

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate									
08/01/02	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.50%	4.00%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		08/01/03	08/01/04	08/01/05	08/01/06	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
09/01/02	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.50%	4.00%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		09/01/03	09/01/04	09/01/05	09/01/06	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
10/01/02	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.15%	3.95%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		10/01/03	10/01/04	10/01/05	10/01/06	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
11/01/02	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.15%	3.95%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		11/01/03	11/01/04	11/01/05	11/01/06	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
12/01/02	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.90%	3.90%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		12/01/03	12/01/04	12/01/05	12/01/06	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	Guaranteed Rate Period				Renewal Rate									
01/01/03	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	3.65%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%	
		01/01/04	01/01/05	01/01/06	01/01/07	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	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.65%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%	
		02/01/04	02/01/05	02/01/06	02/01/07	02/01/08	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	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.65%	3.60%	3.40%	3.40%	3.50%	3.50%	3.40%	3.35%	
		03/04/04	03/04/05	03/04/06	03/04/07	03/04/08	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	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.65%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%	
		04/01/04	04/01/05	04/01/06	04/01/07	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	
05/01/03	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.65%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%	
		05/01/04	05/01/05	05/01/06	05/01/07	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	
06/01/03	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.65%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%	
		06/01/04	06/01/05	06/01/06	06/01/07	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	
07/01/03	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%		
		07/01/04	07/01/05	07/01/06	07/01/07	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	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%		
		08/01/04	08/01/05	08/01/06	08/01/07	08/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
09/01/03	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%		
		09/01/04	09/01/05	09/01/06	09/01/07	09/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
10/01/03	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.55%	3.35%	3.35%	3.50%	3.50%	3.40%	3.35%		
		10/01/04	10/01/05	10/01/06	10/01/07	10/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
11/01/03	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.65%	3.45%	3.45%	3.45%	3.45%	3.40%	3.35%		
		11/01/04	11/01/05	11/01/06	11/01/07	11/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
12/01/03	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.65%	3.45%	3.45%	3.45%	3.45%	3.40%	3.35%		
		12/01/04	12/01/05	12/01/06	12/01/07	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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01/01/04	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.30%	3.30%	3.40%	3.40%	3.40%	3.40%
		01/01/05	01/01/06	01/01/07	01/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/04	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.25%	3.25%	3.40%	3.40%	3.40%	3.40%
		02/01/05	02/01/06	02/01/07	02/01/08	02/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/15/04	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.25%	3.25%	3.40%	3.40%	3.40%	3.40%
		02/15/05	02/15/06	02/15/07	02/15/08	02/15/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/04	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.15%	3.15%	3.35%	3.35%	3.35%	3.35%
		03/01/05	03/01/06	03/01/07	03/01/08	03/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/04	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.35%	3.35%	3.35%	3.35%
		04/01/05	04/01/06	04/01/07	04/01/08	04/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/12/04	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%	3.35%	3.35%	3.35%	3.35%
		04/12/05	04/12/06	04/12/07	04/12/08	04/12/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/04	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.25%	3.25%	3.35%	3.35%	3.35%	3.35%
		05/01/05	05/01/06	05/01/07	05/01/08	05/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/04	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.25%	3.25%	3.35%	3.35%	3.35%	3.35%
		06/01/05	06/01/06	06/01/07	06/01/08	06/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
07/01/04	3.75%	3.75%	3.75%	3.75%	3.75%	3.25%	3.25%	3.35%	3.35%	3.35%	3.35%	
		07/01/05	07/01/06	07/01/07	07/01/08	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/04	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.30%	3.30%	3.30%	3.30%	3.30%	
		08/01/05	08/01/06	08/01/07	08/01/08	08/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/04	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.30%	3.30%	3.30%	3.30%	3.30%	
		09/01/05	09/01/06	09/01/07	09/01/08	09/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/04	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.30%	3.30%	3.30%	3.30%	3.30%	
		10/01/05	10/01/06	10/01/07	10/01/08	10/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/04	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	
		11/01/05	11/01/06	11/01/07	11/01/08	11/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/04	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	
		12/01/05	12/01/06	12/01/07	12/01/08	12/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	

