NG Fixed Annuities ING Secure Index Five Annuity Renewal Rates

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45%

50%

3.55%

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20%

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Participation Strategy (PPI) Low Band (\$15,000)

Participation Strategy (PPI) High Band (\$75,000)

Fixed Rate Strategy (FRS)

	1	2	3	4	5	6	7	8	9	10
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/17/2005 - 10/30/2005	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	2.15%	2.15%	4.15%	7.65%	8.65%	8.65%	15.00%	9.50%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.65%	1.65%	3.65%	7.15%	7.15%	7.15%	15.00%	7.50%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	6.00%	6.00%	6.50%	5.00%	4.00%	4.00%	4.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	6.75%	7.25%	5.75%	4.50%	4.50%	4.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	35%	30%	25%	25%	20%	20%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	40%	35%	30%	25%	20%	25%	0%	0%
Fixed Rate Strategy (FRS)	3.25%	3.10%	3.20%	3.10%	2.60%	2.30%	2.45%	2.35%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/31/2005 - 11/13/2005	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	2.15%	2.15%	4.15%	7.65%	8.15%	8.15%	15.00%	9.50%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.65%	1.65%	3.65%	7.15%	7.15%	7.15%	15.00%	7.50%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	6.00%	6.00%	6.50%	5.00%	4.00%	4.00%	4.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	6.75%	7.25%	5.75%	4.50%	4.50%	4.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	35%	30%	25%	25%	20%	20%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	40%	35%	30%	25%	20%	25%	0%	0%
Fixed Rate Strategy (FRS)	3.25%	3.10%	3.20%	3.10%	2.60%	2.30%	2.45%	2.35%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/14/05 - 1/2/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.55%	1.55%	4.55%	14.55%	10.55%	10.00%	12.50%	8.50%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.05%	1.05%	4.05%	14.55%	9.05%	9.05%	12.50%	8.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.75%	6.50%	6.50%	5.75%	4.25%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.50%	7.25%	7.25%	6.50%	5.00%	4.50%	4.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	35%	20%	25%	25%	20%	20%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	40%	25%	25%	25%	20%	25%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.50%	3.55%	3.40%	3.00%	2.40%	2.40%	2.25%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/03/06 - 1/16/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.50%	1.25%	5.50%	15.00%	9.00%	6.50%	14.50%	10.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.00%	0.75%	5.00%	15.00%	8.00%	5.50%	13.00%	7.50%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.75%	6.75%	5.75%	5.00%	4.25%	4.25%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	7.50%	6.50%	5.75%	5.00%	5.00%	4.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/17/06 - 2/5/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.75%	1.50%	5.75%	15.00%	9.00%	6.50%	14.50%	10.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.20%	0.95%	5.20%	15.00%	8.00%	5.50%	13.00%	7.50%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.25%	6.25%	5.75%	5.00%	4.25%	4.25%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	7.00%	6.50%	5.50%	5.00%	5.00%	4.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	35%	25%	25%	25%	20%	25%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	35%	25%	30%	30%	20%	30%	0%	0%
Fixed Rate Strategy (FRS)	3.50%	3.45%	3.40%	2.75%	2.55%	2.60%	2.45%	2.25%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/06/06 - 3/5/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.45%	1.75%	7.00%	15.00%	5.50%	5.50%	8.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.85%	1.15%	6.40%	15.00%	4.50%	4.50%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.50%	6.50%	5.00%	5.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	7.25%	5.50%	5.50%	5.50%	4.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	30%	25%	25%	30%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	35%	25%	35%	35%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.65%	3.60%	3.45%	3.00%	2.50%	2.95%	2.55%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
03/06/06 - 4/2/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.75%	0.75%	6.25%	15.00%	12.00%	3.50%	8.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.25%	0.25%	5.25%	15.00%	12.00%	2.75%	7.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.50%	6.50%	6.00%	5.75%	5.25%	4.25%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
04/03/06 - 4/16/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.75%	1.25%	5.75%	15.00%	9.00%	6.50%	6.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.25%	0.75%	4.75%	15.00%	9.00%	4.75%	6.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	6.75%	6.75%	6.25%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.50%	7.50%	7.00%	7.00%	5.75%	4.75%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	40%	25%	25%	35%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	50%	40%	25%	25%	35%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.90%	3.85%	3.55%	3.05%	2.60%	3.00%	2.20%	0.00%	0.00%	0.00%

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Cap Strategy (PCI) High Band (\$75,000)

Fixed Rate Strategy (FRS)

