

Fixed Annuities

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	CUR	GTD	Commissions Age: Rate
										Yield to Surrender		
Surrender Charges Last 15 Years												
American Equity Investment Life Insurance Company Premier Eagle 10 (FPDA-7-08)	A-	1	10/08/11	2.00	0.00	2.00	3.00 to 10.00		12.20	2.20 to 2.65	1.73 to 2.18	0-75: 5.00+ 76-80: 3.75+ see notes
Life of the Southwest Retire Four	A	1	09/22/11	2.00	1.00	3.00				2.07	1.13	0-70: 11.00+ 71-75: 9.00+ see notes
National Western Life NWL Future Assurance [LOAN]	A	1	12/01/11	1.00	0.00	1.00	2.00 to 10.00		11.10	1.13 to 1.64	1.13 to 1.64	0-75: 5.00+ 76-80: 3.00+ see notes
Surrender Charges Last 14 Years												
North American Company North American Flex III [MVA, LOAN]	A+	1	01/19/12	1.85	0.00	1.85	10.00		12.03	2.55	1.75	0-75: 4.50+ see notes
National Western Life NWL Benefit Assurance [LOAN]	A	1	12/01/11	1.00	0.00	1.00	4.00 to 5.00		6.05	1.28 to 1.35	1.28 to 1.35	0-75: 8.00+ 76-80: 6.00+ 81-85: 3.50+ see notes
Surrender Charges Last 12 Years												
American Equity Investment Life Insurance Company FPDA-10 (MVA) [MVA]	A-	1	10/08/11	2.25	0.00	2.25	2.00		4.30	2.42	2.42	0-75: 6.00+ 76-80: 4.50+ see notes
Life of the Southwest RetireThree	A	1	09/22/11	1.75	0.00	1.75				1.75	1.06	0-70: 10.00 71-75: 9.00 76-80: 5.00
Life of the Southwest RetireMax FPDA 3 403(b) [TSA, LOAN]	A	1	09/22/11	1.75	0.00	1.75				1.75	1.06	Call
Surrender Charges Last 11 Years												
Americo Platinum Secure [LOAN]	A-	1	01/08/12	2.00	0.00	2.00	5.00		7.10	2.45	1.54	Call
Surrender Charges Last 10 Years												
American Equity Investment Life Insurance Company Premier Eagle 12 (FRG-2-09)	A-	1	10/08/11	1.60	0.00	1.60	9.00		10.74	2.48	1.93	0-78: 6.00+ see notes
American General Life Insurance Company AG HorizonMYG (CA)	A	6	01/30/12	2.00	4.00	6.00				2.39	2.39	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ see notes
North American Company North American Flex II [MVA, LOAN]	A+	1	01/19/12	1.80	0.00	1.80	5.00		6.89	2.30	1.57	0-75: 4.50+ 76-79: 3.38+ see notes

Fixed Annuities

American National Insurance Company Palladium Century 7	A	1	02/01/12	1.55	7.00	8.55				2.23	1.73	0-74: 5.00+ 75-80: 3.00+ see notes
North American Company Boomer Annuity [MVA, LOAN]	A+	1	01/19/12	1.65	0.00	1.65	5.00		6.73	2.15	1.56	0-80: 7.00+ 81-80: 5.25+ see notes
American National Insurance Company Palladium Century 5	A	1	02/01/12	1.55	5.00	6.55				2.04	1.54	0-74: 6.00+ 75-80: 3.50+ see notes
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) High-Band	A	1	01/06/12	1.60	0.00	1.60	4.00		5.66	2.00	1.46	0-75: 6.00+ 76-78: 4.00+ see notes
Life of the Southwest RetireMax Millennium Plus [LOAN]	A	1	09/22/11	1.50	5.00	6.50				1.99	1.54	0-70: 6.00+ 71-75: 4.50+ 76-80: 3.50+ see notes
Life of the Southwest Retire Five	A	1	09/22/11	1.50	5.00	6.50				1.99	1.54	0-70: 6.55+ 71-75: 5.15+ 76-80: 4.14+ see notes
Life of the Southwest RetireMax Millennium Flex [LOAN]	A	1	09/22/11	1.50	5.00	6.50				1.99	1.54	Call
American National Insurance Company Palladium Century 3	A	1	02/01/12	1.55	3.00	4.55				1.85	1.35	0-74: 7.00+ 75-UP: 4.50+ see notes

