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## Indexed Product PROFILE




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| PRODUCT <sup>1</sup>  | INTEREST RATES EFFECTIVE 2/2/2009<br>(RATES SUBJECT TO CHANGE)  | MINIMUM RATES | MINIMUM/MAXIMUM PREMIUM | ISSUE AGE <sup>1</sup> | PENALTY-FREE WITHDRAWALS | SURRENDER CHARGE <sup>1</sup>                    |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
|---|---|---------------|-------------------------|------------------------|--------------------------|--|-----|------------|-----|--------------------------------------|-------------|-----|-----------|----------------------------------|-------------|------------|-----------|-------------------------------|-------------|-----|-----------|---|--------------|------------|-----------|--|--------------|-----|-----------|---|---|--------------------------------|--|---|--|--------------------------------|--|---|---------------------------|--|--|---|---|--------------------------------|--|--|
| <b>BONUS GOLD</b><br><b>INDEX-1-07</b><br><br>Call for State Availability<br><br>       | Includes a <b>10%</b> Premium Bonus on all 1st year Premiums for Issue Ages 0-80,<br><b>5%</b> Premium Bonus Issue Ages 81-85<br><br><table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR<sup>+</sup></td> <td>N/A</td> <td><b>60%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td><b>7.5%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td><b>7.5%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td><b>7.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td><b>40%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td><b>7.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td><b>2.8%*</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td><b>4.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3"><b>3.35%<sup>++</sup></b></td> </tr> </tbody> </table> |               | Cap                     | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR <sup>+</sup> | N/A | <b>60%</b> | N/A | S&P 500 Annual Monthly Average w/Cap | <b>7.5%</b> | N/A | <b>0%</b> | Dow Annual Monthly Average w/Cap | <b>7.5%</b> | N/A        | <b>0%</b> | Dow Annual Pt to Pt w/Cap     | <b>7.0%</b> | N/A | <b>0%</b> | S&P 500 Annual Pt to Pt w/PR <sup>+</sup> | N/A          | <b>40%</b> | N/A       | S&P 500 Annual Pt to Pt w/Cap                  | <b>7.0%</b>  | N/A | <b>0%</b> | S&P 500 Monthly Pt to Pt <sup>+</sup>   | <b>2.8%*</b>  | N/A                            | <b>0%</b>  | Lehman Brothers U.S. Aggregate Annual Pt to Pt  | <b>4.0%</b>  | N/A                            | <b>0%</b>  | Current Fixed Value Rate  | <b>3.35%<sup>++</sup></b> |  |  | <b>Minimum Guaranteed Interest Rate (MGIR):</b><br>Currently 3.00%**<br><br><b>Minimum Guaranteed Surrender Value (MGSV):</b><br>80% of 1 <sup>st</sup> year premiums and premium bonus issue ages 0-80 (84% for issue ages 81-85), plus 87.5% additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-79 \$500,000<br>80-85 \$250,000 | 0-80 Qual<br><br>0-85 Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup> | <b>0-80:</b><br>20,19.5,19,18.5,18,17.5,17,16,15,14,12,10,8,6,4,2,0%<br><b>(16 years)</b><br><br><b>81-85:</b><br>9,8,7,6,5,4,3,2,1,0%<br><b>(9 years)</b> |
|   | Cap   | PR            | Asset Fee               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Monthly Average w/PR <sup>+</sup>  | N/A   | <b>60%</b>    | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Monthly Average w/Cap  | <b>7.5%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| Dow Annual Monthly Average w/Cap  | <b>7.5%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| Dow Annual Pt to Pt w/Cap   | <b>7.0%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Pt to Pt w/PR <sup>+</sup>   | N/A   | <b>40%</b>    | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Pt to Pt w/Cap   | <b>7.0%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | <b>2.8%*</b>  | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| Lehman Brothers U.S. Aggregate Annual Pt to Pt  | <b>4.0%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| Current Fixed Value Rate  | <b>3.35%<sup>++</sup></b>   |               |                         |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| <b>RETIREMENT GOLD</b><br><b>RG-FIA-09</b><br><br>Call for State Availability<br><br>  | Includes a <b>12%</b> Premium Bonus on all 1st year Premiums <sup>***</sup><br><br><table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td><b>30%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td><b>6.5%</b></td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td><b>25%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td><b>6.5%</b></td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt</td> <td><b>2.6%</b></td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3"><b>3.10%</b></td> </tr> </tbody> </table>  |               | Cap                     | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR              | N/A | <b>30%</b> | N/A | S&P 500 Annual Monthly Average w/Cap | <b>6.5%</b> | N/A | N/A       | S&P 500 Annual Pt to Pt w/PR     | N/A         | <b>25%</b> | N/A       | S&P 500 Annual Pt to Pt w/Cap | <b>6.5%</b> | N/A | N/A       | S&P 500 Monthly Pt to Pt                  | <b>2.6%</b>  | N/A        | N/A       | Current Fixed Value Rate                       | <b>3.10%</b> |     |           | <b>MGIR:</b><br>Currently 2.25%**<br><br><b>MGSV:</b><br>87.5% of premiums paid, less withdrawal proceeds, at MGIR, compounded annually | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-79 \$500,000<br>80-85 \$250,000 | 0-80 Qual<br><br>0-85 Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup> | <b>0-78:</b><br>12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0%<br><b>(10 years)</b><br><br><b>79-85:</b><br>10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%<br><b>(10 years)</b><br><br><b>Bonus Vesting</b><br><b>0-78:</b><br>0, 0, 0, 8.33, 16.67, 25, 33.33, 41.67, 50, 58.33, 66.67, 75, 83.33, 91.67, 100%<br><b>(14 years)</b><br><br><b>79-85:</b><br>0, 0, 0, 16.67, 16.67, 33.33, 33.33, 50, 66.67, 83.33, 100%<br><b>(10 years)</b> |  |                                |  |   |                           |  |  |   |   |                                |  |  |
|   | Cap   | PR            | Asset Fee               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Monthly Average w/PR   | N/A   | <b>30%</b>    | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Monthly Average w/Cap  | <b>6.5%</b>   | N/A           | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Pt to Pt w/PR  | N/A   | <b>25%</b>    | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Pt to Pt w/Cap   | <b>6.5%</b>   | N/A           | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Monthly Pt to Pt  | <b>2.6%</b>   | N/A           | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| Current Fixed Value Rate  | <b>3.10%</b>  |               |                         |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| <b>ADVANTAGE GOLD</b><br><b>INDEX-6-07</b><br><br>Call for State Availability<br><br> | Includes a <b>5%</b> Premium Bonus on all 1st year Premiums <sup>1</sup><br><br><table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td><b>55%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td><b>7.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td><b>35%</b></td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td><b>6.5%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td><b>2.6%*</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td><b>4.0%</b></td> <td>N/A</td> <td><b>0%</b></td> </tr> <tr> <td>Current Fixed Value Rate</td> <td colspan="3"><b>3.15%<sup>++</sup></b></td> </tr> </tbody> </table>   |               | Cap                     | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR              | N/A | <b>55%</b> | N/A | S&P 500 Annual Monthly Average w/Cap | <b>7.0%</b> | N/A | <b>0%</b> | S&P 500 Annual Pt to Pt w/PR     | N/A         | <b>35%</b> | N/A       | S&P 500 Annual Pt to Pt w/Cap | <b>6.5%</b> | N/A | <b>0%</b> | S&P 500 Monthly Pt to Pt <sup>+</sup>     | <b>2.6%*</b> | N/A        | <b>0%</b> | Lehman Brothers U.S. Aggregate Annual Pt to Pt | <b>4.0%</b>  | N/A | <b>0%</b> | Current Fixed Value Rate  | <b>3.15%<sup>++</sup></b>   |                                |  | <b>MGIR:</b><br>Currently 3.00%**<br><br><b>MGSV:</b><br>84% of 1 <sup>st</sup> year premiums and premium bonus, plus 87.5% of any additional premiums received after 1st contract year, less withdrawal proceeds, at MGIR, compounded annually   | <b>Min:</b><br>25,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-79 \$500,000<br>80-85 \$250,000 | 0-80 Qual<br><br>0-85 Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup> | 16, 15, 14, 13, 11.5, 10, 8.5, 7, 5.5, 4, 0%<br><b>(10 years)</b> |                           |  |  |   |   |                                |  |  |
|   | Cap   | PR            | Asset Fee               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Monthly Average w/PR   | N/A   | <b>55%</b>    | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Monthly Average w/Cap  | <b>7.0%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Pt to Pt w/PR  | N/A   | <b>35%</b>    | N/A                     |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Annual Pt to Pt w/Cap   | <b>6.5%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | <b>2.6%*</b>  | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| Lehman Brothers U.S. Aggregate Annual Pt to Pt  | <b>4.0%</b>   | N/A           | <b>0%</b>               |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |
| Current Fixed Value Rate  | <b>3.15%<sup>++</sup></b>   |               |                         |                        |                          |  |     |            |     |                                      |             |     |           |                                  |             |            |           |                               |             |     |           |   |              |            |           |  |              |     |           |   |   |                                |  |   |  |                                |  |   |                           |  |  |   |   |                                |  |  |

