Change
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) Low-Band	A	1	04/06/12	1.00	0.00	1.00			1.00	1.00	0-75: 2.00 76-80: 1.05 81-83: 0.95 see notes
Surrender Charges Last 3 Years											
Aviva Life & Annuity (Income Series) Income Select Spirit 3 (1-Year) High-Band	A	1	04/06/12	1.35	0.00	1.35			1.35	1.12	0-75: 0.25 76-80: 0.25 see notes
Aviva Life & Annuity (MultiChoice Series) Freedom 3 (1-Year) High-Band	A	1	04/06/12	1.35	0.00	1.35			1.35	1.12	0-75: 0.25 76-80: 0.25 see notes

Fixed Annuities

Aviva Life & Annuity (MultiChoice Series) Freedom 3 (1-Year) Low-Band	A	1	04/06/12	1.00	0.00	1.00					1.00	1.00	0-75: 0.25 76-80: 0.25 see notes
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Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	Yield to Surrender		Commissions Age: Rate	
										CUR	GTD		
Aviva Life & Annuity (Income Series) Income Select Spirit 3 (1-Year) Low-Band	A	1	04/06/12	1.00	0.00	1.00					1.00	1.00	0-75: 0.25 76-80: 0.25 see notes

Verify all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice. Seek complete details and the suitability of any product from a qualified licensed insurance professional.

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