

Fixed Annuity Rates

Rate Sheet
Effective 1/1/2016

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	2.10%	2.25%	2.50%	2.75%	2.80%	2.90%	3.00%	3.20%
High Band \$250,000+	2.20%	2.35%	2.60%	2.85%	2.90%	3.00%	3.10%	3.30%

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	1.95%	2.05%	2.15%	2.25%	2.35%					
7-Year	2.15%	2.25%	2.35%	2.45%	2.55%	2.65%	2.75%			
10-Year	2.40%	2.50%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%	3.20%	3.30%

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.

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