<u>Company / Product Name</u>	<u>AM Best</u>	<u>Years Gtd</u>	<u>Last Change</u>	<u>Base Rate</u>	<u>Bonus Rate</u>	<u>Current Rate</u>	<u>Premium Bonus</u>	<u>Bail Out</u>	<u>Effective Rate</u>	<u>CUR</u> Yield to	<u>GTD</u> Surrender	<u>Commissions</u> Age: Rate
Minnesota Life SecureOption Extra - 3 Year	A+	3	01/28/12	1.60	2.00	3.60				1.80	1.73	Call
Aviva Life & Annuity (Income Series) Income Select Spirit Plus High-Band	A	1	01/06/12	1.55	0.00	1.55	2.00		3.58	1.75	1.26	0-75: 6.50+ 76-78: 4.50+ see notes
Aviva Life & Annuity (Income Series) Income Select Spirit Plus S High-Band	A	1	01/06/12	1.25	0.00	1.25	2.00 to 5.00		6.31	1.45 to 1.75	1.23 to 1.52	0-75: 5.00+ 76-78: 3.00+ see notes
Life of the Southwest RetireMax Income Master [TSA]	A	2	09/22/11	1.75	0.00	1.75				1.75	1.15	Call
American General Life Insurance Company AG HorizonMYG [MVA]	A	6	01/30/12	1.35	4.00	5.35				1.74	1.60	0-75: 7.50+ 76-80: 5.00+ 81-85: 3.00+ see notes

Fixed Annuities

Life of the Southwest RetireTwo	A	1	09/22/11	1.60	1.00	2.60				1.70	1.16	0-75: 8.00 76-85: 4.00
Life of the Southwest RetireMax FPDA 2 403(b) [TSA, LOAN]	A	1	09/22/11	1.60	1.00	2.60				1.70	1.16	Call
Life of the Southwest RetireMax Roth Advantage	A	1	09/22/11	1.60	1.00	2.60				1.70	1.16	0-55: 6.00+ 56-65: 5.50+ 66-75: 4.81+ <u>see notes</u>
American National Insurance Company Palladium Century 1	A	1	02/01/12	1.55	1.00	2.55				1.65	1.15	0-74: 8.00+ 75-90: 5.50+ <u>see notes</u>
Minnesota Life SecureOption Flex	A+	1	01/28/12	1.50	0.00	1.50				1.50	1.50	<u>see notes</u>
Forethought Financial Secure Bonus 115sm Low-Band [MVA]	A-	1	02/01/12	1.50	0.00	1.50				1.50	1.05	0-75: 7.50+ 76-85: 5.00+ <u>see notes</u>
Forethought Financial Secure Bonus 115sm Mid-Band [MVA]	A-	1	02/01/12	1.50	0.00	1.50				1.50	1.05	0-75: 7.50+ 76-85: 5.00+ <u>see notes</u>
Forethought Financial Secure Bonus 115sm High-Band [MVA]	A-	1	02/01/12	1.50	0.00	1.50				1.50	1.05	0-75: 7.50+ 76-85: 5.00+ <u>see notes</u>
Aviva Life & Annuity (Income Series) Income Select Spirit Plus S Low-Band	A	1	01/06/12	1.00	0.00	1.00	2.00 to 5.00		6.05	1.20 to 1.49	1.20 to 1.49	0-75: 5.00+ 76-78: 3.00+ <u>see notes</u>
Aviva Life & Annuity (Income Series) Income Select Spirit Bonus (1-Year) Low-Band	A	1	01/06/12	1.00	0.00	1.00	4.00		5.04	1.40	1.40	0-75: 6.00+ 76-78: 4.00+ <u>see notes</u>
Forethought Financial Secure Bonus 115 Plus sm Low-Band [MVA]	A-	1	02/01/12	1.00	3.00	4.00				1.30	1.30	0-75: 7.50+ 76-85: 5.00+ <u>see notes</u>
Forethought Financial Secure Bonus 115 Plus sm Mid-Band [MVA]	A-	1	02/01/12	1.00	3.00	4.00				1.30	1.30	0-75: 7.50+ 76-85: 5.00+ <u>see notes</u>
Forethought Financial Secure Bonus 115 Plus sm High-Band [MVA]	A-	1	02/01/12	1.00	3.00	4.00				1.30	1.30	0-75: 7.50+ 76-85: 5.00+ <u>see notes</u>
Forethought Financial Secure Income 125 Low-Band	A-	1	02/01/12	1.25	0.00	1.25				1.25	1.03	0-75: 7.00+ 76-85: 5.00+ <u>see notes</u>