Participation Strategy (PPI) Low Band (\$15,000)

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
04/17/06 - 4/30/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.75%	1.25%	5.25%	15.00%	9.00%	6.50%	6.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.25%	0.75%	4.75%	15.00%	9.00%	4.75%	6.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.00%	7.00%	6.50%	6.25%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25%	7.75%	8.00%	7.25%	7.25%	5.75%	4.75%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	40%	25%	25%	35%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	50%	40%	25%	25%	35%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.05%	4.00%	3.70%	3.15%	2.60%	3.00%	2.95%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
05/01/06 - 6/4/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	0.75%	1.00%	4.00%	15.00%	4.25%	7.50%	7.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.25%	0.50%	3.50%	15.00%	3.50%	6.50%	6.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.00%	7.50%	7.50%	6.25%	6.50%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.75%	8.25%	8.50%	7.00%	7.50%	6.00%	5.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	55%	50%	40%	25%	25%	30%	30%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	60%	55%	45%	25%	25%	35%	35%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.20%	4.10%	3.95%	3.20%	3.10%	2.55%	2.50%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 06/05/06 - 6/18/2006	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
									Ŭ	
06/05/06 - 6/18/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
06/05/06 - 6/18/2006 Spread Strategy (MAI) Low Band(\$15,000)	at issue 0.75%	Renewal 0.55%	Renewal 2.55%	Renewal 11.55%	Renewal 11.55%	Renewal 7.55%	Renewal 7.55%	Renewal 0.00%	Renewal	Renewal 0.00%
06/05/06 - 6/18/2006 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 0.75% 0.25%	Renewal 0.55% 0.25%	Renewal 2.55% 2.25%	Renewal 11.55% 10.75%	Renewal 11.55% 10.75%	Renewal 7.55% 6.25%	Renewal 7.55% 6.25%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
06/05/06 - 6/18/2006 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 0.75% 0.25% 8.00%	Renewal 0.55% 0.25% 7.50%	Renewal 2.55% 2.25% 8.00%	Renewal 11.55% 10.75% 6.50%	Renewal 11.55% 10.75% 6.50%	Renewal 7.55% 6.25% 5.50%	Renewal 7.55% 6.25% 4.50%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
06/05/06 - 6/18/2006 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 0.75% 0.25% 8.00% 8.75%	Renewal 0.55% 0.25% 7.50% 8.25%	Renewal 2.55% 2.25% 8.00% 8.75%	Renewal 11.55% 10.75% 6.50% 7.25%	Renewal 11.55% 10.75% 6.50% 7.25%	Renewal 7.55% 6.25% 5.50% 6.25%	Renewal 7.55% 6.25% 4.50% 5.25%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/19/06 - 6/25/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	0.55%	2.55%	11.55%	11.55%	7.55%	7.55%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.45%	0.45%	2.45%	10.45%	10.45%	6.45%	6.45%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	7.50%	8.00%	6.50%	6.50%	5.50%	4.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.25%	8.75%	7.25%	7.25%	6.25%	5.25%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	50%	45%	25%	25%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	55%	50%	25%	25%	30%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.15%	4.05%	3.80%	3.10%	3.00%	2.55%	2.50%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/26/06 - 7/30/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	0.55%	2.55%	11.05%	11.05%	7.55%	7.55%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.45%	0.45%	1.95%	10.45%	10.45%	6.45%	6.45%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	7.50%	8.00%	6.75%	6.75%	5.75%	4.75%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.25%	9.00%	7.50%	7.50%	6.50%	5.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	50%	45%	25%	25%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	55%	50%	25%	25%	30%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.35%	4.20%	3.95%	3.20%	3.00%	2.55%	2.50%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/31/06 - 8/13/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	0.65%	3.65%	9.15%	9.15%	9.15%	9.15%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.45%	0.45%	3.45%	8.45%	8.45%	6.95%	6.95%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	7.50%	7.50%	6.25%	5.75%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.25%	8.25%	7.00%	6.50%	5.75%	4.75%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	50%	40%	25%	25%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	55%	45%	30%	30%	30%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.20%	4.10%	3.80%	2.90%	2.80%	2.50%	2.50%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/14/06 - 8/27/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.10%	2.10%	5.10%	8.60%	10.10%	8.10%	8.10%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.60%	1.60%	4.60%	7.60%	8.60%	5.60%	5.60%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	7.25%	5.75%	5.25%	4.25%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	8.25%	6.50%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	40%	25%	25%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	50%	40%	30%	25%	30%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.10%	4.00%	3.60%	2.85%	2.70%	2.50%	2.35%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/28/06 - 9/10/2006	at issue	Renewal	Renewa							
Spread Strategy (MAI) Low Band(\$15,000)	1.10%	2.10%	5.10%	8.60%	10.10%	8.10%	8.10%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.60%	1.60%	4.60%	7.60%	8.60%	5.60%	5.60%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	7.25%	5.50%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	8.25%	6.50%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	40%	25%	25%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	50%	40%	30%	25%	30%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.10%	4.00%	3.60%	2.85%	2.70%	2.50%	2.35%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/11/2006 - 10/8/2006	at issue	Renewal	Renewa							
Spread Strategy (MAI) Low Band(\$15,000)	1.10%	4.10%	4.10%	8.60%	8.60%	12.00%	10.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.60%	3.60%	3.60%	7.60%	7.60%	12.00%	7.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	7.00%	7.00%	5.50%	5.50%	4.50%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.75%	7.75%	6.25%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%
		i		1						

