

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate																				
01/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%							
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08							
02/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%							
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08							
03/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%							
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08							
04/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%	4.15%	3.95%	3.55%	3.35%	3.35%	3.15%	3.05%
		05/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%	4.15%	3.95%	3.55%	3.35%	3.35%	3.15%	3.05%
		06/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/01	6.85%	5.85%	5.85%	5.85%	5.85%	5.85%	4.90%	4.90%	4.90%	5.05%	4.85%	4.85%	4.80%	4.30%	4.15%	3.95%	3.55%	3.35%	3.35%	3.15%	3.05%	
		07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/01	6.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.75%	4.55%	4.55%	4.55%	4.30%	4.15%	3.95%	3.55%	3.35%	3.35%	3.15%	3.05%	
		08/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/01	6.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.75%	4.55%	4.55%	4.55%	4.30%	4.15%	3.95%	3.55%	3.30%	3.30%	3.15%	3.05%	
		09/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/01	6.55%	5.55%																				
		10/01/02																				
10/01/01	6.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.75%	4.55%	4.55%	4.55%	4.30%	4.15%	3.95%	3.55%	3.30%	3.30%	3.15%	3.05%	
		11/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/01	6.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.05%	4.05%	4.05%	4.20%	4.00%	4.00%	4.00%	4.30%	4.15%	3.95%	3.55%	3.30%	3.30%	3.15%	3.05%	
		12/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/01	5.60%	4.60%	4.60%	4.60%	4.60%	3.65%	3.65%	3.65%	3.80%	3.60%	3.60%	4.00%										
		01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08										