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| PRODUCT <sup>1</sup>  | INTEREST RATES EFFECTIVE 2/2/2009<br>(RATES SUBJECT TO CHANGE)  | MINIMUM RATES | MINIMUM/MAXIMUM PREMIUM | ISSUE AGE <sup>1</sup> | PENALTY-FREE WITHDRAWALS | SURRENDER CHARGE <sup>1</sup>                    |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
|---|---|---------------|-------------------------|------------------------|--------------------------|--|-----|-----|-----|--------------------------------------|------|-----|----|----------------------------------|------|-----|-----|---|------|-----|-----|---|-------|-----|-----|--|------|-----|----|---------------------------------------|-------|-----|---------------------|--|---|--------------------------------|---|---|--|--|---------------------|-----------------------------------|---|--------------------------------|--|---|
| <b>INCOME GOLD</b><br><b>INDEX-3-07</b><br><br>Call for State Availability<br><br>      | Includes a <b>5%</b> Premium Bonus on all 1st year Premiums <sup>1</sup>  |               |                         |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
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|   | Cap   | PR            | Asset Fee               |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/PR <sup>+</sup>  | N/A   | 60%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/Cap  | 7.5%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Dow Annual Monthly Average w/Cap  | 7.5%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Dow Annual Pt to Pt w/Cap   | 7.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/PR <sup>+</sup>   | N/A   | 40%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/Cap   | 7.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | 2.8%*   | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Lehman Brothers U.S. Aggregate Annual Pt to Pt  | 4.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Current Fixed Value Rate  |   |               | 3.35% <sup>++</sup>     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| <b>FUTURE GOLD</b><br><b>INDEX-4-05</b><br><br>Call for State Availability  | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR</td> <td>N/A</td> <td>60%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>7.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR</td> <td>N/A</td> <td>40%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>2.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td colspan="3" style="text-align: center;">Current Fixed Value Rate</td> <td style="text-align: center;">3.35%<sup>++</sup></td> </tr> </tbody> </table>  |               | Cap                     | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR              | N/A | 60% | N/A | S&P 500 Annual Monthly Average w/Cap | 7.5% | N/A | 0% | S&P 500 Annual Pt to Pt w/PR     | N/A  | 40% | N/A | S&P 500 Annual Pt to Pt w/Cap             | 7.0% | N/A | 0%  | S&P 500 Monthly Pt to Pt <sup>+</sup>     | 2.8%* | N/A | 0%  | Lehman Brothers U.S. Aggregate Annual Pt to Pt | 4.0% | N/A | 0% | Current Fixed Value Rate              |       |     | 3.35% <sup>++</sup> | <b>MGIR:</b><br>Currently 3.00%**              | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-79 \$500,000<br>80-85 \$250,000 | 0-80 Qual<br><br>0-85 Non-Qual | 10% of Contract Value Annually, Starting Yr. 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup> | <b>0-80:</b><br>12.5,12.5,12.5,11.5,10.5,9.5,8.5,<br>7.5,6.5,5.3,5,2,0%<br><b>(12 years)</b><br><br><b>81-85:</b><br>9,8,7,6,5,4,3,2,1,0%<br><b>(9 years)</b> |  |  |                     |                                   |   |                                |  |   |
|   |   | Cap           | PR                      | Asset Fee              |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/PR   | N/A   | 60%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/Cap  | 7.5%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/PR  | N/A   | 40%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/Cap   | 7.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | 2.8%*   | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Lehman Brothers U.S. Aggregate Annual Pt to Pt  | 4.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Current Fixed Value Rate  |   |               | 3.35% <sup>++</sup>     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
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|   |   | Cap           | PR                      | Asset Fee              |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/PR <sup>+</sup>  | N/A   | 60%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/Cap  | 7.5%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Dow Annual Monthly Average w/Cap  | 7.5%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/PR <sup>+</sup>   | N/A   | 40%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/Cap   | 7.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