Fixed Annuities

Forethought Financial Secure Income 125 <i>Mid-Band</i>	A-	1	02/01/12	1.25	0.00	1.25					1.25	1.03	0-75: 7.00+ 76-85: 5.00+ <u>see notes</u>
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<u>Company / Product Name</u>	<u>AM Best</u>	<u>Years Gtd</u>	<u>Last Change</u>	<u>Base Rate</u>	<u>Bonus Rate</u>	<u>Current Rate</u>	<u>Premium Bonus</u>	<u>Bail Out</u>	<u>Effective Rate</u>	<u>CUR</u>	<u>GTD</u>	<u>Commissions Age: Rate</u>
Forethought Financial Secure Income 125 <i>High-Band</i>	A-	1	02/01/12	1.25	0.00	1.25				1.25	1.03	0-75: 7.00+ 76-85: 5.00+ <u>see notes</u>
Aviva Life & Annuity (Income Series) Income Select Spirit Plus <i>Low-Band</i>	A	1	01/06/12	1.00	0.00	1.00	2.00		3.02	1.20	1.20	0-75: 6.50+ 76-78: 4.50+ <u>see notes</u>

Surrender Charges Last 9 Years

American General Life Insurance Company AG HorizonPlus (CA) [MVA]	A	6	01/30/12	2.00	6.00	8.00				2.65	2.65	0-75: 6.00 76-80: 3.20 81-85: 1.35
North American Company North American Director	A+	5	01/19/12	1.80	3.00	4.80				2.13	1.77	0-80: 5.50+ 81-85: 4.13+ <u>see notes</u>
American General Life Insurance Company AG HorizonPlus [MVA]	A	6	01/30/12	1.25	6.00	7.25				1.90	1.82	0-75: 6.00 76-80: 3.20 81-85: 1.35
Presidential Life FPDA, No Load Flex	B++	1	08/24/11	1.65	0.00	1.65				1.65	1.16	0-75: 3.50 76-80: 2.60 81-85: 0.75 <u>see notes</u>
National Western Life NWL Value Assurance [LOAN]	A	1	12/01/11	1.00	0.00	1.00	2.00		3.02	1.22	1.22	0-75: 5.00+ 76-80: 3.00+ <u>see notes</u>

Surrender Charges Last 8 Years

American General Life Insurance Company AG HorizonFlex (CA)	A	1	01/30/12	2.00	2.00	4.00				2.25	2.25	0-75: 5.00 76-80: 4.00 81-85: 3.00
American General Life Insurance Company AG HorizonFlex	A	1	01/30/12	1.60	2.00	3.60				1.85	1.76	0-75: 5.00 76-80: 4.00 81-85: 3.00

