

May 2015 FIXED ANNUITY RATES

Preserve Multi-Year Guaranteed Annuity								
Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-\$5,000 NQ-\$10,000-\$249,999	1.75%	2.00%	2.40%	2.60%	2.70%	2.80%	2.90%	3.00%
High Band \$250,000+	1.85%	2.10%	2.50%	2.70%	2.80%	2.90%	3.00%	3.10%

Preserve Plus Deferred Annuity			
Guaranteed Period Option	3-Year	5-Year	7-Year
Guaranteed Interest Rate	1.00%	1.40%	1.65%
Participation Rate	20%	30%	40%

ProOption Multi-Year Guaranteed Annuity with Return of Premium										
Guaranteed Period Option	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
5-Year	1.85%	1.95%	2.05%	2.15%	2.25%					
7-Year	2.05%	2.15%	2.25%	2.35%	2.45%	2.55%	2.65%			
10-Year	2.20%	2.30%	2.40%	2.50%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%

*Interest rates as stated are effective on the date of this form and are subject to change in the future at the discretion of the Company; call and check with your Internal Sales Representative to verify the most current rates.

For Agent Information Only. Not Intended For Solicitation Or Advertising To The Public.