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/9/2006 - 10/29/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.20%	3.70%	7.70%	7.70%	7.70%	15.00%	6.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.70%	3.20%	6.70%	6.70%	6.70%	13.00%	6.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.50%	6.50%	5.50%	4.50%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	7.25%	6.25%	5.25%	4.50%	4.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	30%	30%	25%	20%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	35%	30%	30%	25%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.65%	3.65%	3.40%	2.95%	2.30%	2.45%	2.35%	0.00%	0.00%	0.00%

40%

40%

3.50%

25%

30%

2.80%

25%

30%

2.60%

25%

25%

2.35%

25%

30%

2.35%

0%

0%

0.00%

0%

0%

0.00%

0%

0%

0.00%

50%

55%

3.90%

Participation Strategy (PPI) Low Band (\$15,000)

Participation Strategy (PPI) High Band (\$75,000)

Fixed Rate Strategy (FRS)

40%

45%

3.85%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/30/2006 - 11/19/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	3.45%	7.45%	7.45%	7.45%	13.00%	6.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.45%	2.95%	6.45%	6.45%	6.45%	13.00%	6.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.00%	7.00%	5.75%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.75%	7.75%	6.50%	5.25%	4.75%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	55%	45%	35%	30%	25%	20%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	60%	45%	35%	35%	30%	20%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.90%	3.85%	3.55%	3.05%	2.30%	2.45%	2.35%	0.00%	0.00%	0.00%