Surrender Charges Last 7 Years

Integrity Life Insurance New Momentum QIO	A+	1	12/31/11	4.00	0.00	4.00				4.00	1.42	0-85: 2.00
Symetra Life Insurance Company Symetra Custom 7 (3) Year <i>High-Band</i>	A	3	01/23/12	3.10	0.50	3.60				3.17	1.97	0-75: 4.00 76-85: 2.25 86-90: 1.00

Fixed Annuities

First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year <i>High-Band</i>	A	3	01/23/12	2.95	0.50	3.45				3.02	1.90	Call
Symetra Life Insurance Company Symetra Custom 7 (3) Year <i>Mid-Band</i>	A	3	01/23/12	2.85	0.50	3.35				2.92	1.86	0-75: 4.00 76-85: 2.25 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year <i>Mid-Band</i>	A	3	01/23/12	2.70	0.50	3.20				2.77	1.80	Call
Integrity Life Insurance SPDA Series II 1	A+	1	12/31/11	2.70	0.00	2.70				2.70	1.24	0-79: 4.00 80-85: 2.25
Symetra Life Insurance Company Symetra Custom 7 (3) Year <i>Mid-Band</i>	A	3	01/23/12	2.55	0.50	3.05				2.62	1.73	0-75: 4.00 76-85: 2.25 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year <i>Mid-Band</i>	A	3	01/23/12	2.40	0.50	2.90				2.47	1.67	Call
Symetra Life Insurance Company Symetra Custom 7 (5) Year <i>High-Band</i>	A	5	01/23/12	2.35	0.50	2.85				2.42	2.03	0-75: 4.00 76-85: 2.25 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year <i>High-Band</i>	A	5	01/23/12	2.20	0.50	2.70				2.27	1.93	Call
Symetra Life Insurance Company Symetra Custom 7 (5) Year <i>Mid-Band</i>	A	5	01/23/12	2.15	0.50	2.65				2.22	1.89	0-75: 4.00 76-85: 2.25 86-90: 1.00

<u>Company / Product Name</u>	<u>AM Best</u>	<u>Years Gtd</u>	<u>Last Change</u>	<u>Base Rate</u>	<u>Bonus Rate</u>	<u>Current Rate</u>	<u>Premium Bonus</u>	<u>Bail Out</u>	<u>Effective Rate</u>	<u>CUR</u> Yield to	<u>GTD</u> Surrender	<u>Commissions</u> Age: Rate
Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP) <i>High-Band</i>	A	3	01/23/12	2.15	0.50	2.65				2.22	1.56	0-75: 4.00 76-85: 2.25 86-90: 1.00

Fixed Annuities

American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond High-Band	A	2	02/01/12	1.35	2.00	3.35				2.20	2.15	0-80: 3.50+ 81-85: 2.50+ <u>see notes</u>
Presidential Life Patriot 1 Year SPDA	B++	1	08/24/11	2.20	0.00	2.20				2.20	1.26	0-75: 3.00 76-80: 2.50 81-91: 1.67
American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond Low-Band	A	2	02/01/12	1.25	2.00	3.25				2.10	2.10	0-80: 3.50+ 81-85: 2.50+ <u>see notes</u>
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) High-Band	A	3	01/23/12	2.00	0.50	2.50				2.07	1.50	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year Mid-Band	A	5	01/23/12	2.00	0.50	2.50				2.07	1.78	Call
Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP) Mid-Band	A	3	01/23/12	1.90	0.50	2.40				1.97	1.46	0-75: 4.00 76-85: 2.25 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) High-Band	A	5	01/23/12	1.80	0.50	2.30				1.87	1.64	0-75: 4.00 76-85: 2.25 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 7 (5) Year Mid-Band	A	5	01/23/12	1.80	0.50	2.30				1.87	1.64	0-75: 4.00 76-85: 2.25 86-90: 1.00
Integrity Life Insurance New Momentum 7 [MVA]	A+	7	12/31/11	1.75	0.75	2.50				1.86	1.86	0-79: 5.00 80-85: 3.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) Mid-Band	A	3	01/23/12	1.75	0.50	2.25				1.82	1.39	Call
Minnesota Life SecureOption Focus 3 High-Band	A+	3	01/28/12	1.80	0.00	1.80				1.80	1.34	Call
Minnesota Life SecureOption Focus 5 High-Band	A+	5	01/28/12	1.75	0.00	1.75				1.75	1.54	Call