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01/01/05	3.30%	3.30%	3.30%	3.30%	3.30%					
		01/01/06	01/01/07	01/01/08	01/01/09					
02/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.35%	3.35%	3.30%	3.30%
		02/01/06	02/01/07	02/01/08	02/01/09	02/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/05	3.45%	3.45%	3.45%	3.45%	3.45%					
		03/01/06	03/01/07	03/01/08	03/01/09					
03/24/05	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.35%	3.35%	3.30%	3.30%
		03/24/06	03/24/07	03/24/08	03/24/09	03/24/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/05	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.35%	3.35%	3.30%	3.30%
		05/01/06	05/01/07	05/01/08	05/01/09	05/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/05	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.35%	3.35%	3.30%	3.30%
		06/01/06	06/01/07	06/01/08	06/01/09	06/01/10	07/01/10	01/01/11	07/01/11	01/01/12
07/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.35%	3.35%	3.30%	3.30%	
		07/01/06	07/01/07	07/01/08	07/01/09	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.35%	3.30%	3.30%	
		08/01/06	08/01/07	08/01/08	08/01/09	08/01/10	01/01/11	07/01/11	01/01/12	
09/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.35%	3.30%	3.30%	
		09/01/06	09/01/07	09/01/08	09/01/09	09/01/10	01/01/11	07/01/11	01/01/12	
10/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.35%	3.30%	3.30%	
		10/01/06	10/01/07	10/01/08	10/01/09	10/01/10	01/01/11	07/01/11	01/01/12	
11/01/05	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.40%	3.35%	3.30%	
		11/01/06	11/01/07	11/01/08	11/01/09	11/01/10	01/01/11	07/01/11	01/01/12	
12/01/05	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.40%	3.35%	3.30%	
		12/01/06	12/01/07	12/01/08	12/01/09	12/01/10	01/01/11	07/01/11	01/01/12	

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01/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%	3.65%	3.60%
		01/01/07	01/01/08	01/01/09	01/01/10	01/01/11	07/01/11	01/01/12
02/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.65%	3.60%
		02/01/07	02/01/08	02/01/09	02/01/10	02/01/11	07/01/11	01/01/12
03/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.65%	3.60%
		03/01/07	03/01/08	03/01/09	03/01/10	03/01/11	07/01/11	01/01/12
04/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.65%	3.60%
		04/01/07	04/01/08	04/01/09	04/01/10	04/01/11	07/01/11	01/01/12
05/01/06	4.20%	4.20%	4.20%	4.20%	4.20%			
		05/01/07	05/01/08	05/01/09	05/01/10			
06/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	3.90%	3.60%
		06/01/07	06/01/08	06/01/09	06/01/10	06/01/11	07/01/11	01/01/12
07/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	3.90%	3.60%	
		07/01/07	07/01/08	07/01/09	07/01/10	07/01/11	01/01/12	
08/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	3.90%	
		08/01/07	08/01/08	08/01/09	08/01/10	08/01/11	01/01/12	
09/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	3.90%	
		09/01/07	09/01/08	09/01/09	09/01/10	09/01/11	01/01/12	
10/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	3.90%	
		10/01/07	10/01/08	10/01/09	10/01/10	10/01/11	01/01/12	
11/01/06	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	3.75%	
		11/01/07	11/01/08	11/01/09	11/01/10	11/01/11	01/01/12	
12/01/06	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	3.60%	
		12/01/07	12/01/08	12/01/09	12/01/10	12/01/11	01/01/12	