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate																		
01/01/02	6.05%	5.05%	5.05%	5.05%	5.05%	4.30%	4.30%	4.30%	4.45%	4.45%	4.45%	4.25%	3.80%	3.70%	3.60%	3.40%	3.25%	3.25%	3.10%	3.05%
		02/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/02	5.65%	4.65%	4.65%	4.65%	4.65%	3.90%	3.90%	3.90%	4.05%	4.05%	4.05%	3.90%	3.80%	3.70%	3.60%	3.40%	3.25%	3.25%	3.10%	3.05%
		03/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/02	5.65%	4.65%	4.65%	4.65%	4.65%	3.90%	3.90%	3.90%	4.05%	4.05%	4.05%	3.90%	3.80%	3.70%	3.60%	3.40%	3.25%	3.25%	3.10%	3.05%
		04/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/02	5.70%	4.70%	4.70%	4.70%	4.70%	3.95%	3.95%	3.95%	4.10%	4.10%	4.10%	3.95%	3.80%	3.65%	3.55%	3.40%	3.20%	3.20%	3.10%	3.05%
		05/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/02	5.70%	4.70%	4.70%	4.70%	4.70%	3.95%	3.95%	3.95%	4.10%	4.10%	4.10%	3.95%	3.80%	3.65%	3.55%	3.40%	3.20%			
		06/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10			
06/01/02	5.90%	4.90%	4.90%	4.90%	4.15%	4.15%	4.15%	4.30%	4.30%	4.30%	4.15%	3.80%	3.65%	3.55%	3.40%	3.20%	3.20%	3.10%	3.05%	
		07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/02	5.90%	4.90%	4.90%	4.90%	4.15%	4.15%	4.15%	4.30%	4.30%	4.30%	4.15%	3.80%	3.65%	3.55%	3.40%	3.20%	3.20%	3.10%	3.05%	
		08/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/02	5.20%	4.20%																		
		09/01/03																		
09/01/02	5.00%	4.00%	4.00%	4.00%	3.25%	3.50%	3.50%	3.65%	3.65%	3.65%	3.50%	3.80%	3.65%	3.55%	3.40%	3.20%	3.20%	3.10%	3.05%	
		10/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/02	4.75%	3.75%	3.75%	3.75%	3.00%	3.50%	3.50%	3.65%	3.65%	3.65%	3.75%	3.75%	3.65%	3.55%	3.40%	3.20%	3.20%	3.10%	3.05%	
		11/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/02	4.75%	3.75%	3.75%	3.75%	3.00%	3.50%	3.50%	3.65%	3.65%	3.65%	3.75%	3.75%	3.65%	3.55%	3.40%	3.20%	3.20%	3.10%	3.05%	
		12/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/02	4.60%	3.60%	3.60%	3.00%	3.50%	3.50%	3.65%	3.65%	3.65%	3.60%	3.80%	3.65%	3.55%	3.40%	3.20%	3.20%	3.10%	3.05%		
		01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate																
01/01/03	4.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.80%	3.80%	3.80%	3.75%	3.75%	3.50%	3.25%	3.15%	3.15%	3.15%	3.10%	3.05%
		02/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/03	4.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.25%	3.15%	3.15%	3.15%	3.10%	3.05%
		03/04/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/04/03	4.45%	3.50%	3.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.45%	3.45%	3.45%	3.25%	3.15%	3.15%	3.15%	3.10%	3.05%
		04/04/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/03	4.45%	3.50%	3.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.45%	3.45%	3.45%	3.25%	3.15%	3.15%	3.15%	3.10%	3.05%
		05/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/03	4.20%	3.50%	3.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.45%	3.35%	3.20%	3.20%	3.15%	3.15%	3.15%	3.10%	3.05%
		06/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/03	4.05%	3.05%	3.05%	3.05%	3.05%	3.10%	3.10%	3.10%	3.05%	3.35%	3.20%	3.20%	3.15%	3.15%	3.15%	3.10%	3.05%	
		07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/03	3.70%	3.00%	3.00%	3.00%	3.00%	3.05%	3.05%	3.05%	3.00%	3.35%	3.20%	3.20%	3.15%	3.15%	3.15%	3.10%	3.05%	
		08/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/03	3.95%	3.00%	3.00%	3.00%	3.00%	3.05%	3.05%	3.05%	3.00%	3.35%	3.20%	3.20%	3.15%	3.15%	3.15%	3.10%	3.05%	
		09/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/03	4.30%	3.30%	3.30%	3.30%	3.30%	3.35%	3.35%	3.35%	3.30%	3.30%	3.30%	3.30%	3.15%	3.15%	3.15%	3.10%	3.05%	
		10/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/03	4.30%	3.30%	3.30%	3.30%	3.30%	3.35%	3.35%	3.35%	3.30%	3.30%	3.30%	3.30%	3.15%	3.15%	3.15%	3.10%	3.05%	
		11/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/03	4.60%	3.60%	3.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.60%	3.15%	3.15%	3.15%	3.10%	3.05%	
		12/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/03	4.60%	3.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.60%	3.15%	3.15%	3.15%	3.10%	3.05%		
		01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate														
01/01/04	4.40%	3.40%	3.40%	3.40%	3.45%	3.45%	3.45%	3.40%	3.40%	3.40%	3.40%	3.05%	3.05%	3.05%	3.05%	3.05%
		02/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/04	4.15%	3.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.05%	3.05%	3.05%	3.05%	3.05%
		03/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/15/04	4.15%	3.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.05%	3.05%	3.05%	3.05%	3.05%
		03/15/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/04	4.15%	3.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.05%	3.05%	3.05%	3.05%	3.05%
		04/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/04	4.00%	3.00%	3.00%	3.00%	3.05%	3.05%	3.05%	3.00%	3.10%	3.00%	3.00%	3.00%	3.05%	3.10%	3.10%	3.05%
		05/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/12/04	4.25%	3.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.25%	3.25%	3.25%	3.25%	3.05%	3.05%	3.05%	3.05%	3.05%
		05/12/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/04	4.40%	3.40%	3.40%	3.40%	3.45%	3.45%	3.45%	3.40%	3.40%	3.40%	3.40%	3.05%	3.05%	3.05%	3.05%	3.05%
		06/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/04	4.40%	3.40%	3.40%	3.45%	3.45%	3.45%	3.40%	3.40%	3.40%	3.40%	3.05%	3.05%	3.05%	3.05%	3.05%	
		07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/04	4.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.50%	3.50%	3.50%	3.50%	3.05%	3.05%	3.05%	3.05%	3.05%	
		08/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/04	4.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.50%	3.50%	3.50%	3.50%	3.05%	3.05%	3.05%	3.05%	3.05%	
		09/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/04	4.30%	3.30%	3.30%	3.35%	3.35%	3.35%	3.30%	3.30%	3.30%	3.30%	3.05%	3.05%	3.05%	3.05%	3.05%	
		10/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/04	4.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.05%	3.05%	3.05%	3.05%	3.05%	
		11/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/04	4.05%	3.05%	3.05%	3.10%	3.10%	3.10%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	
		12/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/04	4.05%	3.05%	3.10%	3.10%	3.10%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%		
		01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