Fixed Annuities

Integrity Life Insurance SPDA Series II 3	A+	3	12/31/11	1.60	1.00	2.60				1.74	1.40	0-79: 4.00 80-85: 2.25
Great American Life Insurance Company Secure American [LOAN]	A	1	10/03/11	1.60	1.00	2.60				1.74	1.23	18-70: 6.50+ 71-80: 5.25+ 81-89: 5.00+ see notes
Symetra Life Insurance Company Symetra Custom 7 (3) Year <i>Low-Band</i>	A	3	01/23/12	1.65	0.50	2.15				1.72	1.35	0-75: 4.00 76-85: 2.25 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year <i>Mid-Band</i>	A	5	01/23/12	1.65	0.50	2.15				1.72	1.54	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) <i>High-Band</i>	A	5	01/23/12	1.65	0.50	2.15				1.72	1.54	Call
Minnesota Life SecureOption Focus 3 <i>Mid-Band</i>	A+	3	01/28/12	1.70	0.00	1.70				1.70	1.30	Call
Minnesota Life SecureOption Focus 1 <i>High-Band</i>	A+	1	01/28/12	1.55	1.00	2.55				1.69	1.22	Call

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Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP) <i>Mid-Band</i>	A	3	01/23/12	1.60	0.50	2.10				1.67	1.33	0-75: 4.00 76-85: 2.25 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	01/23/12	1.60	0.50	2.10				1.67	1.50	0-75: 4.00 76-85: 2.25 86-90: 1.00
Minnesota Life SecureOption Focus 5 <i>Mid-Band</i>	A+	5	01/28/12	1.65	0.00	1.65				1.65	1.46	Call
American National Insurance Company Citadel 7 Diamond <i>High-Band</i>	A	2	02/01/12	1.35	2.00	3.35				1.63	1.38	0-80: 3.50+ 81-85: 2.50+ see notes
Integrity Life Insurance SPDA Series II 5	A+	5	12/31/11	1.45	1.00	2.45				1.59	1.46	0-79: 3.00 80-85: 1.25

Fixed Annuities

Minnesota Life SecureOption Focus 1 <i>Mid-Band</i>	A+	1	01/28/12	1.45	1.00	2.45				1.59	1.21	Call
Symetra Life Insurance Company Symetra Custom 7 (5) Year <i>Low-Band</i>	A	5	01/23/12	1.50	0.50	2.00				1.57	1.43	0-75: 4.00 76-85: 2.25 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3) Year <i>Low-Band</i>	A	3	01/23/12	1.50	0.50	2.00				1.57	1.29	Call
North American Company North American Flex I [MVA, LOAN]	A+	1	01/19/12	1.55	0.00	1.55				1.55	1.08	0-75: 4.50+ 76-80: 3.38+ 81-85: 2.25+ <u>see notes</u>
American National Insurance Company Palladium Century	A	1	02/01/12	1.55	0.00	1.55				1.55	1.08	<u>see notes</u>
American National Insurance Company Citadel 7 Diamond <i>Low-Band</i>	A	2	02/01/12	1.25	2.00	3.25				1.53	1.35	0-80: 3.50+ 81-85: 2.50+ <u>see notes</u>
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	01/23/12	1.45	0.50	1.95				1.52	1.39	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) <i>Mid-Band</i>	A	3	01/23/12	1.45	0.50	1.95				1.52	1.26	Call
Minnesota Life SecureOption Focus 3 <i>Low-Band</i>	A+	3	01/28/12	1.50	0.00	1.50				1.50	1.21	Call
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>High-Band</i>	A	1	01/06/12	1.50	0.00	1.50				1.50	1.07	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <u>see notes</u>
Integrity Life Insurance New Momentum 6 [MVA]	A+	6	12/31/11	1.35	0.75	2.10				1.46	1.41	0-79: 5.00 80-85: 3.00
Minnesota Life SecureOption Focus 5 <i>Low-Band</i>	A+	5	01/28/12	1.45	0.00	1.45				1.45	1.32	Call

