



Interest Rates as of 6/01/06

Total Command Annuity	<u>1st Year</u>	<u>Base Rate</u>	Without Riders
1 Year Guarantee	5.65%	4.65%	
3 Year Guarantee	5.90%	4.90%	
5 Year Guarantee	6.20%	5.20%	
7 Year Guarantee	6.25%	5.25%	
10 Year Guarantee	6.30%	5.30%	

Rate Reductions for Riders during the Surrender Charge Period

10% Free Withdrawal	-0.30%
Interest Free Withdrawal	-0.15%
RMD Free Withdrawal	-0.05%
72t Free Withdrawal	-0.05%
Death Benefit of Account Value	-0.45%
Nursing Home / Terminal Illness	-0.20%

Total Command Flex	<u>1st Year</u>	<u>Base Rate</u>	Without Riders
1 Year Guarantee	4.75%	3.75%	
3 Year Guarantee	5.00%	4.00%	
5 Year Guarantee	5.30%	4.30%	
7 Year Guarantee	5.40%	4.40%	
10 Year Guarantee	5.45%	4.45%	

Rate Reductions for Riders during the Surrender Charge Period

10% Free Withdrawal	-0.45%
Interest Free Withdrawal	-0.25%
RMD Free Withdrawal	-0.15%
72t Free Withdrawal	-0.15%
Death Benefit of Account Value	-0.60%
Nursing Home / Terminal Illness	-0.25%

	<u>1st Year</u>	<u>Base Rate</u>	Guaranteed yrs. 2 - 10
Select	5.15%	4.15%	
Savers 5	4.00%	3.00%	
Savers 7	4.00%	3.00%	

<u>Equity Indexed</u>	<u>Equity Linked</u>	<u>Base Rate</u>	<u>Fixed Interest</u>
Equity Master	90%	90%	3.00% / 3.75%
Equity Master Plus	100%	No Spread / 8.5 Cap	3.00% / 3.25
5 Star	100%	No Spread / 8.5 Cap	3.00% / 3.25%
Equity Income Plus	100%	No Spread / 8.5 Cap	3.00%
Equity Advantage +	100%	No Spread / 8.5 Cap	3.00%
Plus 4% Premium Bonus			

Select - Minimum Guaranteed Rates

Select, Savers 5 & Savers 7 - 3.00%

Equity Master Plus Fixed Interest Bucket

3.00% - DE, MD, VT

3.25% - All other approved States

Equity Master Fixed Interest Bucket

3.00% - FL, IL, MD, MS, MO, OH, SC, UT, VT, WI

3.75% - All other approved States

Five Star Fixed Interest Bucket

3.00% - DE, FL, MN, TX, UT

3.25% - All other approved States