

Annuity Rates

One Life

<u>Age</u>	<u>Rate</u>
60	5.0%
65	5.3%
70	5.7%
72	5.9%
75	6.3%
80	7.1%
90	9.5%

Two Lives

65/60	4.8%
65/65	4.9%
70/65	5.0%
70/70	5.2%
75/70	5.3%
80/75	5.8%

Rates Effective 2/1/09