Fixed Annuities

First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5) Year <i>Low-Band</i>	A	5	01/23/12	1.35	0.50	1.85					1.42	1.32	Call
Life of the Southwest RetireOne	A	1	09/22/11	1.25	1.00	2.25					1.39	1.18	71-75: 5.00+ 76-80: 3.75+ 81-85: 3.50+ see notes
American National Insurance Company Palladium Advisor [MVA]	A	1	02/01/12	1.25	1.00	2.25					1.39	1.18	0-80: 3.00+ 81-UP: 1.00+ see notes

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										Yield to Surrender		Age: Rate
Minnesota Life SecureOption Focus 1 <i>Low-Band</i>	A+	1	01/28/12	1.25	1.00	2.25				1.39	1.18	Call
Life of the Southwest RetireMax FPDA 1 403(b) [TSA, LOAN]	A	1	09/22/11	1.25	1.00	2.25				1.39	1.18	Call
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	01/23/12	1.25	0.50	1.75				1.32	1.25	0-75: 4.00 76-85: 2.25 86-90: 1.00
Integrity Life Insurance New Momentum 5 [MVA]	A+	5	12/31/11	1.10	0.75	1.85				1.21	1.18	0-79: 5.00 80-85: 3.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) <i>Mid-Band</i>	A	5	01/23/12	1.10	0.50	1.60				1.17	1.14	Call
Integrity Life Insurance New Momentum 2 [MVA]	A+	2	12/31/11	1.00	0.75	1.75				1.11	1.11	0-79: 5.00 80-85: 3.00
Integrity Life Insurance New Momentum 3 [MVA]	A+	3	12/31/11	1.00	0.75	1.75				1.11	1.11	0-79: 5.00 80-85: 3.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (5-Year ROP) <i>Low-Band</i>	A	5	01/23/12	1.00	0.50	1.50				1.07	1.07	Call

Fixed Annuities

First Symetra Nat'l Life Ins Co of NY First Symetra Custom 7 (3-Year ROP) <i>Low-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.07	1.07	Call
Symetra Life Insurance Company Symetra Custom 7 (5-Year ROP) <i>Low-Band</i>	A	5	01/23/12	1.00	0.50	1.50				1.07	1.07	0-75: 4.00 76-85: 2.25 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 7 (3-Year ROP) <i>Low-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.07	1.07	0-75: 4.00 76-85: 2.25 86-90: 1.00
American National Insurance Company Palladium Group Fixed Deferred	A	1	02/01/12	1.00	0.00	1.00				1.00	1.00	0-UP: 4.00+ <u>see notes</u>
Aviva Life & Annuity (Income Series) Income Select Spirit 7 (1-Year) <i>Low-Band</i>	A	1	01/06/12	1.00	0.00	1.00				1.00	1.00	0-75: 3.00+ 76-80: 1.75+ 81-81: 1.75+ <u>see notes</u>
Surrender Charges Last 6 Years												
Sagicor Life Insurance Company Sage Choice [MVA]	A-	1	10/03/11	2.50	0.00	2.50		1.00		2.50	2.08	Call
Surrender Charges Last 5 Years												
Symetra Life Insurance Company Symetra Custom 5 (3) Year <i>High-Band</i>	A	3	01/23/12	1.60	0.50	2.10				1.70	1.46	0-75: 2.50 76-85: 1.50 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 5 (3) Year <i>Mid-Band</i>	A	3	01/23/12	1.55	0.50	2.05				1.65	1.43	0-75: 2.50 76-85: 1.50 86-90: 1.00
Symetra Life Insurance Company Symetra Custom 5 (3) Year <i>Mid-Band</i>	A	3	01/23/12	1.45	0.50	1.95				1.55	1.37	0-75: 2.50 76-85: 1.50 86-90: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) <i>High-Band</i>	A	3	01/23/12	1.45	0.50	1.95				1.55	1.37	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) <i>Mid-Band</i>	A	3	01/23/12	1.40	0.50	1.90				1.50	1.34	Call
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) <i>High-Band</i>	A	1	01/06/12	1.50	0.00	1.50				1.50	1.10	0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ <u>see notes</u>