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01/01/07	3.95%	3.95%	3.95%	3.95%	3.95%	
		01/01/08	01/01/09	01/01/10	01/01/11	
02/01/07	4.05%	4.05%	4.05%	4.05%	4.05%	
		02/01/08	02/01/09	02/01/10	02/01/11	
03/01/07	4.05%	4.05%	4.05%	4.05%	4.05%	
		03/01/08	03/01/09	03/01/10	03/01/11	
04/01/07	3.80%	3.80%	3.80%	3.80%	3.80%	
		04/01/08	04/01/09	04/01/10	04/01/11	
05/01/07	3.90%	3.90%	3.90%	3.90%	3.90%	
		05/01/08	05/01/09	05/01/10	05/01/11	
06/01/07	3.90%	3.90%	3.90%	3.90%	3.90%	
		06/01/08	06/01/09	06/01/10	06/01/11	
06/18/07	4.15%	4.15%	4.15%	4.15%	4.15%	
		06/18/08	06/18/09	06/18/10	06/18/11	
07/01/07	4.15%	4.15%	4.15%	4.15%	4.15%	
		07/01/08	07/01/09	07/01/10	07/01/11	
08/01/07	4.45%	4.45%	4.45%	4.45%	4.45%	
		08/01/08	08/01/09	08/01/10	08/01/11	
09/01/07	4.45%	4.45%	4.45%	4.45%	4.45%	
		09/01/08	09/01/09	09/01/10	09/01/11	
10/01/07	4.45%	4.45%	4.45%	4.45%	4.45%	
		10/01/08	10/01/09	10/01/10	10/01/11	
11/01/07	4.20%	4.20%	4.20%	4.20%	4.20%	
		11/01/08	11/01/09	11/01/10	11/01/11	
12/01/07	4.05%	4.05%	4.05%	4.05%	4.05%	
		12/01/08	12/01/09	12/01/10	12/01/11	

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For deposits less than \$100k

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01/01/08	4.05%	4.05%	4.05%	4.05%	4.05%	
		01/01/09	01/01/10	01/01/11	01/01/12	
02/01/08	4.05%	4.05%	4.05%	4.05%		
		02/01/09	02/01/10	02/01/11		
03/01/08	4.05%	4.05%	4.05%	4.05%		
		03/01/09	03/01/10	03/01/11		
03/25/08	4.05%	4.05%	4.05%	4.05%		
		03/25/09	03/25/10	03/25/11		
04/01/08	4.00%	4.00%	4.00%	4.00%		
		04/01/09	04/01/10	04/01/11		
05/01/08	4.00%	4.00%	4.00%	4.00%		
		05/01/09	05/01/10	05/01/11		
06/01/08	4.00%	4.00%	4.00%	4.00%		
		06/01/09	06/01/10	06/01/11		
07/01/08	4.40%	4.40%	4.40%	4.40%		
		07/01/09	07/01/10	07/01/11		
08/01/08	4.40%	4.40%	4.40%	4.40%		
		08/01/09	08/01/10	08/01/11		
09/01/08	4.25%	4.25%	4.25%	4.25%		
		09/01/09	09/01/10	09/01/11		
10/01/08	4.25%	4.25%	4.25%	4.25%		
		10/01/09	10/01/10	10/01/11		
11/01/08	5.35%	5.35%	5.35%	5.35%		
		11/01/09	11/01/10	11/01/11		
11/22/08	4.40%	4.40%	4.40%	4.40%		
		11/22/09	11/22/10	11/22/11		
12/02/08	3.00%	3.00%	3.00%	3.00%		
		12/02/09	12/02/10	12/02/11		
12/13/08	3.00%	3.00%	3.00%	3.00%		
		12/13/09	12/13/10	12/13/11		

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Guaranteed Rate Period			Renewal Rate
01/01/09	3.00%	3.00%	3.00%	3.00%	
		01/01/10	01/01/11	01/01/12	
02/01/09	3.00%	3.00%	3.00%		
		02/01/10	02/01/11		
02/19/09	4.00%	4.00%	4.00%		
		02/19/10	02/19/11		
03/01/09	3.40%	3.40%	3.40%		
		03/01/10	03/01/11		
04/03/09	3.60%	3.60%	3.60%		
		04/03/10	04/03/11		
05/01/09	3.60%	3.60%	3.60%		
		05/01/10	05/01/11		
05/27/09	3.30%	3.30%	3.30%		
		05/27/10	05/27/11		
06/19/09	3.30%	3.30%	3.30%		
		06/19/10	06/19/11		
07/23/09	3.20%	3.20%	3.20%		
		07/23/10	07/23/11		
09/01/09	3.05%	3.05%	3.05%		
		09/01/10	09/01/11		
09/17/09	2.95%	2.95%	2.95%		
		09/17/10	09/17/11		
10/05/09	2.75%	2.75%	2.75%		
		10/05/10	10/05/11		
10/15/09	2.75%	2.75%	2.75%		
		10/15/10	10/15/11		
11/04/09	2.40%	2.40%	2.40%		
		11/04/10	11/04/11		
12/01/09	2.40%	2.40%	2.40%		
		12/01/10	12/01/11		

