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Fixed Product PROFILE

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PRODUCT ¹	INTEREST RATES EFFECTIVE 12/05/2012 (RATES SUBJECT TO CHANGE)	MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ¹
PREMIER EAGLE 10 FPDA-7-08 <div style="text-align: center;"> <p>10%⁺ Premium Bonus⁴</p> </div> <p>Call for State Availability</p>	<p>2.00%</p> <p>10% Bonus on premiums added in years 1-5. Each premium received and any bonus has its own surrender charge schedule.</p> <p>5% Bonus issue ages 76-80.</p> <p>For AK, DE, SC, UT: 5% Bonus on premiums added in years 1-5 for issue ages 0-80.</p> <p>For OK: 7% Bonus for issue ages 0-75. 3% Bonus for issue ages 76-80. Bonus on Premiums added in years 1-5.</p>	<p>Minimum Guaranteed Interest Rate (MGIR-CV): 2.00%</p>	<p>Min: 2,000- Qual. 5,000- Non-Qual.</p> <p>Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000</p>	<p>0-80 Qual & Non-Qual</p>	<p>10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately.²</p>	<p>0-75:³ 20, 19.5, 19, 18.5, 18, 17.5, 17, 16, 15, 14, 12, 10, 7.5, 5, 2.5, 0% (15 years)</p> <p>76-80:³ 15, 14, 13, 12, 11, 9.5, 8, 6.5, 5, 2.5, 0% (10 years)</p>	<p>NCR-2 F-LIBR-09⁴</p>
PREMIER EAGLE 12 FRG-2-09 <div style="text-align: center;"> <p>8%⁺ Premium Bonus</p> </div> <p>Call for State Availability</p>	<p>1.10%</p> <p>8% Bonus on all first year premiums for issue ages 0-78. +</p> <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>	<p>Minimum Guaranteed Interest Rate (MGIR-CV): 1.0%</p>	<p>Min: 2,000- Qual. 5,000- Non-Qual.</p> <p>Max: 0-69 \$1,000,000 70-74 \$750,000 75-78 \$500,000</p>	<p>0-78 Qual & Non-Qual</p>	<p>10% of Contract Value Starting Yr. 2 Systematic Withdrawal and RMD immediately.²</p>	<p>12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0% (10 years)</p>	<p>NCR-100 TIR-100 F-LIBR-09⁴</p>
Guarantee Series SPDA-MYGA MVA⁴ <p>Call for State Availability</p>	<p>Guarantee 5 (1.80% in CA, DE, MN, PA & WA)</p> <p>Guarantee 7 (2.20% in CA, DE, PA & MN) Rates effective 3/27/2012.</p>	<p>Minimum Guaranteed Interest Rate (MGIR): Currently 1.0%**</p>	<p>Min: 10,000</p> <p>Max: 0-69 \$1,000,000 70-74 \$750,000 75-80 \$500,000</p>	<p>0-80 Qual & Non-Qual</p>	<p>Annually, Penalty-free withdrawal of interest credited that contract year</p>	<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>	<p>NCR-3</p>

PLEASE NOTE: CREDITING RATES MAY VARY BY STATE AND ARE SUBJECT TO CHANGE WITH LITTLE ADVANCE NOTICE. NO LOOKBACKS ON RATE CHANGES. NO EXCEPTIONS! PLEASE CALL MARKETING FOR CURRENT RATES.

PRODUCT		INTEREST RATES EFFECTIVE 12/05/2012 (RATES SUBJECT TO CHANGE)			MINIMUM RATES	MINIMUM PREMIUM	ISSUE AGE ¹	PENALTY-FREE WITHDRAWALS	SURRENDER CHARGE ¹	RIDERS ¹
FPDA-10 MVA- Call for State Availability	2.25% 2% Premium Bonus on Total 1st Year Premiums (Equals a 4.29% Effective First Year Yield, assuming no withdrawals)	Minimum Guaranteed Interest Rate (MGR): Currently 2.25%**	Min: 2,000 Qual 5,000 Non-Qual 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. 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			
SPIA-1 Immediate	Call/Marketing for Quotes	N/A	Min: 10,000 Max: 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.

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

¹May vary by issue age and/or state. See state specific disclosure for details and approval chart for availability.

²Benefit not guaranteed and subject to change.

³Each premium received will have its own surrender charge schedule.

⁴4.5% option available for all ages. 6.5% option available issue ages 50 and above.

⁵Bonus vesting schedule applies. May vary by state.

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