Descrive Descived Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 11/20/06 - 12/10/2006									Eighth	
Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) High Band (\$75,000)	0.95%	3.95%	14.95%	9.95%	9.95%	12.50%	4.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	0.45%	3.45%	14.95%	7.95%	7.95%	13.00%	4.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$15,000)	7.00%	6.50%	6.50%	5.75%	5.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	7.75%	7.25%	7.25%	6.75%	5.75%	4.75%	3.75%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	20%	25%	25%	25%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	55%	40%	25%	25%	25%	20%	30%	0%	0%	0%
Thed Nate Strategy (TNS)	3.85%	3.80%	3.60%	3.25%	2.40%	2.40%	2.25%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/11/06 - 12/25/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.20%	6.20%	15.00%	7.50%	7.50%	15.00%	4.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.70%	5.70%	15.00%	6.50%	6.50%	12.50%	4.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)		6.25%						0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25% 7.00%	7.00%	6.25% 7.00%	5.75% 6.50%	5.00% 5.75%	4.00% 4.75%	4.00% 4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	30%	25%	25%	25%	4.75%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	43% 50%	35%	25%	30%	30%	20%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.55%	3.45%	3.25%	3.05%	2.45%	2.40%	2.25%	0.00%	0.00%	0.00%
	3.3378	3.4378	5.2570	3.0378	2.4070	2.4070	2.2070	0.0078	0.0078	0.0078
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/26/06 - 1/28/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.10%	6.10%	15.00%	7.50%	7.50%	15.00%	4.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.60%	5.60%	15.00%	6.50%	6.50%	13.50%	4.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.50%	6.50%	5.75%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	7.25%	6.75%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)										
	45%	30%	25%	25%	25%	15%	30%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45% 50%	30% 35%	25% 25%	25% 30%	25% 30%	15% 20%	30% 30%	0% 0%	0% 0%	0% 0%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	25%	30%	30%	20%	30%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	25%	30%	30%	20%	30%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS)	50% 3.65%	35% 3.55%	25% 3.30%	30% 3.10%	30% 2.45%	20% 2.40%	30% 2.25%	0% 0.00%	0% 0.00%	0%
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	50% 3.65% Rate	35% 3.55% First	25% 3.30% Second	30% 3.10% Third	30% 2.45% Fourth	20% 2.40% Fifth	30% 2.25% Sixth	0% 0.00% Seventh	0% 0.00% Eighth	0% 0.00% Ninth
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 01/29/07 - 2/4/2007	50% 3.65% Rate at issue	35% 3.55% First Renewal	25% 3.30% Second Renewal	30% 3.10% Third Renewal	30% 2.45% Fourth Renewal	20% 2.40% Fifth Renewal	30% 2.25% Sixth Renewal	0% 0.00% Seventh Renewal	0% 0.00% Eighth Renewal	0% 0.00% Ninth Renewal
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 01/29/07 - 2/4/2007 Spread Strategy (MAI) Low Band(\$15,000)	50% 3.65% Rate at issue 1.10%	35% 3.55% First Renewal 5.10%	25% 3.30% Second Renewal 15.00%	30% 3.10% Third Renewal 8.00%	30% 2.45% Fourth Renewal 6.00%	20% 2.40% Fifth Renewal 12.00%	30% 2.25% Sixth Renewal 5.50%	0% 0.00% Seventh Renewal 0.00%	0% 0.00% Eighth Renewal 0.00%	0% 0.00% Ninth Renewal 0.00%
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 01/29/07 - 2/4/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	50% 3.65% Rate at issue 1.10% 0.60%	35% 3.55% First Renewal 5.10% 4.60%	25% 3.30% Second Renewal 15.00%	30% 3.10% Third Renewal 8.00% 7.00%	30% 2.45% Fourth Renewal 6.00% 5.00%	20% 2.40% Fifth Renewal 12.00% 11.50%	30% 2.25% Sixth Renewal 5.50% 5.50%	0% 0.00% Seventh Renewal 0.00% 0.00%	0% 0.00% Eighth Renewal 0.00%	0% 0.00% Ninth Renewal 0.00%
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 01/29/07 - 2/4/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	50% 3.65% Rate at issue 1.10% 0.60% 6.50%	35% 3.55% First Renewal 5.10% 4.60% 6.50%	25% 3.30% Second Renewal 15.00% 15.00%	30% 3.10% Third Renewal 8.00% 7.00% 5.25%	30% 2.45% Fourth Renewal 6.00% 5.00% 4.50%	20% 2.40% Fifth Renewal 12.00% 11.50% 4.00%	30% 2.25% Sixth Renewal 5.50% 3.50%	0% 0.00% Seventh Renewal 0.00% 0.00%	0% 0.00% Eighth Renewal 0.00% 0.00%	0% 0.00% Ninth Renewal 0.00% 0.00%
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 01/29/07 - 2/4/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	50% 3.65% Rate at issue 1.10% 0.60% 6.50% 7.25%	35% 3.55% First Renewal 5.10% 4.60% 6.50% 7.25%	25% 3.30% Second Renewal 15.00% 6.00% 6.75%	30% 3.10% Third Renewal 8.00% 7.00% 5.25% 6.00%	30% 2.45% Fourth Renewal 6.00% 5.00% 4.50% 5.25%	20% 2.40% Fifth Renewal 12.00% 11.50% 4.00% 4.25%	30% 2.25% Sixth Renewal 5.50% 5.50% 3.50% 4.25%	0% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0% 0.00% Ninth Renewal 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/05/07 - 2/25/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.85%	7.10%	15.00%	5.00%	5.00%	8.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.35%	6.35%	15.00%	4.00%	4.00%	9.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.75%	5.00%	5.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	5.75%	5.75%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	35%	25%	25%	30%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	35%	25%	35%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.90%	3.65%	3.25%	2.80%	2.90%	2.55%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/26/07 - 3/11/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.85%	7.35%	15.00%	5.50%	5.50%	8.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.35%	6.60%	15.00%	4.50%	4.50%	9.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.75%	5.00%	5.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	5.50%	5.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	30%	25%	25%	30%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	35%	25%	35%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.90%	3.65%	3.25%	2.80%	2.90%	2.55%	0.00%	0.00%	0.00%	0.00%
	0.0070	0.0070	0.2070	2.0070	2.0070	2.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
03/12/07 - 3/25/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.85%	6.85%	15.00%	12.00%	4.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.35%	6.35%	15.00%	12.00%	3.25%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.25%	5.50%	5.50%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.00%	6.25%	6.25%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	35%	25%	25%	35%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	35%	25%	25%	40%	30%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.90%	3.75%	3.25%	2.85%	2.95%	2.55%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/26/2007 - 4/15/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.75%	7.25%	15.00%	12.00%	4.25%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.25%	6.25%	15.00%	12.00%	3.25%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	6.00%	5.50%	5.50%	4.75%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	6.25%	6.25%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	25%	25%	35%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	25%	25%	40%	30%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.45%	3.40%	3.00%	2.75%	2.95%	2.55%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
04/16/07 - 5/20/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.35%	6.35%	15.00%	9.00%	6.50%	9.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.85%	5.85%	15.00%	9.00%	4.75%	6.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.50%	6.00%	5.75%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	7.00%	7.00%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	25%	25%	30%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	25%	25%	35%	30%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.50%	3.10%	2.70%	2.75%	2.95%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
			Renewal							

