

New rates are effective June 1, 2007

Index Annuities - Minimum Guaranteed Interest Rates and State Availability for June 2007																
	Spectrum Rewards Choice 7 and Choice 9		Spectrum Choice Bonus		Spectrum Rewards Reserve		Loyalty Escalator 6, 8 and 10		Loyalty Escalator 12		Safety Index 4,7 and 10		Index Rewards 5		Index Rewards	
COMM*	WA 7.00% 9.00%		WA 10.00%		WA 9.00%		WA 4.00% 5.50% 6.50%		WA 7.50%		WA 3.00% 6.00% 7.00%		WA 4.00%		WA 7.00%	
MGSV	100% @		87.5% @		100% @		87.5% @		87.5% @		100% @		100% @		100% @	
Option	IA	FA	IA	FA	IA	FA	IA	FA	IA	FA	IA	FA	IA	FA	IA	FA
MGIR	2.45%	3.00%	2.45%	2.45%	2.45%	3.00%	2.45%	2.45%	2.45%	2.45%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
AL	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
AK	A	A			A	A	A	A			A	A	A	A		
AZ	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
AR	A	A	A	A			A	A	A	A	A	A	A	A	A	A
CA	A	A	2.45%	3.00%	A	A	2.45%	3.00%	2.45%	3.00%	A	A	A	A	A	A
CO	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
CT							A	A			A*	A*	A	A	A	A
DE	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
DC	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
FL	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
GA	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
HI	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
ID	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
IL	A	A	2.45%	3.00%	A	A	2.45%	3.00%	2.45%	3.00%	A	A	A	A	A	A
IN	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
IA	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
KS	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
KY	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
LA	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
ME	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
MD	A	A	A	A	A	A	A	A	A	A			A	A	A	A
MA**	A	A			A	A	A	A					A	A	A	A
MI	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
MN							2.45%	3.00%					A	A		
MS	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
MO	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
MT	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
NE	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
NV	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
NH	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
NJ	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
NM	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
NY	See below for products available in NY															
NC	A	A	A	A	A	A	A	A	A	A			A	A	A	A
ND			A	A			A	A	A	A						
OH	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
OK			A	A			A	A	A	A						
OR																
PA	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
RI	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
SC	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
SD	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
TN	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
TX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
UT							2.45%	3.00%					A	A	A	A
VT	A	A			A	A							A	A	A	A
VA	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
WA													A	A		
WV	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
WI	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
WY	A	A	A	A	A	A	A	A	A	A			A	A	A	A

IA = Indexed Account FA = Fixed Account \*\*MA is 87.5% @ MGIR A = Available... See SalesLink for variations and exceptions to minimum rates.

**Red** Text indicates a decrease in rates/commissions.  
**Blue** Text indicates an increase in rates/commissions.  
**Black** Text indicates no change.

**MGSV**  
 NY Spectrum Freedom = 3%  
 NY Spectrum Freedom 10 = 3%

**Commission**  
 WA = 4.5%  
 WA = 5%

\*Safety Index 10 is not available in CT

\*For ages 80 and up, commission will be reduced by 50%. Spectrum Rewards Choice 7 has an agent elected PTO option. Spectrum Rewards Reserve, Spectrum Rewards Choice 9 and Index Rewards 5 offer 2 agent-elected Trail Commission Options which enables agents to receive an account value based trail commission. Safety Index 4, 7, and 10 offer 1 agent-elected Trail Commission Option. The Trail is paid to WAs only. Please refer to the compensation schedule on SalesLink or contact the company for additional details.

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Traditional Annuities - Minimum Guaranteed Interest Rates and State Availability for June 2007						
	Dexterity 3	Dexterity 3 Plus	Platinum 5, 7, 10	Platinum Plus 5, 7, 10	Legends Classic	Legends Max
COMM*	WA 2.00%	WA 2.00%	WA 2.50% 3.00% 3.50%	WA 3.00% 5.00% 3.50%	WA 5.00%	WA 6.00%
MGIR	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
AL	A	A	A	A	A	A
AK	A	A	A	A	A	A
AZ	A	A	A	A	A	A
AR	A	A	A	A	A	A
CA	A	A	A	A	A	A
CO	A	A	A	A	A	A
CT	A	A	A	A	A	A
DE	A	A	A	A	A	A
DC	A	A	A	A	A	A
FL	1.50%	1.50%	A	A	A	A
GA	A	A	A	A	A	A
HI	A	A	A	A	A	A
ID	A	A	A	A	A	A
IL	A	A	A	A	A	A
IN	A	A	A	A	A	A
IA	A	A	A	A	A	A
KS	A	A	A	A	A	A
KY	A	A	A	A	A	A
LA	A	A	A	A	A	A
ME	A	A	A	A	A	A
MD	A	A	A	A	2.00%	2.00%
MA			3.00%	3.00%		
MI	A	A	A	A	A	A
MN			3.00%	3.00%		
MS	A	A	A	A	A	A
MO	A	A	A	A	A	A
MT	A	A	A	A	A	A
NE	A	A	A	A	A	A
NV	A	A	A	A	A	A
NH	A	A	A	A	A	A
NJ	A	A	A	A	A	A
NM	A	A	A	A	A	A
NY						
NC	A	A	A	A	A	A
ND	A	A	A	A	A	A
OH	A	A	A	A	A	A
OK	A	A	A	A		
OR						
PA	A	A	A	A	A	A
RI	A	A	A	A	A	A
SC	A	A	A	A	A	A
SD	A	A	A	A	A	A
TN	A	A	A	A	A	A
TX	A	A	A	A	A	A
UT						
VT	A	A	A	A	A	A
VA	A	A	A	A	A	A
WA						
WV	A	A	A	A	A	A
WI	A	A	A	A	A	A
WY	A	A	A	A	A	A

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\*For ages 80 and up, commission will be reduced by 50%. Please refer to the compensation schedule on SalesLink or contact the company for additional details.



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