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Indexed Product PROFILE

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PRODUCT ¹	INTEREST RATES EFFECTIVE 07/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹																																								
BONUS GOLD INDEX-1-07 Call for State Availability 	Includes a 10% Premium Bonus on all 1st year Premiums <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR⁺</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR⁺</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>5.75%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.6%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.70%⁺⁺</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR ⁺	N/A	35%	N/A	S&P 500 Annual Monthly Average w/Cap	5.75%	N/A	0%	Dow Annual Monthly Average w/Cap	5.75%	N/A	0%	Dow Annual Pt to Pt w/Cap	5.75%	N/A	0%	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	5.75%	N/A	0%	S&P 500 Monthly Pt to Pt ⁺	2.6%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	0%	Current Fixed Value Rate	2.70% ⁺⁺			Minimum Guaranteed Interest Rate (MGIR): Currently 3.00%** Minimum Guaranteed Surrender Value (MGSV): 80% of 1 st year premiums and premium bonus, plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2008) ³	20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0% (16 years)
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Riders: The NCR-100 and TIR-100 are available on most of our current deferred annuities. Not available in all states. See state specific disclosure for details and approval chart for availability.

PLEASE NOTE: AVAILABILITY, PROVISIONS AND FORMS VARY BY STATE. CALL FOR DETAILS.

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S&P 500[®] Index does not include dividends. DJIA[™] does not include dividends.

PR=Participation Rate Contract = Certificate in NJ

^{*}Monthly Cap ^{**}MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

^{***} Bonus Vesting Schedule applies. May vary by state.

¹May vary by issue age and/or state ²Benefit not guaranteed and subject to change. ³Not available in all states.

⁺Provided by MA-PR, APT-PR and/or MPT Riders. ⁺⁺Fixed Value Minimum Guaranteed Interest Rate is 1%. Rate varies in DE & OK. ⁺⁺⁺Fixed Value Minimum Guaranteed Interest Rate is 1.25%





P.O. BOX 71216
DES MOINES, IA 50325

Fixed Product PROFILE

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888-221-1234

PRODUCT ¹	INTEREST RATES EFFECTIVE 07/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ³
PREMIER EAGLE 10 FPDA-7-08  Call for State Availability	2.70%*** 10% Bonus on premiums added in years 1-5. Each premium received and any bonus has its own surrender charge schedule. 5% Bonus issue ages 76-80. For AK, DE, SC, UT: 5% Bonus on premiums added in years 1-5 for issue ages 0-80. For OK: 7% Bonus for issue ages 0-75. 3% Bonus for issue ages 76-80. Bonus on Premiums added in years 1-5.	Minimum Guaranteed Interest Rate (MGIR-CV): 2.0% ^{**}	<u>Min:</u> 2,000- Qual. 5,000- Non-Qual. <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	0-75:⁴ 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 years) 76-80:⁴ 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% (10 years)	NCR-2 F-LIBR-09
PREMIER EAGLE 12 FRG-2-09  Call for State Availability	2.50%*** 10% Bonus on all first year premiums for Issue ages 0-78. ⁺ Bonus Vesting⁺ 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)	Minimum Guaranteed Interest Rate (MGIR-CV): 1.0% ^{**}	<u>Min:</u> 2,000- Qual. 5,000- Non-Qual. <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately. ²	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)	NCR-100 TIR-100 F-LIBR-09
Guarantee Series SPDA-MYGA MVA [*] Call for State Availability	Guarantee 5 3.65%*** (3.15% in CA, DE, MN, PA & WA) Guarantee 7 3.75%*** (3.25% in CA, DE, PA & MN) Rates effective 10/28/2009. Rates are subject to change with little advance notice.	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0% ^{**}	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years) Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)	NCR-3

PRODUCT	INTEREST RATES EFFECTIVE 07/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ²
FPDA-10 MVA- Call for State Availability	3.00% *** 2% Premium Bonus on Total 1st Year Premiums (Equals a 5.21% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,13,12.5,12,11.5, 11,9.5,8,6.5,5,3.5,2, 0% (12 years)	NCR-100 TIR-100
FPDA-11 MVA- Call for State Availability	3.00% *** 6% Premium Bonus on Total 1st Year Premiums (Equals a 9.34% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	14,14,13,12,11,10,9, 8,7,6,4,2,0% (12 years)	NCR-100 TIR-100
FPDA-12 Call for State Availability	3.00% ***	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	9,8,7,6,5,4,3,2,1,0% (9 years)	NCR-100 TIR-100
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	0-90 Qual 0-90 Non-Qual	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annual or annual.	N/A	N/A

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

** MGIR is set at issue, guaranteed for life of contract.

***Crediting Rates may vary by state and are subject to change with little advance notice. Please call Marketing for Current Rates. No look backs on rate changes. NO EXCEPTIONS!

