

Current Rates² in Effect for New Policies issued on or after the Rate Effective Date*

Product	Rate Effective Date*	Declared Rate	Ending Index S&P 500®				Average Index		Ending Index Russell 2000®			
			Option 1		Option 2		S&P 500®		Option 1		Option 2	
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
SecurePlus Marquee 10 10% Bonus Accumulation Value	02/29/2016	1.45%	100%	3.00%	140%	2.90%	40%	None	100%	3.00%	140%	2.90%
SecurePlus Preferred 8 8% Bonus Accumulation Value	02/29/2016	1.45%	100%	3.00%	140%	2.90%	40%	None	100%	3.00%	140%	2.90%
SecurePlus Marquee 8 8% Bonus Accumulation Value	02/29/2016	1.45%	100%	3.00%	140%	2.90%	40%	None	100%	3.00%	140%	2.90%
SecurePlus Preferred 6 6% Bonus Accumulation Value	02/29/2016	1.45%	100%	3.00%	140%	2.90%	40%	None	100%	3.00%	140%	2.90%
SecurePlus Marquee 3 3% Immediate Interest Credit	09/29/2015	1.00%	100%	2.00%	50%	2.10%	30%	None	100%	2.00%	50%	2.10%
SecurePlus Preferred 2 2% Immediate Interest Credit	09/29/2015	1.00%	100%	2.00%	50%	2.10%	30%	None	100%	2.00%	50%	2.10%
SecurePlus Income Prime	09/29/2015	1.00%	100%	2.00%	50%	2.10%	30%	None	100%	2.00%	50%	2.10%
SecurePlus Income Pro	09/29/2015	1.00%	100%	2.00%	50%	2.10%	30%	None	100%	2.00%	50%	2.10%

1. Single Premium Indexed Annuities are issued only on the 7th, 14th, 21st and 28th day of each month.

2. The Index Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

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Single Premium¹ and Flexible Premium Indexed Annuities – New Policies

March 07, 2016

Current Rates² in Effect for New Policies issued on or after the Rate Effective Date*

Single Premium Products	Rate Effective Date*	Declared Rate	S&P 500 [®]					
			Ending Index		Average Index		Monthly Sum Index	
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
SecurePlus Accumulator Prime 5% Bonus Accumulation Value	02/29/2016	1.50%	100%	3.25%	40%	None	100%	1.65%
SecurePlus Accumulator Pro 4% Bonus Accumulation Value	02/29/2016	1.50%	100%	3.25%	40%	None	100%	1.65%
SecurePlus Accumulator Choice 2% Immediate Interest Credit	09/29/2015	1.00%	100%	2.10%	30%	None	100%	1.10%

Flexible Premium Products	Rate Effective Date*	Declared Rate	Ending Index				Average Index	
			S&P 500 [®]		Russell 2000 [®]		S&P 500 [®]	
			Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
SecurePlus Platinum	10/22/2015	1.75%	100%	3.75%	n/a	n/a	55%	None
SecurePlus Reliance	10/22/2015	1.60%	100%	3.50%	n/a	n/a	50%	None
SecurePlus Gold	10/22/2015	1.60%	100%	3.50%	n/a	n/a	50%	None
SecurePlus Paramount 5 5% Immediate Interest Credit ³	10/29/2015	1.00%	100%	2.15%	100%	2.15%	30%	None
SecurePlus Elite	10/22/2015	1.35%	100%	3.00%	n/a	n/a	40%	None
SecurePlus Elite 3 3% Bonus Accumulation Value	10/15/2015	1.55%	100%	3.40%	100%	3.40%	n/a	n/a
SecurePlus Elite 5 5% Bonus Accumulation Value	10/15/2015	1.35%	100%	3.20%	100%	3.20%	n/a	n/a

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1 Single Premium Indexed Annuities are issued only on the 7th, 14th, 21st and 28th day of each month.