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Guaranteed Rate Period		Renewal Rate
01/01/10	2.40%	2.40%	2.40%	
		01/01/11	01/01/12	
01/25/10	2.00%	2.00%		
		01/25/11		
03/01/10	2.25%	2.25%		
		03/01/11		
03/15/10	2.40%	2.40%		
		03/15/11		
04/01/10	2.50%	2.50%		
		04/01/11		
04/15/10	2.60%	2.60%		
		04/15/11		
05/03/10	2.45%	2.45%		
		05/03/11		
06/01/10	2.20%	2.20%		
		06/01/11		
07/01/10	2.20%	2.20%		
		07/01/11		
08/01/10	2.00%	2.00%		
		08/01/11		
08/16/10	1.85%	1.85%		
		08/16/11		
09/01/10	1.85%	1.85%		
		09/01/11		
10/01/10	1.85%	1.85%		
		10/01/11		
11/01/10	1.70%	1.70%		
		11/01/11		
11/15/10	1.55%	1.55%		
		11/15/11		
12/20/10	1.95%	1.95%		
		12/20/11		

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits less than \$100k

Deposit Date	Initial Rate	Guaranteed Rate Period	Renewal Rate
01/01/11	1.95%	1.95%	
		01/01/12	
02/01/11	1.95%		
02/15/11	2.15%		
03/01/11	2.15%		
04/01/11	2.15%		
05/02/11	2.00%		
05/18/11	1.90%		
06/01/11	1.75%		
06/15/11	1.55%		
07/01/11	1.55%		
08/01/11	1.55%		
08/22/11	1.35%		
10/01/11	1.35%		
10/17/11	1.35%		
11/01/11	1.35%		
12/01/11	1.35%		

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate									
08/01/02	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.60%	4.10%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		08/01/03	08/01/04	08/01/05	08/01/06	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
09/01/02	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.60%	4.10%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		09/01/03	09/01/04	09/01/05	09/01/06	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
10/01/02	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.25%	3.95%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		10/01/03	10/01/04	10/01/05	10/01/06	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
11/01/02	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.25%	3.95%	3.90%	3.80%	3.65%	3.55%	3.45%	3.30%	3.25%
		11/01/03	11/01/04	11/01/05	11/01/06	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
12/01/02	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.00%	4.00%	3.90%	3.80%	3.65%				
		12/01/03	12/01/04	12/01/05	12/01/06	12/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10				