¹ May vary by issue age and/or state.

² Benefit not guaranteed and subject to change.

³ See state specific disclosure for details and approval chart for availability. ⁴ Each premium received will have its own surrender charge schedule.

⁵ Bonus vesting schedule applies. May vary by state.

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PRODUCT	INTEREST RATES EFFECTIVE 07/20/2010 (RATES SUBJECT TO CHANGE)				MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE	RIDERS ¹
BENEFIT GOLD (ICC10 IDX-110) 		Cap	PR	Asset Fee	MGIR: Currently 2.25%* MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGSV-MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ²	13.25,12,10,75,9,25,8,6.75, 5.5,4,2.5,1,0% (10 years)	NCR-100 ¹ TIR-100 ¹ LIBR-2008
	S&P 500 Annual Monthly Average	5.25%	N/A	N/A						
10/10 GOLD (INDEX-6-05-MN) 		Cap	PR	Asset Fee	MGIR: Currently 3.00%* MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ²	10,9,8,7,6,5,4,3,2,1,0% (10 years)	NCR-100 ¹ TIR-100 ¹
	S&P 500 Annual Monthly Average	N/A	35%	N/A						
INTEGRITY GOLD (INDEX-5-07-MN) 		Cap	PR	Asset Fee	MGIR: Currently 3.00%* MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ² Lifetime Income Benefit Rider (LIBR-2008)	8,7,6,4,5,3,1,5,0% (6 years)	NCR-100 ¹ TIR-100 ¹ LIBR-2008
	S&P 500 Annual Monthly Average w/PR ⁺	N/A	35%	N/A						

¹Available for Annuitants under age 75 at issue, see disclosure for details. ²Benefit not guaranteed and subject to change. ³Monthly Cap. ⁴For details see Sales Brochure, Form# 1094-SB.

*MGIR: is set at issue, guaranteed for life of contract. **Crediting Rates are subject to change with little advance notice. Please call Marketing for Current Rates. No look backs on rate changes. NO EXCEPTIONS! ⁺Provided by MA-PR, APT-PR and/or MPT Riders.

⁺⁺Fixed Value Minimum Guaranteed Interest Rate is 1%. ⁺⁺⁺Fixed Value Minimum Guaranteed Interest Rate is 1.25%.

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PRODUCT	INTEREST RATES EFFECTIVE 07/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE	RIDERS'
Guarantee Series SPDA-MYGA-MN	<p>Guarantee 5 3.15%**</p> <p>Guarantee 7 3.25%** Rates effective 10/28/2009.</p> <p>Rates are subject to change with little advance notice.</p>	MGIR: Currently 2.0%*	<p><u>Min:</u> 10,000</p> <p><u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000</p>	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	<p>Guarantee 5 9, 8, 7, 6, 5, 0% (5 years)</p> <p>Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)</p>	NCR-3 ¹
FPDA-12-MN	3.00%	MGIR: Currently 3.0%*	<p><u>Min:</u> 2,000 Qual 5,000 Non-Qual</p> <p><u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000</p>	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	9,8,7,6,5,4,3,2,1,0% (9 years)	NCR-100 ¹ TIR-100 ¹
SPIA-1-MN Immediate	Call Marketing for Quotes	N/A	<p><u>Min:</u> 10,000 Qual 10,000 Non-Qual</p>	0-90 Qual 0-90 Non-Qual	Income Options: Period Certain 5-25 Years, Life Option (with or without period certain) Payout Modes: Monthly, quarterly, semi-annual and annual	N/A	N/A