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Deposit Date	Initial Rate	Renewal Rate												
01/01/05	4.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.05%	3.00%
		02/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/05	4.20%	3.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%	3.05%	3.05%	3.05%	3.00%
		03/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/05	4.20%	3.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%	3.05%	3.05%	3.05%	3.00%
		04/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/24/05	4.50%	3.50%	3.55%	3.55%	3.55%	3.55%	3.55%	3.50%	3.50%	3.10%	3.05%	3.05%	3.05%	3.00%
		05/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/05	4.50%	3.50%	3.55%	3.55%	3.55%	3.55%	3.55%	3.50%	3.50%	3.10%	3.05%	3.05%	3.05%	3.00%
		06/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/05	4.35%	3.40%	3.40%	3.40%	3.40%	3.40%	3.35%	3.35%	3.10%	3.05%	3.05%	3.05%	3.00%	
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/05	4.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%	3.05%	3.05%	3.05%	3.00%	
		08/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/05	4.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%	3.05%	3.05%	3.05%	3.00%	
		09/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/05	4.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.05%	3.05%	3.05%	3.00%	
		10/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/05	4.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.05%	3.05%	3.05%	3.00%	
		11/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/05	4.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.10%	3.10%	3.10%	3.05%	3.00%	
		12/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/05	4.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.10%	3.10%	3.05%	3.00%		
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

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Deposit Date	Initial Rate	Renewal Rate										
01/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.70%	3.50%	3.50%	3.35%	3.25%
		02/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.70%	3.50%	3.50%	3.35%	3.25%
		03/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.10%	3.50%	3.50%	3.35%	3.25%
		04/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.70%	3.50%	3.50%	3.35%	3.25%
		05/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/06	4.95%	3.95%	3.95%	4.00%	4.00%	3.95%	3.95%	3.95%	3.50%	3.50%	3.35%	3.25%
		06/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%	3.65%	3.50%	3.35%	3.25%	
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%	3.65%	3.50%	3.35%	3.25%	
		08/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%	3.65%	3.50%	3.35%	3.25%	
		09/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%	3.65%	3.50%	3.35%	3.25%	
		10/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%	3.65%	3.50%	3.35%	3.25%	
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/06	5.00%	4.00%	4.05%	4.05%	4.00%	4.00%	4.00%	3.55%	3.45%	3.35%	3.25%	
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/06	4.80%	3.80%	3.85%	3.85%	3.80%	3.80%	3.80%	3.50%	3.50%	3.35%	3.25%	
		12/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	

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Deposit Date	Initial Rate	Renewal Rate									
01/01/07	4.70%	3.70%									
		01/01/08									
02/01/07	4.80%	3.80%									
		02/01/08									
03/01/07	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.55%	3.40%	3.35%	3.25%
		03/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
04/01/07	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.55%	3.40%	3.35%	3.25%	
		04/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
05/01/07	4.65%	3.65%	3.85%	3.65%	3.65%	3.65%	3.35%	3.35%	3.35%	3.25%	
		05/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
06/01/07	4.65%	3.65%	3.85%	3.65%	3.65%	3.65%	3.35%	3.35%	3.35%	3.25%	
		06/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
06/18/07	4.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.45%	3.35%	3.35%	3.25%	
		06/18/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/07	4.90%	3.90%	3.90%	3.90%	3.90%	3.45%	3.35%	3.35%	3.25%		
		07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
08/01/07	5.20%	4.20%	4.20%	4.20%	4.20%	3.75%	3.40%	3.35%	3.25%		
		08/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
09/01/07	5.20%	4.20%	4.20%	4.20%	4.20%	3.75%	3.40%	3.35%	3.25%		
		09/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
10/01/07	5.20%	4.20%	4.20%	4.20%	4.20%	3.75%	3.40%	3.35%	3.25%		
		10/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
11/01/07	4.95%	3.95%									
		11/01/08									
12/01/07	4.80%	3.80%	3.80%	3.80%	3.80%	3.35%	3.35%	3.35%	3.25%		
		12/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