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate									
01/01/03	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	3.75%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%	
		01/01/04	01/01/05	01/01/06	01/01/07	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	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	3.65%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%	
		02/01/04	02/01/05	02/01/06	02/01/07	02/01/08	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	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.65%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%	
		03/04/04	03/04/05	03/04/06	03/04/07	03/04/08	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	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.65%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%	
		04/01/04	04/01/05	04/01/06	04/01/07	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	
05/01/03	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%	
		05/01/04	05/01/05	05/01/06	05/01/07	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	
06/01/03	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.65%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%	
		06/01/04	06/01/05	06/01/06	06/01/07	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	
07/01/03	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%		
		07/01/04	07/01/05	07/01/06	07/01/07	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	3.55%	3.55%	3.55%	3.55%	3.55%										
		08/01/04	08/01/05	08/01/06	08/01/07										
09/01/03	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%		
		09/01/04	09/01/05	09/01/06	09/01/07	09/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
10/01/03	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.60%	3.40%	3.40%	3.60%	3.50%	3.40%	3.35%		
		10/01/04	10/01/05	10/01/06	10/01/07	10/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
11/01/03	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%	3.45%	3.45%	3.55%	3.45%	3.40%	3.35%		
		11/01/04	11/01/05	11/01/06	11/01/07	11/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12		
12/01/03	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%	3.45%	3.45%	3.55%	3.45%	3.40%	3.35%		
		12/01/04	12/01/05	12/01/06	12/01/07	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 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate						
01/01/04	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%
		01/01/05	01/01/06	01/01/07	01/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/04	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
		02/01/05	02/01/06	02/01/07	02/01/08	02/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/15/04	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
		02/15/05	02/15/06	02/15/07	02/15/08	02/15/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/04	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.25%	3.25%	3.40%	3.40%	3.40%	3.40%
		03/01/05	03/01/06	03/01/07	03/01/08	03/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/04	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.30%	3.30%				
		04/01/05	04/01/06	04/01/07	04/01/08	04/01/09	07/01/09	01/01/10				
04/12/04	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
		04/12/05	04/12/06	04/12/07	04/12/08	04/12/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/04	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
		05/01/05	05/01/06	05/01/07	05/01/08	05/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/04	3.75%	3.75%	3.75%	3.75%	3.75%							
		06/01/05	06/01/06	06/01/07	06/01/08							
07/01/04	3.85%	3.85%	3.85%	3.85%	3.85%							
		07/01/05	07/01/06	07/01/07	07/01/08							
08/01/04	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.40%	3.40%	3.40%	3.40%	3.40%	
		08/01/05	08/01/06	08/01/07	08/01/08	08/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/04	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.40%	3.40%	3.40%	3.40%	3.40%	
		09/01/05	09/01/06	09/01/07	09/01/08	09/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/04	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.40%	3.40%	3.40%	3.40%	3.40%	
		10/01/05	10/01/06	10/01/07	10/01/08	10/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/04	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	
		11/01/05	11/01/06	11/01/07	11/01/08	11/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/04	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	
		12/01/05	12/01/06	12/01/07	12/01/08	12/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate				
01/01/05	3.40%	3.40%	3.40%	3.40%	3.40%					
		01/01/06	01/01/07	01/01/08	01/01/09					
02/01/05	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.45%	3.45%	3.40%	3.35%
		02/01/06	02/01/07	02/01/08	02/01/09	02/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/05	3.55%	3.55%	3.55%	3.55%	3.55%					
		03/01/06	03/01/07	03/01/08	03/01/09					
03/24/05	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.45%	3.45%	3.40%	3.35%
		03/24/06	03/24/07	03/24/08	03/24/09	03/24/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/05	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.45%	3.45%	3.40%	3.35%
		05/01/06	05/01/07	05/01/08	05/01/09	05/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/05	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.45%	3.45%	3.40%	3.35%
		06/01/06	06/01/07	06/01/08	06/01/09	06/01/10	07/01/10	01/01/11	07/01/11	01/01/12
07/01/05	3.55%	3.55%	3.55%	3.55%	3.55%	3.45%	3.45%	3.40%	3.35%	
		07/01/06	07/01/07	07/01/08	07/01/09	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/05	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.45%	3.40%	3.35%	
		08/01/06	08/01/07	08/01/08	08/01/09	08/01/10	01/01/11	07/01/11	01/01/12	
09/01/05	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%				
		09/01/06	09/01/07	09/01/08	09/01/09	09/01/10				
10/01/05	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.45%	3.40%	3.35%	
		10/01/06	10/01/07	10/01/08	10/01/09	10/01/10	01/01/11	07/01/11	01/01/12	
11/01/05	3.90%	3.90%	3.90%	3.90%	3.90%					
		11/01/06	11/01/07	11/01/08	11/01/09					
12/01/05	3.90%	3.90%	3.90%	3.90%	3.90%					
		12/01/06	12/01/07	12/01/08	12/01/09					