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PRODUCT	INTEREST RATES EFFECTIVE 7/20/10 (RATES SUBJECT TO CHANGE)	MINIMUM GUARANTEE	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE	RIDERS																																								
RETIREMENT GOLD RG-FIA-09-OR Call for State Availability 	Includes a 6% Premium Bonus on all 1st year Premiums. ^{***} <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR⁺</td> <td>N/A</td> <td>30%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>5.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR⁺</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>5.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.4%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.50%⁺⁺</td> </tr> </tbody> </table> Bonus Vesting^{***} 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% (11 years)		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR ⁺	N/A	30%	N/A	S&P 500 Annual Monthly Average w/Cap	5.25%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	5.25%	N/A	N/A	S&P 500 Monthly Pt to Pt ⁺	2.4%	N/A	N/A	Current Fixed Value Rate	2.50% ⁺⁺			MGIR: Currently 2.25% ^{**} MGSV: 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000	0-78 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ²	10, 9, 8, 7, 6, 5, 3.5, 2, .75, .50, 0% (10 years)	NCR-100 ¹ TIR-100 ¹ LIBR-2008-OR												
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* = Monthly Cap

**MGIR is set at issue and guaranteed for life of contract.

*** Bonus vesting schedule applies.

¹ Added automatically at no cost for Annuitants under age 75 at issue.

² Benefit not guaranteed and subject to change.

³ For details see Sales Brochure Form #1094-SB

⁺ Provided by APT-PR, MA-PR and/or MPT Riders.

⁺⁺ Fixed Value Minimum Guaranteed Interest Rate is 1%.

⁴ MVA applies to partial withdrawals and surrenders occurring during Surrender Charge Period.

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Guarantee 5 SPDA-MYGA MVA⁴	3.65%**** Rate effective 10/28/2009. Rates are subject to change with little advance notice.	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0%	<u>Min:</u> 10,000 Qual & Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year.	9, 8, 7, 6, 5% (5 years)	NCR-3 ¹
FPDA-1	5.00% 2% Additional Interest First year only	Minimum Guaranteed Interest Rate (MGIR): 3.0%	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2, Cumulative to 50% of Premium. Systematic W/D & RMD immediately. ²	9, 8.25, 7.25, 6.5, 5.5, 4.5, 3.75, 2.75, 1.75, .75, 0% (10 years)	NCR-100 ¹ TIR-100 ¹
FPDA-12-OR	3.00%	Minimum Guaranteed Interest Rate (MGIR): Currently 3.0%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (9 years)	NCR-100 ¹ TIR-100 ¹
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> 10,000 Qual 10,000 Non-Qual	0-90 Qual & Non-Qual	Options: 5-25 year Certain Life options (with or without period certain) Payout Option: Monthly, quarterly, semi-annual and annual.	N/A	N/A

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* = Monthly Cap **MGIR is set at issue and guaranteed for life of contract. ¹Added automatically at no cost for Annuitants under age 75 at issue. ²Benefit not guaranteed and subject to change.

⁺ Provided by MA-PR, APT-PR and/or MPT Riders. ⁺⁺ Fixed Value Minimum Guaranteed Interest Rate is 1%. ⁺⁺⁺ Fixed Value Minimum Guaranteed Interest Rate is 1.25%.

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PRODUCT	INTEREST RATES EFFECTIVE 7/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM GUARANTEE	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE	RIDERS ¹																								
MILLENNIUM PLATINUM (INDEX-6-05-WA)	<table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average</td> <td>N/A</td> <td>35%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt⁺</td> <td>2.6%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>10-Year U.S. Treasury Bond</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td colspan="2">Current Fixed Value Rate</td> <td colspan="2">3.00%</td> </tr> </tbody> </table>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average	N/A	35%	N/A	S&P 500 Annual Pt to Pt	N/A	25%	N/A	S&P 500 Monthly Pt to Pt ⁺	2.6%*	N/A	0%	10-Year U.S. Treasury Bond	4.0%	N/A	0%	Current Fixed Value Rate		3.00%		MGIR: Currently 3%** MGSV: 87.5% of all premiums, less withdrawal proceeds, at MGIR, compounded annually	<u>Min:</u> 5,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ²	10,9,8,7,6,5,4,3,2,1,0% (10 years)	NCR-100 TIR-100
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GUARANTEE 5 SPDA-MYGA-WA	3.15%*** Rate effective 10/28/2009. Rates are subject to change with little advance notice.	MGIR: Currently 2.0%**	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	9,8,25,7,25,6,5,5,5,0% (5 years)	NCR-3-WA																								
FPDA-10C-WA	3.00% 2% Premium Bonus on first year premiums (Equals a 5.21% Effective First Year Yield, assuming no withdrawals)	MGIR: Currently 3%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	0-53: 14,13,12,5,12,11,5,11,9,5,8, 6,5,5,3,5,2,0% (12 years) 54-80: 9,8,7,6,5,4,3,2,1,0 (9 years)	NCR-100 TIR-100																								
FPDA-12-WA	3.00%	MGIR: Currently 3%**	<u>Min:</u> 2,000 Qual 5,000 Non-Qual <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	10% of Contract Value Annually Starting Yr 2. Systematic W/D & RMD immediately. ²	9, 8, 7, 6, 5, 4, 3, 2, 1, 0% (9 years)	NCR-100 TIR-100																								
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> 10,000 Qual 10,000 Non-Qual	0-90 Qual 0-90 Non-Qual	Options: 5-25 year Certain Life options (with or without period certain) Payout Option: Monthly, quarterly, semi-annual and annual.	N/A	N/A																								

