

Product Rates as of October, 2011

Universal Life (currently marketed)	CREDITING RATE		LOAN RATE		
	Current	Guaranteed	Current	Guaranteed	Type
Accumulation UL	5.00%	3.00%	5.25%	N/A	Variable
Indexed UL (Fixed Account)	5.00%	2.50%	5.25%	N/A	Variable
<i>Indexed Loan</i>	N/A		5.25%	N/A	Variable
<i>Standard Loan</i>	N/A		5.25%	N/A	Variable
Performance UL 10	4.90%	2.50%	5.25%	N/A	Variable
Performance SUL 10	4.90%	2.50%	5.25%	N/A	Variable
Premier Life	4.85%	3.00%	5.25%	N/A	Variable
Protection UL	5.20%	2.50%	5.25%	N/A	Variable
Protection SUL	5.20%	2.50%	5.25%	N/A	Variable
UL-G 11	4.50%	3.00%	6.00%	6.00%	Fixed
UL-G 11 w/Cash Value Advantage	4.50%	3.00%	5.25%	N/A	Variable
SUL-G 11	4.75%	3.00%	5.25%	N/A	Variable
Universal Life (inforce)					
High Band UL	4.25%	4.00%	5.25%	N/A	Variable
Medallion Gold UL	4.00%	4.00%	5.25%	N/A	Variable
MUL-G 2003	4.75%	4.00%	5.25%	N/A	Variable
MUL-G 2004	4.75%	3.00%	6.00%	N/A	Variable
Performance Exec UL	4.25%	3.00%	5.25%	N/A	Variable
Performance UL (issued prior to 11/1/04)	4.60%	3.00%	5.25%	N/A	Variable
Performance UL (issued 11/1/04 - 7/28/06)	4.35%	3.00%	5.25%	N/A	Variable
Performance UL 06/07/08	4.25%	3.00%	5.25%	N/A	Variable
Performance UL 09	4.70%	3.00%	5.25%	N/A	Variable
Performance UL Core (issued prior to 11/1/04)	4.35%	3.00%	5.25%	N/A	Variable
Performance UL Core (issued 11/1/04 thru 4/30/05)	4.10%	3.00%	5.25%	N/A	Variable
Performance UL Core (issued after 5/1/05)	3.85%	3.00%	5.25%	N/A	Variable
Performance SUL 02 (issued prior to 11/1/04)	4.60%	4.00%	5.25%	N/A	Variable
Performance SUL 02 (issued after 11/1/04)	4.35%	4.00%	5.25%	N/A	Variable
Performance SUL 06	4.50%	3.00%	5.25%	N/A	Variable
Protection UL-G 08	4.50%	3.00%	6.00%	6.00%	Fixed
Protection UL-G 08 w/Cash Value Advantage	4.50%	3.00%	5.25%	N/A	Variable
Protection UL-G 06/06R/07/07R	4.00%	3.00%	5.25%	N/A	Variable
Protection UL 03	4.25%	3.00%	5.25%	N/A	Variable
Protection SUL 03	4.25%	3.00%	5.25%	N/A	Variable
Protection SUL-G 06	5.05%	3.00%	5.25%	N/A	Variable
Protection UL-G 05	5.05%	3.00%	5.25%	N/A	Variable
SUL-G 2004	4.75%	3.00%	6.00%	6.00%	Fixed
ULEP	4.00%	4.00%	5.25%	N/A	Variable
UL-LC	4.75%	3.00%	5.25%	N/A	Variable
Protection UL-G 09/09R/10	4.50%	3.00%	6.00%	6.00%	Fixed
Protection UL-G 09/09R/10 w/Cash Value Advantage	4.50%	3.00%	5.25%	N/A	Variable
Protection SUL-G 07/08/09/10	4.75%	3.00%	5.25%	N/A	Variable

Variable Life (currently marketed)	VL FIXED ACCOUNT		LOAN RATE		
	Current	Guaranteed	Current	Guaranteed	Type
Accumulation VUL 09	4.50%	3.0%	4.25% yrs 1-10; 3% yrs 11+	4.25% yrs 1-10; 3.25% yrs 11+	Fixed
Protection VUL 09	4.50%	3.0%	4.25% yrs 1-10; 3% yrs 11+	4.25% yrs 1-10; 3.25% yrs 11+	Fixed
Accumulation SVUL	4.50%	3.0%	4.25% yrs 1-10; 3% yrs 11+	4.25% yrs 1-10; 3.25% yrs 11+	Fixed
Protection SVUL	4.50%	3.0%	4.25% yrs 1-10; 3% yrs 11+	4.25% yrs 1-10; 3.25% yrs 11+	Fixed
Corporate VUL 09	4.75%	3.0%	3.75% yrs 1-10; 3% yrs 11+	Same as current	Fixed

Variable Life (inforce)					
Accumulation VUL 06	4.50%	3.0%	4.25% yrs 1-10; 3% yrs 11+	4.25% yrs 1-10; 3.25% yrs 11+	Fixed
Corporate VUL	4.40%	3.0%	3.75% yrs 1-10; 3% yrs 11+	Same as current	Fixed
FlexV, MVL, VEP 1, and VLI	4.25%	4.0%	5.00% yrs 1-20 4.50% yrs 21+	Same as current	Fixed
Medallion Executive VL I	4.25%	4.0%	4.75 yrs 1-20	Same as current	Fixed
Medallion Executive VL III	4.25%	4.0%	4.75% yrs 1-10 4.25% yrs 11-20 4.00% yrs 21+	4.75% yrs 1-10 4.50% yrs 11-20 4.25% yrs 21+	Fixed
MVL Edge II,	4.25%	3.0%	3.75% yrs 1-10 3.50% yrs 11-20 3.00% yrs 21+	3.75% yrs 1-10 3.50% yrs 11-20 3.25% yrs 21+	Fixed
Protection VUL 05	4.50%	3.0%	4.25% yrs 1-10; 3% yrs 11+	4.25% yrs 1-10; 3.25% yrs 11+	Fixed
VUL Protector	4.00%	4.0%	5.25% yrs 1-10; 4% yrs 11+	Same as current	Fixed
VUL Accumulator	3.00%	3.0%	5.25% yrs 1-10; 4% yrs 11+		Fixed
SVUL (formerly Venture SVUL)	4.00%	3.0%	5.25%		
SPVL	4.00%	4.0%	6% preferred loans; 4% non-preferred loans		
MVL Plus & Edge, VEP Plus & Edge	4.25%	4.0%	4.75% yrs 1-10 4.50% yrs 11-20 4.00% yrs 21+	4.75% yrs 1-10 4.50% yrs 11-20 4.25% yrs 21+	

*Cash Values based on 2001 CSO and 5.00%.

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