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Deposit Date	Initial Rate	Renewal Rate						
01/01/08	4.90%	3.90%	3.90%	3.90%	3.70%	3.70%	3.55%	3.55%
		01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/08	4.90%	3.90%	3.90%	3.90%	3.70%	3.70%	3.55%	3.55%
		02/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/08	4.90%	3.90%	3.90%	3.90%	3.70%	3.70%	3.55%	3.55%
		03/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/25/08	4.90%	3.90%	3.90%	3.90%	3.70%	3.70%	3.55%	3.55%
		03/25/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/08	4.70%	3.70%						
		04/01/09						
05/01/08	4.70%	3.70%						
		05/01/09						
06/01/08	4.90%	3.90%						
		06/01/09						
07/01/08	5.30%	4.30%	4.30%	3.85%	3.70%	3.55%	3.55%	
		07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/08	5.30%	4.30%	4.30%	3.85%	3.70%	3.55%	3.55%	
		08/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/08	5.15%	4.15%	4.15%	3.70%	3.70%	3.55%	3.55%	
		09/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/08	5.15%	4.15%	4.15%	3.70%	3.70%	3.55%	3.55%	
		10/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/08	6.25%	5.25%	5.25%	4.80%	4.35%	3.90%	3.55%	
		11/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/22/08	6.00%	5.00%	5.00%	4.55%	4.10%	3.65%	3.55%	
		11/22/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/02/08	4.00%	3.00%	3.00%	3.45%	3.45%	3.45%	3.45%	
		12/02/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/13/08	4.00%	3.00%	3.00%	3.45%	3.45%	3.45%	3.45%	
		12/13/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	

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Deposit Date	Initial Rate	Renewal Rate				
01/01/09	4.00%	3.00%	3.45%	3.45%	3.45%	3.45%
		01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/09	4.00%	3.00%	3.45%	3.45%	3.45%	3.45%
		02/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/19/09	4.90%	3.90%	3.45%	3.90%	3.90%	3.90%
		02/19/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/09	4.15%	3.15%				
		03/01/10				
04/03/09	4.35%	3.35%	3.35%	3.35%	3.35%	3.35%
		04/03/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/09	4.35%	3.35%	3.35%	3.35%	3.35%	3.35%
		05/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/27/09	4.05%	3.05%	3.05%	3.05%	3.05%	3.05%
		05/27/10	07/01/10	01/01/11	07/01/11	01/01/12
06/19/09	4.05%	3.05%	3.05%	3.05%	3.05%	3.05%
		06/19/10	07/01/10	01/01/11	07/01/11	01/01/12
07/23/09	4.00%	3.00%	3.00%	3.00%	3.00%	
		07/23/10	01/01/11	07/01/11	01/01/12	
09/01/09	3.85%	2.85%				
		09/01/10				
09/17/09	3.70%	2.70%	2.70%	2.70%	2.70%	
		09/17/10	01/01/11	07/01/11	01/01/12	
10/05/09	3.70%	2.70%	2.70%	2.70%	2.70%	
		10/05/10	01/01/11	07/01/11	01/01/12	
10/15/09	3.70%	2.70%	2.70%	2.70%	2.70%	
		10/15/10	01/01/11	07/01/11	01/01/12	
11/04/09	3.35%	2.35%	2.35%	2.35%	2.35%	
		11/04/10	01/01/11	07/01/11	01/01/12	
12/01/09	3.35%	2.35%	2.35%	2.35%	2.35%	
		12/01/10	01/01/11	07/01/11	01/01/12	

