

BalancedAllocation Annuity™ Series--July 2, 2010



BalancedAllocation Annuity 12™

Maximum Issue Age 76
8% Bonus Maximum Issue Age 76
12 year Surrender Schedule

ALLOCATION OPTIONS				RIDERS OFFERED	
	INDEXED % / DECLARED %	DECLARED RATE	FEE	RIDER	FEE
A	60 / 40	1.50%	2.70%	1 4% Death Benefit	0.60%
B	50 / 50	1.50%	1.50%	2 8% Bonus*	0.95%
C	36 / 64	1.50%	0.00%	3 Income Advantage**	0.75%

BalancedAllocation Annuity 8™

Maximum Issue Age 80
5% Bonus Maximum Issue Age 80
8 year Surrender Schedule

	INDEXED % / DECLARED %	DECLARED RATE	FEE	RIDER	FEE
A	55 / 45	1.50%	3.15%	1 4% Death Benefit	0.60%
B	50 / 50	1.50%	2.45%	2 5% Bonus*	0.95%
C	40 / 60	1.50%	1.20%	3 Income Advantage**	0.75%

Any rate changes are effective for applications received after the date indicated on the rate card.

* Includes Death Benefit Rider

** Income Advantage™ can only be purchased at issue of the BalancedAllocation Annuity™. The minimum age for the rider is 40.

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