Fixed Annuities

<u>Company / Product Name</u>	<u>AM Best</u>	<u>Years Gtd</u>	<u>Last Change</u>	<u>Base Rate</u>	<u>Bonus Rate</u>	<u>Current Rate</u>	<u>Premium Bonus</u>	<u>Bail Out</u>	<u>Effective Rate</u>	<u>CUR</u> Yield to	<u>GTD</u> Surrender	<u>Commissions</u> Age: Rate
American National Insurance Company Citadel 5 Diamond <i>High-Band</i>	A	2	02/01/12	1.20	1.00	2.20				1.40	1.28	0-80: 3.00 81-85: 2.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) <i>Mid-Band</i>	A	3	01/23/12	1.30	0.50	1.80				1.40	1.28	Call
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond <i>High-Band</i>	A	2	02/01/12	1.20	1.00	2.20				1.40	1.28	0-80: 3.00 81-85: 2.00
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond <i>Low-Band</i>	A	2	02/01/12	1.10	1.00	2.10				1.30	1.24	0-80: 3.00 81-85: 2.00
American National Insurance Company Citadel 5 Diamond <i>Low-Band</i>	A	2	02/01/12	1.10	1.00	2.10				1.30	1.24	0-80: 3.00 81-85: 2.00
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) <i>High-Band</i>	A	3	01/23/12	1.15	0.50	1.65				1.25	1.19	0-75: 2.50 76-85: 1.50 86-91: 1.00
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) <i>Mid-Band</i>	A	3	01/23/12	1.10	0.50	1.60				1.20	1.16	0-75: 2.50 76-85: 1.50 86-91: 1.00
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) <i>Low-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	0-75: 2.50 76-85: 1.50 86-91: 1.00
Symetra Life Insurance Company Symetra Custom 5 (3-Year ROP) <i>Mid-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	0-75: 2.50 76-85: 1.50 86-91: 1.00
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 (3 Year) <i>Low-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	Call

Fixed Annuities

First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) <i>Low-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) <i>Mid-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) <i>Mid-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	Call
First Symetra Nat'l Life Ins Co of NY First Symetra Custom 5 3-Year (ROP) <i>High-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	Call
Symetra Life Insurance Company Symetra Custom 5 (3) Year <i>Low-Band</i>	A	3	01/23/12	1.00	0.50	1.50				1.10	1.10	0-75: 2.50 76-85: 1.50 86-90: 1.00
Aviva Life & Annuity (Income Series) Income Select Spirit 5 (1-Year) <i>Low-Band</i>	A	1	01/06/12	1.00	0.00	1.00				1.00	1.00	0-75: 2.00+ 76-80: 1.05+ 81-83: 0.95+ <u>see notes</u>
Surrender Charges Last 3 Years												
Aviva Life & Annuity (Income Series) Income Select Spirit 3 (1-Year) <i>High-Band</i>	A	1	01/06/12	1.35	0.00	1.35				1.35	1.12	0-75: 0.25+ 76-80: 0.25+ <u>see notes</u>
Aviva Life & Annuity (Income Series) Income Select Spirit 3 (1-Year) <i>Low-Band</i>	A	1	01/06/12	1.00	0.00	1.00				1.00	1.00	0-75: 0.25+ 76-80: 0.25+ <u>see notes</u>