Renewal Rate History for Secured Rate Annuity 1
As of 1/1/2012
For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate		
01/01/10	3.35%	2.35%	2.35%	2.35%
		01/01/11	07/01/11	01/01/12
01/25/10	3.00%	2.00%	2.00%	2.00%
		01/25/11	07/01/11	01/01/12
03/01/10	3.25%	2.25%		
		03/01/11		
03/15/10	3.40%	2.40%	2.40%	2.40%
		03/15/11	07/01/11	01/01/12
04/01/10	3.30%	2.30%	2.30%	2.30%
		04/01/11	07/01/11	01/01/12
04/15/10	3.45%	2.45%	2.45%	2.45%
		04/15/11	07/01/11	01/01/12
05/03/10	3.35%	2.35%	2.35%	2.35%
		05/03/11	07/01/11	01/01/12
06/01/10	3.05%	2.05%	2.05%	2.05%
		06/01/11	07/01/11	01/01/12
07/01/10	3.05%	2.05%	2.05%	
		07/01/11	01/01/12	
08/01/10	2.90%	1.90%		
		08/01/11		
08/16/10	2.70%	1.70%	1.70%	
		08/16/11	01/01/12	
09/01/10	2.70%	1.70%	1.70%	
		09/01/11	01/01/12	
10/01/10	2.75%	1.75%	1.75%	
		10/01/11	01/01/12	
11/01/10	2.60%	1.60%	1.60%	
		11/01/11	01/01/12	
11/15/10	2.40%	1.40%		
		11/15/11		
12/20/10	2.80%	1.80%	1.80%	
		12/20/11	01/01/12	

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate
01/01/11	2.80%	1.80%
		01/01/12
02/01/11	2.80%	
02/15/11	3.00%	
03/01/11	3.00%	
04/01/11	3.00%	
05/02/11	2.85%	
05/18/11	2.75%	
06/01/11	2.60%	
06/15/11	2.40%	
07/01/11	2.40%	
08/01/11	2.40%	
08/22/11	2.15%	
10/01/11	2.15%	
10/17/11	2.15%	
11/01/11	2.15%	
12/01/11	2.15%	

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate																				
01/01/01	7.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	5.10%	5.10%	5.10%	5.25%	5.05%	5.05%	4.95%	4.45%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/01	7.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	5.10%	5.10%	5.10%	5.25%	5.05%	5.05%	4.95%	4.45%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/01	7.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	5.10%	5.10%	5.10%	5.25%	5.05%	5.05%	4.95%	4.45%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/01	7.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	5.10%	5.10%	5.10%	5.25%	5.05%	5.05%	4.95%	4.45%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%
		05/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/01	7.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	5.10%	5.10%	5.10%	5.25%	5.05%	5.05%	4.95%	4.45%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%
		06/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.90%	4.40%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%	
		07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/01	6.65%	5.65%																				
		08/01/02																				
08/01/01	6.65%	5.65%																				
		09/01/02																				
09/01/01	6.65%	5.65%																				
		10/01/02																				
10/01/01	6.65%	5.65%	5.65%	5.65%	5.65%	5.65%	4.70%	4.70%	4.70%	4.85%	4.65%	4.65%	4.65%	4.35%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%	
		11/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/01	6.10%	5.10%	5.10%	5.10%	5.10%	5.10%	4.15%	4.15%	4.15%	4.30%	4.10%	4.10%	4.10%	4.35%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%	
		12/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/01	5.70%	4.70%	4.70%	4.70%	4.70%	3.75%	3.75%	3.75%	3.90%	3.70%	3.70%	4.00%	4.35%	4.20%	4.00%	3.65%	3.35%	3.35%	3.15%	3.05%		
		01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate																		
01/01/02	6.15%	5.15%	5.15%	5.15%	5.15%	4.40%	4.40%	4.40%	4.55%	4.55%	4.55%	4.40%	3.90%	3.70%	3.60%					
		02/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09					
02/01/02	5.75%	4.75%																		
		03/01/03																		
03/01/02	5.75%	4.75%	4.75%	4.75%	4.75%	4.00%	4.00%	4.00%	4.15%	4.15%	4.15%	4.00%	3.85%	3.70%	3.60%	3.45%	3.25%	3.25%	3.10%	3.05%
		04/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/02	5.80%	4.80%																		
		05/01/03																		
05/01/02	5.80%	4.80%	4.80%	4.80%	4.80%	4.05%	4.05%	4.05%	4.20%	4.20%	4.20%	4.05%	3.85%	3.70%	3.60%	3.45%	3.25%	3.25%	3.10%	3.05%
		06/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/02	6.00%	5.00%	5.00%	5.00%	4.25%	4.25%	4.25%	4.40%	4.40%	4.40%	4.25%	3.85%								
		07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08								
07/01/02	6.00%	5.00%	5.00%	5.00%	4.25%	4.25%	4.25%	4.40%	4.40%	4.40%	4.25%	3.85%	3.70%	3.60%	3.45%	3.25%	3.25%	3.10%	3.05%	
		08/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/02	5.30%	4.30%	4.30%	4.30%	3.55%	3.55%	3.55%	3.70%	3.70%	3.70%	3.55%	3.85%	3.70%	3.60%	3.45%	3.25%	3.25%	3.10%	3.05%	
		09/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/02	5.10%	4.10%																		
		10/01/03																		
10/01/02	4.85%	3.85%																		
		11/01/03																		
11/01/02	4.85%	3.85%	3.85%	3.85%	3.10%	3.10%	3.10%	3.25%	3.25%	3.25%	3.10%	3.60%	3.70%	3.60%						
		12/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09						
12/01/02	4.70%	3.70%																		
		01/01/04																		