2 The Index Rate, Cap and Declared Rate used for interest crediting are the higher of the rate shown or the contractual minimum guarantees.

3 Applicable only to premiums paid in the first seven Policy Years. No rollovers, exchanges, or transfers allowed after the fifth Policy Year.

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Fixed Interest Rate Annuities – New Policies

March 07, 2016

Current Rates in Effect for 1st Policy Year premiums received on or after the Rate Effective Date*

Product	Rate Effective Date*	Base Interest Rate	Additional Interest	1st Policy Year Interest Rate	Rate Guarantee Period
Flexible Premium Plans - 403(b)/457					
RetireMax FPDA 1 For Issues in OR only	04/14/2014	1.00%	1.00%	2.00%	
RetireMax FPDA 2	10/12/2015	1.40%	1.00%	2.40%	
RetireMax FPDA 4	10/12/2015	1.60%	1.00%	2.60%	
RetireMax Millennium Flex	10/12/2015	1.25%	5.00%	6.25%	
Flexible Premium Plans - All Other					
RetireOne For Issues in OR only	04/14/2014	1.00%	1.00%	2.00%	
RetireTwo	10/12/2015	1.40%	1.00%	2.40%	
RetireFour	10/12/2015	1.60%	1.00%	2.60%	
RetireFive	10/12/2015	1.25%	5.00%	6.25%	
Single Premium Plans					
RetireMax Secure 5	10/12/2015	1.75%		1.75%	5 Years

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Indexed Annuities – Additional Premiums Paid Into Existing Policies

March 07, 2016

Current Rates¹ in Effect for additional premiums paid into existing policies

Flexible Premium Product	Issue Date Range	Guaranteed Cap	Rate Effective Date*	Declared Rate	Ending Index Account		Average Index			
					S&P 500 Index ²	Russell 2000 Index ³	S&P 500 ²			
					Index Rate	Cap	Index Rate	Cap	Index Rate	Cap
SecurePlus Silver	Inception to current	3.00%	06/22/2012	1.95%	100%	3.00%	n/a	n/a	30%	None
	05/22/2011 to current	1.00%	10/22/2015	1.00%	100%	2.00%	n/a	n/a	25%	None
SecurePlus Gold	Inception to 12/21/2001	3.00%	11/22/2014	3.00%	70%	3.00%	n/a	n/a	30%	None
	12/22/2001 to 04/21/2006	3.00%	01/22/2015	1.95%	70%	3.00%	n/a	n/a	30%	None
	04/22/2006 to current	3.00%	01/22/2015	1.95%	100%	3.00%	n/a	n/a	30%	None
SecurePlus Platinum	05/22/2011 to current	1.00%	10/22/2015	1.60%	100%	3.50%	n/a	n/a	50%	None
	Inception to 03/21/2006	3.00%	06/22/2015	2.45%	100%	3.00%	n/a	n/a	40%	None
	03/22/2006 to current	3.00%	08/22/2015	2.45%	100%	3.50%	n/a	n/a	55%	None
SecurePlus Paramount 5	05/22/2011 to current	1.00%	10/22/2015	1.75%	100%	3.75%	n/a	n/a	55%	None
	All	1.00%	10/29/2015	1.00%	100%	2.15%	100%	2.15%	30%	None
SecurePlus Reliance	All	1.00%	10/22/2015	1.60%	100%	3.50%	n/a	n/a	50%	None
SecurePlus Elite	Inception to 12/21/2006	3.00%	01/22/2015	1.95%	100%	3.00%	n/a	n/a	30%	None
	12/22/2006 to current	3.00%	01/22/2015	1.95%	100%	3.00%	n/a	n/a	30%	None
	05/22/2011 to current	1.00%	10/22/2015	1.35%	100%	3.00%	n/a	n/a	40%	None
SecurePlus Elite 3	Inception to 07/29/2012	3.00%	02/15/2015	1.95%	100%	3.00%	100%	3.00%	n/a	n/a
	07/30/2012 to current	1.00%	10/15/2015	1.55%	100%	3.40%	100%	3.40%	n/a	n/a
SecurePlus Elite 5	Inception to 07/29/2012	3.00%	11/15/2014	1.95%	100%	3.00%	100%	3.00%	n/a	n/a
	07/30/2012 to current	1.00%	10/15/2015	1.35%	100%	3.20%	100%	3.20%	n/a	n/a