**MGIR is set at issue and guaranteed for life of contract.

***Crediting rates may vary by state and are subject to change with little advance notice.

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PRODUCT	INTEREST RATES EFFECTIVE 7/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE																																								
RETIREMENT GOLD INDEX-2-09-TX.2 Call for State Availability 	Includes a 10%*** Premium Bonus on all 1st year Premiums. <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Annual Monthly Average w/PR⁺</td> <td>N/A</td> <td>30%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Monthly Average w/Cap</td> <td>5.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/PR⁺</td> <td>N/A</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Annual Pt to Pt w/Cap</td> <td>5.25%</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&P 500 Monthly Pt to Pt</td> <td>2.4%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3">2.50%⁺⁺</td> </tr> </tbody> </table> <p>Bonus Vesting*** 0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100% (14 years)</p>		Cap	PR	Asset Fee	S&P 500 Annual Monthly Average w/PR ⁺	N/A	30%	N/A	S&P 500 Annual Monthly Average w/Cap	5.25%	N/A	N/A	S&P 500 Annual Pt to Pt w/PR ⁺	N/A	25%	N/A	S&P 500 Annual Pt to Pt w/Cap	5.25%	N/A	N/A	S&P 500 Monthly Pt to Pt	2.4%*	N/A	0%	Current Fixed Value Rate	2.50% ⁺⁺			MGIR: 3.00% MGSV: 87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually	Min: 5,000 Max: 0-55 \$1,000,000	0-55 Qual & Non-Qual	10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. ¹ Lifetime Income Benefit Rider (LIBR-2008)	12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)												
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Riders: The NCR-100 and TIR-1 are available in Texas on most of our current deferred annuities. See state specific disclosure for details.

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S&P 500® Index does not include dividends. DJIA™ does not include dividends.

PR=Participation Rate

*Monthly Cap **MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

*** Bonus Vesting Schedule applies.

¹ Benefit not guaranteed and subject to change.

⁺ Provided by MA-PR, APT-PR and/or MPT Riders.

⁺⁺ Fixed Value Minimum Guaranteed Interest Rate is 1%.



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PRODUCT	INTEREST RATES EFFECTIVE 7/20/2010 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE	RIDERS
Guarantee Series SPDA-MYGA MVA*	Guarantee 5 3.65%	Minimum Guaranteed Interest Rate (MGIR): Currently 2.0%**	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000	0-80 Qual & Non-Qual	Annually, Penalty-free withdrawal of interest credited that contract year	Guarantee 5 9, 8, 7, 6, 5, 0% (5 years) Guarantee 7 9, 8, 7, 6, 5, 4, 3, 0% (7 years)	NCR-3
	Guarantee 7 3.75%						
Rates are subject to change with little advance notice.							
SPIA-1 Immediate	Call Marketing for Quotes	N/A	<u>Min:</u> 10,000 <u>Max:</u> 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000 81-90 \$250,000	0-90 Qual 0-90 Non-Qual	Income Options: 5-25 year Certain or Life options (with or without period certain) Payout Modes: Monthly, quarterly, semi-annual or annual.	N/A	N/A

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

** MGIR is set at issue, guaranteed for life of contract.