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate														
01/01/04	4.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.50%	3.50%	3.50%	3.50%	3.10%	3.10%	3.10%	3.10%	3.05%
		02/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/04	4.25%	3.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.25%	3.25%	3.25%	3.25%	3.25%	3.15%	3.15%	3.10%	3.05%
		03/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/15/04	4.25%	3.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.25%	3.25%	3.25%	3.25%	3.25%	3.15%	3.15%	3.10%	3.05%
		03/15/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/04	4.25%	3.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.25%	3.25%	3.25%	3.25%	3.15%	3.15%	3.10%	3.05%	
		04/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/04	4.10%	3.10%	3.10%	3.10%	3.15%	3.15%	3.15%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
		05/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	
04/12/04	4.35%	3.35%	3.35%	3.35%	3.40%	3.40%	3.40%	3.35%	3.35%	3.35%	3.35%	3.10%	3.10%	3.10%	3.10%	3.05%
		05/12/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/04	4.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.50%	3.50%	3.50%	3.50%	3.10%	3.10%	3.10%	3.10%	3.05%
		06/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/04	4.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.50%	3.50%	3.50%	3.50%	3.10%	3.10%	3.10%	3.10%	3.05%	
		07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/04	4.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.60%	3.10%	3.10%	3.10%	3.10%	3.05%	
		08/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/04	4.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.60%	3.10%	3.10%	3.10%	3.10%	3.05%	
		09/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/04	4.40%	3.40%	3.40%	3.45%	3.45%	3.45%	3.40%	3.40%	3.40%	3.40%	3.10%	3.10%	3.10%	3.10%	3.05%	
		10/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/04	4.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.25%	3.25%	3.25%	3.25%	3.10%	3.10%	3.10%	3.10%	3.05%	
		11/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/04	4.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.10%	3.10%	3.10%	3.10%	3.05%	
		12/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/04	4.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.10%	3.10%	3.10%	3.10%	3.05%		
		01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate												
01/01/05	4.15%	3.15%	3.20%	3.20%	3.20%	3.20%	3.20%	3.15%	3.15%	3.10%	3.05%	3.05%	3.05%	3.00%
		02/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/05	4.30%	3.30%	3.35%	3.35%	3.35%	3.35%	3.35%	3.30%	3.30%	3.10%	3.10%	3.10%	3.05%	3.00%
		03/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/05	4.30%	3.30%	3.35%	3.35%	3.35%	3.35%	3.35%	3.30%	3.30%	3.10%	3.05%	3.05%	3.05%	3.00%
		04/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/24/05	4.60%	3.60%	3.65%	3.65%	3.65%	3.65%	3.65%	3.60%	3.60%	3.15%	3.05%	3.05%	3.05%	3.00%
		05/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/05	4.60%	3.60%	3.65%	3.65%	3.65%	3.65%	3.65%	3.60%	3.60%	3.10%	3.05%	3.05%	3.05%	3.00%
		06/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/05	4.45%	3.50%	3.50%	3.50%	3.50%	3.50%	3.45%	3.45%	3.10%	3.05%	3.05%	3.05%	3.00%	
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/05	4.30%	3.35%	3.35%	3.35%	3.35%	3.35%	3.30%	3.30%	3.10%	3.10%	3.10%	3.05%	3.00%	
		08/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/05	4.30%	3.35%	3.35%	3.35%	3.35%	3.35%	3.30%	3.30%	3.10%	3.10%	3.10%	3.05%	3.00%	
		09/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/05	4.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.10%	3.10%	3.10%	3.05%	3.00%	
		10/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/05	4.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.10%	3.05%	3.05%	3.05%	3.00%	
		11/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/05	4.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.20%	3.05%	3.05%	3.05%	3.00%	
		12/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/05	4.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.20%	3.05%	3.05%	3.05%	3.00%		
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate										
01/01/06	4.80%	3.80%	3.80%	3.80%	3.90%	3.80%	3.80%	3.80%	3.50%	3.50%	3.35%	3.25%
		02/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/06	4.80%	3.80%	3.80%	3.85%	3.85%	3.80%	3.80%	3.80%	3.50%	3.50%	3.35%	3.25%
		03/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/06	4.80%	3.80%	3.80%	3.85%	3.85%	3.80%	3.80%	3.80%	3.50%	3.50%	3.35%	3.25%
		04/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/06	4.80%	3.80%	3.80%	3.85%	3.85%	3.80%	3.80%	3.80%	3.50%	3.50%	3.35%	3.25%
		05/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/06	5.05%	4.05%	4.05%	4.10%	4.10%	4.05%	4.05%					
		06/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09					
06/01/06	5.20%	4.20%	4.25%	4.25%	4.20%	4.20%	4.20%	3.75%	3.55%	3.35%	3.25%	
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
07/01/06	5.20%	4.20%	4.25%	4.25%	4.20%	4.20%	4.20%	3.75%	3.55%	3.35%	3.25%	
		08/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/06	5.20%	4.20%	4.25%	4.25%	4.20%	4.20%	4.20%	3.75%	3.55%	3.35%	3.25%	
		09/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/06	5.20%	4.20%	4.25%	4.25%	4.20%	4.20%	4.20%	3.75%	3.55%	3.35%	3.25%	
		10/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/06	5.20%	4.20%	4.25%	4.25%	4.20%	4.20%	4.20%	3.75%	3.55%	3.35%	3.25%	
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/06	5.10%	4.10%										
		11/01/07										
12/01/06	4.90%	3.90%										
		12/01/07										