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Fixed Interest Rate Annuities - Additional Premiums Paid Into Existing Policies
 March 07, 2016

Current Rates¹ in effect for additional premiums paid into existing policies

Product	Rate Effective Date*	Interest Rate
RetireMax FPDA 1 Retire One	04/14/2014	1.00%
RetireMax FPDA 2 Retire Two RetireMax Roth Advantage	10/12/2015	1.40%
RetireMax FPDA 3 Texas Star Retire Three	11/01/2014	1.10%
RetireMaxFPDA 3+ Texas Star +	11/01/2014	1.10%
RetireMax FPDA 4 Retire Four	10/12/2015	1.60%
RetireMax Millennium Flex Retire Five	10/12/2015	1.25%
RetireMax Benefit Access NC457	06/09/2014	1.00%

¹ Actual rates will be the higher of the rate shown and the minimum guaranteed rate.

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GLIR Roll-up Rates, Guaranteed Withdrawal Percentages and Rider Charges

March 07, 2016

New Policies

Product	Application Received Date	Initial Rollup Rate Guarantee Period	Initial Rollup Rate	Guaranteed Withdrawal Percentage at age 60	Enhanced Death Benefit	Rider Charges Policy Years	
						1-20	21+
Indexed Flex	On or after 01/01/2015	10	6.0%	4.0%	No	0.70%	0.70%
Indexed Flex 403(b)/457(b)/401(k)		10	6.0%	4.0%	No	0.70%	0.80%
SecurePlus Marquee 10	On or after 03/14/2015	7	7.0%	4.0%	No	0.90%	0.90%
SecurePlus Preferred 8		7	7.0%	4.0%	No	0.90%	0.90%
SecurePlus Marquee 8	On or after 11/02/2015	8	6.0%	4.0%	Yes	0.90%	0.90%
SecurePlus Preferred 6		8	6.0%	4.0%	Yes	0.90%	0.90%
SecurePlus Marquee 3 <small>For issues in CT, IN, and NH only</small>	On or after 01/01/2015	8	6.0%	4.0%	No	0.70%	0.70%
SecurePlus Preferred 2 <small>For issues in PA only</small>		8	6.0%	4.0%	No	0.70%	0.70%
SecurePlus Marquee 3	On or after 03/14/2015	8	6.0%	4.0%	Yes	0.90%	0.90%
SecurePlus Preferred 2		8	6.0%	4.0%	Yes	0.90%	0.90%
SecurePlus Income Prime	On or after 07/22/2015	8	8.0%	4.0%	No	1.00%	1.00%
SecurePlus Income Pro		8	8.0%	4.0%	No	1.00%	1.00%

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GLIR Roll-up Rates, Guaranteed Withdrawal Percentages and Rider Charges

March 07, 2016

Current Rollup Rates in Effect for Additional Premium paid into Existing Policies

Guaranteed Withdrawal Percentage Table – Rate at age 60 ¹	Additional Premium Roll-Up Rate	Effective for Premiums Received After ²
5.0%	5.0%	01/01/2015
4.5%	5.5%	01/01/2015
4.0%	6.0%	06/21/2014

¹ Rollup Rates for additional premiums paid into existing flexible premium policies (indexed and traditional fixed) will be based on the Single Life Level Guaranteed Withdrawal Percentage table in effect at the time the policy was issued.

² Until further notice, additional premium(s) paid during the first policy year will continue to receive the roll-up rate declared at issue.

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