

INTEREST RATE BULLETIN

for monies received in the home office from
January 1, 2012 through January 31, 2012*



*The rates below are effective interest rates for funds received in the home office during the specified period for currently issued products. You will be advised of rates for funds received after the period covered by this bulletin. Assurity reserves the right to change any interest rate and the period to which it applies without prior notice.

Contributions or rollovers in excess of \$500,000 will require an interest rate quotation from the home office Investment Division – contact Vic Weber at (800) 284-8575 ext. 3682. Contributions or rollovers in excess of \$500,000 will not be allowed on the Ascential Plus-One Annuity. Please direct all other questions about this bulletin to your recruiting general agent or the home office sales and marketing support staff at (800) 276-7619 ext. 4264.

Changes from the last Interest Rate Bulletin are displayed in **bold**. Please file this bulletin for future reference.

States approved for sale can be found on Assurity Life agent-only site, AssureLINK (<https://assurelink.assurity.com>) by selecting Reports, then State Product Approvals.

Interest rates utilized in the ForeSight illustration system must be updated with current rates provided in this bulletin by running the Foresight Monthly Interest Update available on AssureLINK (<https://assurelink.assurity.com>) at the bottom of the Illustrations tab labeled ForeSight Monthly Interest Update. Interest rates found in the online Fiserv illustration system will update automatically; the desktop version must be updated manually by the user through System Updates as prompted. All updates for the ForeSight and Fiserv systems will be available on the first of each month.

ANNUITY INTEREST RATES	First Year Rate (includes bonus)	Rate for Remainder of Guaranteed Period	Average Annual Yield for Guaranteed Period
Ascential Secure 3 Annuity*	1.50%	1.50%	1.50%
Ascential Secure 5 Annuity*	1.50%	1.50%	1.50%
Ascential Secure 7 Annuity*	1.50%	1.50%	1.50%
Ascential Plus-One Annuity* ***	2.60%	N/A	N/A
Ascential Encore Annuity* **	1.55%	N/A	N/A
Ascential Single Premium Immediate Annuity	For a SPIA quote, contact New Business Services at (800) 869-0355 ext. 4264.		

* The minimum deposit is \$2,000.

** Rate applies for first two years and includes a 0.05% bonus.

*** Rate applies for first year and includes a 1.00% bonus.

UNIVERSAL LIFE INTEREST RATES	Rate
LifeScape Select UL	
Years 1 - 10	4.25%
Years 11+	5.25%
LifeScape Premier UL	
Years 1 - 10	4.25%
Years 11+	5.25%

OTHER INTEREST RATES	Rate
Dividend Accumulation Rate	3.00%
Premium Deposit Fund Rate	3.00%
Variable Policy Loan Rate***	
For the month of Jan '12	4.60%
For the month of Feb '12	4.39%

*** Rate for loans taken over the next 12 months on policies issued this month.

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