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate									
01/01/07	4.80%	3.80%									
		01/01/08									
02/01/07	4.90%	3.90%									
		02/01/08									
03/01/07	5.10%	4.10%	4.10%	4.10%	4.10%	4.10%	3.65%	3.45%	3.35%	3.25%	
		03/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
04/01/07	5.10%	4.10%	4.10%	4.10%	4.10%	4.10%	3.65%	3.45%	3.35%	3.25%	
		04/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
05/01/07	4.75%	3.75%									
		05/01/08									
06/01/07	4.75%	3.75%									
		06/01/08									
06/18/07	5.00%	4.00%									
		06/18/08									
07/01/07	5.00%	4.00%									
		07/01/08									
08/01/07	5.30%	4.30%	4.30%	4.30%	4.30%	3.85%	3.45%	3.35%	3.25%		
		08/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
09/01/07	5.30%	4.30%	4.30%	4.30%	4.30%	3.85%	3.45%	3.35%	3.25%		
		09/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
10/01/07	5.30%	4.30%	4.30%	4.30%	4.30%	3.85%	3.45%	3.35%	3.25%		
		10/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
11/01/07	5.05%	4.05%									
		11/01/08									
12/01/07	4.90%	3.90%	3.90%	3.90%	3.90%	3.45%	3.45%	3.35%	3.25%		
		12/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate						
01/01/08	5.00%	4.00%	4.00%	4.00%	3.70%	3.70%	3.55%	3.55%
		01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/08	5.00%	4.00%	4.00%	4.00%	3.70%	3.70%	3.55%	3.55%
		02/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/08	5.00%	4.00%	4.00%	4.00%	3.70%	3.70%	3.55%	3.55%
		03/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/25/08	5.00%	4.00%	4.00%	4.00%	3.70%	3.70%	3.55%	3.55%
		03/25/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/08	4.80%	3.80%						
		04/01/09						
05/01/08	4.80%	3.80%						
		05/01/09						
06/01/08	5.00%	4.00%						
		06/01/09						
07/01/08	5.40%	4.40%						
		07/01/09						
08/01/08	5.40%	4.40%						
		08/01/09						
09/01/08	5.25%	4.25%	4.25%	3.80%	3.70%	3.55%	3.55%	
		09/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/08	5.25%	4.25%	4.25%	3.80%	3.70%	3.55%	3.55%	
		10/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/08	6.35%	5.35%	5.35%	4.90%	4.45%	4.00%	3.55%	
		11/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/22/08	6.10%	5.10%	5.10%	4.65%	4.20%	3.75%	3.55%	
		11/22/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/02/08	4.10%	3.10%						
		12/02/09						
12/13/08	4.10%	3.10%						
		12/13/09						