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate		
01/01/06	4.05%	4.05%	4.05%	4.05%	4.05%			
		01/01/07	01/01/08	01/01/09	01/01/10			
02/01/06	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	3.75%	3.70%
		02/01/07	02/01/08	02/01/09	02/01/10	02/01/11	07/01/11	01/01/12
03/01/06	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	3.75%	3.70%
		03/01/07	03/01/08	03/01/09	03/01/10	03/01/11	07/01/11	01/01/12
04/01/06	4.05%	4.05%	4.05%	4.05%	4.05%			
		04/01/07	04/01/08	04/01/09	04/01/10			
05/01/06	4.30%	4.30%	4.30%	4.30%	4.30%			
		05/01/07	05/01/08	05/01/09	05/01/10			
06/01/06	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.00%	3.70%
		06/01/07	06/01/08	06/01/09	06/01/10	06/01/11	07/01/11	01/01/12
07/01/06	4.45%	4.45%	4.45%	4.45%	4.45%	4.00%	3.70%	
		07/01/07	07/01/08	07/01/09	07/01/10	07/01/11	01/01/12	
08/01/06	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.00%	
		08/01/07	08/01/08	08/01/09	08/01/10	08/01/11	01/01/12	
09/01/06	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.00%	
		09/01/07	09/01/08	09/01/09	09/01/10	09/01/11	01/01/12	
10/01/06	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.00%	
		10/01/07	10/01/08	10/01/09	10/01/10	10/01/11	01/01/12	
11/01/06	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	3.85%	
		11/01/07	11/01/08	11/01/09	11/01/10	11/01/11	01/01/12	
12/01/06	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	3.70%	
		12/01/07	12/01/08	12/01/09	12/01/10	12/01/11	01/01/12	

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate
01/01/07	4.05%	4.05%	4.05%	4.05%	4.05%	
		01/01/08	01/01/09	01/01/10	01/01/11	
02/01/07	4.15%	4.15%	4.15%	4.15%	4.15%	
		02/01/08	02/01/09	02/01/10	02/01/11	
03/01/07	4.15%	4.15%	4.15%	4.15%	4.15%	
		03/01/08	03/01/09	03/01/10	03/01/11	
04/01/07	3.90%	3.90%	3.90%	3.90%	3.90%	
		04/01/08	04/01/09	04/01/10	04/01/11	
05/01/07	4.00%	4.00%	4.00%	4.00%	4.00%	
		05/01/08	05/01/09	05/01/10	05/01/11	
06/01/07	4.00%	4.00%	4.00%	4.00%	4.00%	
		06/01/08	06/01/09	06/01/10	06/01/11	
06/18/07	4.25%	4.25%	4.25%	4.25%	4.25%	
		06/18/08	06/18/09	06/18/10	06/18/11	
07/01/07	4.25%	4.25%	4.25%	4.25%	4.25%	
		07/01/08	07/01/09	07/01/10	07/01/11	
08/01/07	4.55%	4.55%	4.55%	4.55%	4.55%	
		08/01/08	08/01/09	08/01/10	08/01/11	
09/01/07	4.55%	4.55%	4.55%	4.55%	4.55%	
		09/01/08	09/01/09	09/01/10	09/01/11	
10/01/07	4.55%	4.55%	4.55%	4.55%	4.55%	
		10/01/08	10/01/09	10/01/10	10/01/11	
11/01/07	4.30%	4.30%	4.30%	4.30%	4.30%	
		11/01/08	11/01/09	11/01/10	11/01/11	
12/01/07	4.15%	4.15%	4.15%	4.15%	4.15%	
		12/01/08	12/01/09	12/01/10	12/01/11	

