

# Income Select Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above	
<b>Income Select Bonus (0-78) •</b>			8% Premium Bonus for all 1st and 2nd Year Premium!
1-Year P-to-P S&P 500 Index	5.00% cap ▼	6.50% cap ▼	
1-Year Monthly Cap Index	2.25% cap	2.50% 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	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
1-Year Multiple Index (no spread)	4.50% cap	6.25% cap	
1-Year Average Index (no spread)	4.50% cap	6.25% cap	
Fixed Strategy (1-year guarantee)	2.20% ▼	2.95% ▼	
Withdrawal Charge Duration	10 years	10 years	
<b>Income Select Plus (0-78)</b>			5% Premium Bonus for all 1st Year Premium!
1-Year P-to-P S&P 500 Index	5.00% cap	6.50% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% cap	
1-Year P-to-P - Hang Seng Index	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
1-Year Point-to-Point Participation Index (no cap)	25.00% par rate	25.00% par rate	
Fixed Strategy (1-year guarantee)	2.25%	3.05%	
Withdrawal Charge Duration	10 years	10 years	
<b>*Income Select Plus S (0-78)</b>			5% Premium Bonus for all 1st Year Premium!
<b>Approved in CT, DE, MN, PA, WA</b>			
1-Year P-to-P S&P 500 Index	5.00% cap	6.50% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% 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	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.00%	2.80%	
Withdrawal Charge Duration	10 years	10 years	
<b>Income Select Platinum (0-78)</b>			
1-Year P-to-P S&P 500 Index	7.50% cap	9.00% cap	
1-Year P-to-P Guaranteed Cap	5.75% cap	6.75% 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	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	3.25%	4.05%	
Withdrawal Charge Duration	10 years	10 years	
<b>Income Select 10 (0-78)</b>			
1-Year P-to-P S&P 500 Index	5.50% cap	7.00% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% 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	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.45%	3.25%	
Withdrawal Charge Duration	10 years	10 years	
<b>Income Select 7 (0-81)</b>			
1-Year P-to-P S&P 500 Index	5.25% cap	6.75% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% 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	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX 50®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.50%	3.20%	
Withdrawal Charge Duration	7 years	7 years	
<b>Income Select 5 (0-83)</b>			
1-Year P-to-P S&P Index	5.00% cap	6.50% cap	
1-Year Monthly Cap Index	2.25% cap	2.50% 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	4.25% cap	6.00% cap	
1-Year P-to-P - Dow Jones EURO STOXX®	4.25% cap	6.00% cap	
Fixed Strategy (1-year guarantee)	2.10%	2.90%	
Withdrawal Charge Duration	5 years	5 years	

# Spirit Series

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above
<b>Spirit Bonus (0-78) •</b>		
<b>8% Premium Bonus for all 1st and 2nd Year Premium</b>		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% ▼ 10 years	2.55% ▼ 10 years
<b>Spirit Plus (0-78)</b>		
<b>5% Premium Bonus for all 1st and 2nd Year Premium</b>		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 10 years	2.65% 10 years
<b>Spirit Plus S (0-78)</b>		
<b>5% Premium Bonus for all 1st and 2nd Year Premium</b>		
<b>Approved in CT, DE, MN, WA</b>		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 10 years	2.05% 10 years
<b>Spirit 7 (0-81)</b>		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.05% 7 years	2.90% 7 years
<b>Spirit 5 (0-83)</b>		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 5 years	2.75% 5 years
<b>Spirit 3 (0-85)</b>		
1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 3 years	2.20% 3 years

# Rider Charges

Rider	Base Product	Annual Charge
Income Edge Optional Income Rider	Income Select Series	0.60%
Income Edge Plus Optional Income Rider	Income Select Series	0.75%
Income Edge Flex Optional Income Rider	Spirit Series	0.45%
InsurePay Optional Death Benefit Rider	Spirit Series	0.60%

Rates effective 9/14/2009

• Income Select Bonus and Spirit Bonus: Issue ages in Indiana (0-74)

\*Please check the website for reduced withdrawal charge schedule. For internal use and Agent Use Only. Not intended for soliciting annuity sales from the public.

Product and Strategy availability varies by state.

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