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate				
01/01/09	4.10%	3.10%				
		01/01/10				
02/01/09	4.10%	3.10%				
		02/01/10				
02/19/09	5.00%	4.00%	3.55%	4.00%	4.00%	4.00%
		02/19/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/09	4.25%	3.25%				
		03/01/10				
04/03/09	4.45%	3.45%	3.20%	3.45%	3.45%	3.45%
		04/03/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/09	4.45%	3.45%	3.20%	3.45%	3.45%	3.45%
		05/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/27/09	4.15%	3.15%	3.15%	3.15%	3.15%	3.15%
		05/27/10	07/01/10	01/01/11	07/01/11	01/01/12
06/19/09	4.15%	3.15%	3.15%	3.15%	3.15%	3.15%
		06/19/10	07/01/10	01/01/11	07/01/11	01/01/12
07/23/09	4.10%	3.10%	3.10%	3.10%	3.10%	
		07/23/10	01/01/11	07/01/11	01/01/12	
09/01/09	3.95%	2.95%				
		09/01/10				
09/17/09	3.80%	2.80%				
		09/17/10				
10/05/09	3.80%	2.80%				
		10/05/10				
10/15/09	3.80%	2.80%				
		10/15/10				
11/04/09	3.45%	2.45%	2.45%	2.45%		
		11/04/10	01/01/11	07/01/11	01/01/12	
12/01/09	3.45%	2.45%	2.45%	2.45%	2.45%	
		12/01/10	01/01/11	07/01/11	01/01/12	

Renewal Rate History for Secured Rate Annuity 1

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate		
01/01/10	3.45%	2.45%	2.45%	2.45%
		01/01/11	07/01/11	01/01/12
01/25/10	3.10%	2.10%		
		01/25/11		
03/01/10	3.35%	2.35%	2.35%	2.35%
		03/01/11	07/01/11	01/01/12
03/15/10	3.50%	2.50%		
		03/15/11		
04/01/10	3.40%	2.40%		
		04/01/11		
04/15/10	3.55%	2.55%	2.55%	2.55%
		04/15/11	07/01/11	01/01/12
05/03/10	3.45%	2.45%	2.45%	2.45%
		05/03/11	07/01/11	01/01/12
06/01/10	3.15%	2.15%		
		06/01/11		
07/01/10	3.15%	2.15%		
		07/01/11		
08/01/10	3.00%	2.00%		
		08/01/11		
08/16/10	2.80%	1.80%		
		08/16/11		
09/01/10	2.80%	1.80%		
		09/01/11		
10/01/10	2.85%	1.85%		
		10/01/11		
11/01/10	2.70%	1.70%		
		11/01/11		
11/15/10	2.50%	1.50%	1.50%	
		11/15/11	01/01/12	
12/20/10	2.90%	1.90%		
		12/20/11		

Renewal Rate History for Secured Rate Annuity 1
 As of 1/1/2012
 For deposits \$100k or more

Deposit Date	Initial Rate	Renewal Rate
01/01/11	2.90%	1.90%
		01/01/12
02/01/11	2.90%	
02/15/11	3.10%	
03/01/11	3.10%	
04/01/11	3.10%	
05/02/11	2.95%	
05/18/11	2.85%	
06/01/11	2.70%	
06/15/11	2.50%	
07/01/11	2.50%	
08/01/11	2.50%	
08/22/11	2.25%	
10/01/11	2.25%	
10/17/11	2.25%	
11/01/11	2.25%	
12/01/11	2.25%	