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period				Renewal Rate
01/01/08	4.15%	4.15%	4.15%	4.15%	4.15%	
		01/01/09	01/01/10	01/01/11	01/01/12	
02/01/08	4.15%	4.15%	4.15%	4.15%		
		02/01/09	02/01/10	02/01/11		
03/01/08	4.15%	4.15%	4.15%	4.15%		
		03/01/09	03/01/10	03/01/11		
03/25/08	4.15%	4.15%	4.15%	4.15%		
		03/25/09	03/25/10	03/25/11		
04/01/08	4.10%	4.10%	4.10%	4.10%		
		04/01/09	04/01/10	04/01/11		
05/01/08	4.10%	4.10%	4.10%	4.10%		
		05/01/09	05/01/10	05/01/11		
06/01/08	4.10%	4.10%	4.10%	4.10%		
		06/01/09	06/01/10	06/01/11		
07/01/08	4.50%	4.50%	4.50%	4.50%		
		07/01/09	07/01/10	07/01/11		
08/01/08	4.50%	4.50%	4.50%	4.50%		
		08/01/09	08/01/10	08/01/11		
09/01/08	4.35%	4.35%	4.35%	4.35%		
		09/01/09	09/01/10	09/01/11		
10/01/08	4.35%	4.35%	4.35%	4.35%		
		10/01/09	10/01/10	10/01/11		
11/01/08	5.45%	5.45%	5.45%	5.45%		
		11/01/09	11/01/10	11/01/11		
11/22/08	4.50%	4.50%	4.50%	4.50%		
		11/22/09	11/22/10	11/22/11		
12/02/08	3.10%	3.10%	3.10%	3.10%		
		12/02/09	12/02/10	12/02/11		
12/13/08	3.10%	3.10%	3.10%	3.10%		
		12/13/09	12/13/10	12/13/11		

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period			Renewal Rate
01/01/09	3.10%	3.10%	3.10%	3.10%	
		01/01/10	01/01/11	01/01/12	
02/01/09	3.10%	3.10%	3.10%		
		02/01/10	02/01/11		
02/19/09	4.10%	4.10%	4.10%		
		02/19/10	02/19/11		
03/01/09	3.50%	3.50%	3.50%		
		03/01/10	03/01/11		
04/03/09	3.70%	3.70%	3.70%		
		04/03/10	04/03/11		
05/01/09	3.70%	3.70%	3.70%		
		05/01/10	05/01/11		
05/27/09	3.40%	3.40%	3.40%		
		05/27/10	05/27/11		
06/19/09	3.40%	3.40%	3.40%		
		06/19/10	06/19/11		
07/23/09	3.30%	3.30%	3.30%		
		07/23/10	07/23/11		
09/01/09	3.15%	3.15%	3.15%		
		09/01/10	09/01/11		
09/17/09	3.05%	3.05%	3.05%		
		09/17/10	09/17/11		
10/05/09	2.85%	2.85%	2.85%		
		10/05/10	10/05/11		
10/15/09	2.85%	2.85%	2.85%		
		10/15/10	10/15/11		
11/04/09	2.50%	2.50%	2.50%		
		11/04/10	11/04/11		
12/01/09	2.50%	2.50%	2.50%		
		12/01/10	12/01/11		

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period		Renewal Rate
01/01/10	2.50%	2.50%	2.50%	
		01/01/11	01/01/12	
01/25/10	2.10%	2.10%		
		01/25/11		
03/01/10	2.35%	2.35%		
		03/01/11		
03/15/10	2.50%	2.50%		
		03/15/11		
04/01/10	2.60%	2.60%		
		04/01/11		
04/15/10	2.70%	2.70%		
		04/15/11		
05/03/10	2.55%	2.55%		
		05/03/11		
06/01/10	2.30%	2.30%		
		06/01/11		
07/01/10	2.30%	2.30%		
		07/01/11		
08/01/10	2.10%	2.10%		
		08/01/11		
08/16/10	1.95%	1.95%		
		08/16/11		
09/01/10	1.95%	1.95%		
		09/01/11		
10/01/10	1.95%	1.95%		
		10/01/11		
11/01/10	1.80%	1.80%		
		11/01/11		
11/15/10	1.65%	1.65%		
		11/15/11		
12/20/10	2.05%	2.05%		
		12/20/11		

### Renewal Rate History for Secured Rate Annuity 5

As of 1/1/2012

For deposits \$100k or more

Deposit Date	Initial Rate	Guaranteed Rate Period	Renewal Rate
01/01/11	2.05%	2.05%	
		01/01/12	
02/01/11	2.05%		
02/15/11	2.25%		
03/01/11	2.25%		
04/01/11	2.25%		
05/02/11	2.10%		
05/18/11	2.00%		
06/01/11	1.85%		
06/15/11	1.65%		
07/01/11	1.65%		
08/01/11	1.65%		
08/22/11	1.45%		
10/01/11	1.45%		
10/17/11	1.45%		
11/01/11	1.45%		
12/01/11	1.45%		