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| S&P 500 Monthly Pt to Pt <sup>+</sup>   | 2.8%*   | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Lehman Brothers U.S. Aggregate Annual Pt to Pt  | 4.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Current Fixed Value Rate  |   |               | 3.35% <sup>++</sup>     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| <b>INTEGRITY GOLD</b><br><b>INDEX-5-07</b><br><br>Call for State Availability<br><br> | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Cap</th> <th>PR</th> <th>Asset Fee</th> </tr> </thead> <tbody> <tr> <td>S&amp;P 500 Annual Monthly Average w/PR<sup>+</sup></td> <td>N/A</td> <td>60%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Monthly Average w/Cap</td> <td>7.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Monthly Average w/Cap</td> <td>7.5%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/PR<sup>+</sup></td> <td>N/A</td> <td>40%</td> <td>N/A</td> </tr> <tr> <td>S&amp;P 500 Annual Pt to Pt w/Cap</td> <td>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Dow Annual Pt to Pt w/Cap</td> <td>7.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>S&amp;P 500 Monthly Pt to Pt<sup>+</sup></td> <td>2.8%*</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td>Lehman Brothers U.S. Aggregate Annual Pt to Pt</td> <td>4.0%</td> <td>N/A</td> <td>0%</td> </tr> <tr> <td colspan="3" style="text-align: center;">Current Fixed Value Rate</td> <td style="text-align: center;">3.35%<sup>++</sup></td> </tr> </tbody> </table> |               | Cap                     | PR                     | Asset Fee                | S&P 500 Annual Monthly Average w/PR <sup>+</sup> | N/A | 60% | N/A | S&P 500 Annual Monthly Average w/Cap | 7.5% | N/A | 0% | Dow Annual Monthly Average w/Cap | 7.5% | N/A | 0%  | S&P 500 Annual Pt to Pt w/PR <sup>+</sup> | N/A  | 40% | N/A | S&P 500 Annual Pt to Pt w/Cap             | 7.0%  | N/A | 0%  | Dow Annual Pt to Pt w/Cap                      | 7.0% | N/A | 0% | S&P 500 Monthly Pt to Pt <sup>+</sup> | 2.8%* | N/A | 0%                  | Lehman Brothers U.S. Aggregate Annual Pt to Pt | 4.0%  | N/A                            | 0%  | Current Fixed Value Rate  |  |  | 3.35% <sup>++</sup> | <b>MGIR:</b><br>Currently 3.00%** | <b>Min:</b><br>5,000<br><br><b>Max:</b><br>0-69 \$1,000,000<br>70-79 \$500,000<br>80-85 \$250,000 | 0-80 Qual<br><br>0-85 Non-Qual | 10% of Contract Value Annually, Starting Yr 2. Systematic W/D & RMD Immediately from Fixed Value. <sup>2</sup><br><br>Lifetime Income Benefit Rider (LIBR-2008) <sup>4</sup> | 8,7,6,4,5,3,1.5,0%<br><b>(6 years)</b>                          |
|   |   | Cap           | PR                      | Asset Fee              |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/PR <sup>+</sup>  | N/A   | 60%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Monthly Average w/Cap  | 7.5%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Dow Annual Monthly Average w/Cap  | 7.5%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/PR <sup>+</sup>   | N/A   | 40%           | N/A                     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Annual Pt to Pt w/Cap   | 7.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Dow Annual Pt to Pt w/Cap   | 7.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| S&P 500 Monthly Pt to Pt <sup>+</sup>   | 2.8%*   | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Lehman Brothers U.S. Aggregate Annual Pt to Pt  | 4.0%  | N/A           | 0%                      |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |
| Current Fixed Value Rate  |   |               | 3.35% <sup>++</sup>     |                        |                          |  |     |     |     |                                      |      |     |    |                                  |      |     |     |   |      |     |     |   |       |     |     |  |      |     |    |                                       |       |     |                     |  |   |                                |   |   |  |  |                     |                                   |   |                                |  |   |

**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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PR=Participation Rate Contract = Certificate in NJ

<sup>\*</sup>Monthly Cap <sup>\*\*</sup>MGIR is set at issue, guaranteed for life of Contract. Applies to MGSV only.

<sup>\*\*\*</sup> Bonus Vesting Schedule applies

<sup>1</sup>May vary by issue age and/or state <sup>2</sup>Benefit not guaranteed and subject to change.

<sup>3</sup>For details see Sales Brochure, Form #1094-SB. <sup>4</sup>Not available in all states.

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

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