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
05/21/07 - 6/10/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.35%	5.35%	15.00%	4.50%	6.25%	5.75%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.85%	4.35%	15.00%	3.50%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.50%	6.00%	6.50%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	6.75%	7.25%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	25%	25%	30%	30%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	25%	25%	35%	35%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.65%	3.10%	2.95%	2.30%	2.25%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/11/07 - 6/24/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.15%	3.15%	12.15%	12.15%	6.40%	5.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.65%	2.65%	11.15%	11.15%	5.65%	5.65%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	7.25%	6.25%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	8.00%	7.00%	7.00%	6.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	25%	25%	25%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	45%	25%	25%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.55%	3.00%	2.85%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/25/07 - 7/15/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.15%	3.15%	11.65%	11.65%	6.60%	5.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.65%	2.65%	10.65%	10.65%	5.65%	5.65%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	7.50%	6.50%	6.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	8.25%	7.25%	7.25%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	25%	25%	25%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	45%	25%	25%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.55%	3.00%	2.85%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/16/07 - 7/29/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
07/16/07 - 7/29/2007 Spread Strategy (MAI) Low Band(\$15,000)	at issue 1.40%	Renewal 4.40%	Renewal 9.40%	Renewal 9.40%	Renewal 6.90%	Renewal 8.00%	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.40%	4.40%	9.40%	9.40%	6.90%	8.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	1.40% 0.90%	4.40% 3.40%	9.40% 8.40%	9.40% 8.40%	6.90% 6.40%	8.00% 8.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	1.40% 0.90% 7.00%	4.40% 3.40% 7.00%	9.40% 8.40% 6.25%	9.40% 8.40% 5.75%	6.90% 6.40% 5.00%	8.00% 8.00% 4.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	1.40% 0.90% 7.00% 7.75%	4.40% 3.40% 7.00% 7.75%	9.40% 8.40% 6.25% 7.00%	9.40% 8.40% 5.75% 6.50%	6.90% 6.40% 5.00% 5.75%	8.00% 8.00% 4.00% 4.75%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	1.40% 0.90% 7.00% 7.75% 50%	4.40% 3.40% 7.00% 7.75% 40%	9.40% 8.40% 6.25% 7.00% 30%	9.40% 8.40% 5.75% 6.50% 30%	6.90% 6.40% 5.00% 5.75% 30%	8.00% 8.00% 4.00% 4.75% 25%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	1.40% 0.90% 7.00% 7.75% 50% 55%	4.40% 3.40% 7.00% 7.75% 40% 45%	9.40% 8.40% 6.25% 7.00% 30% 30%	9.40% 8.40% 5.75% 6.50% 30% 30%	6.90% 6.40% 5.00% 5.75% 30% 35%	8.00% 8.00% 4.00% 4.75% 25% 25%	0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0% 0%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	1.40% 0.90% 7.00% 7.75% 50% 55%	4.40% 3.40% 7.00% 7.75% 40% 45%	9.40% 8.40% 6.25% 7.00% 30% 30%	9.40% 8.40% 5.75% 6.50% 30% 30%	6.90% 6.40% 5.00% 5.75% 30% 35%	8.00% 8.00% 4.00% 4.75% 25% 25%	0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0% 0%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS)	1.40% 0.90% 7.00% 7.75% 50% 55% 3.75%	4.40% 3.40% 7.00% 7.75% 40% 45% 3.50%	9.40% 8.40% 6.25% 7.00% 30% 30% 2.80%	9.40% 8.40% 5.75% 6.50% 30% 30% 2.60%	6.90% 6.40% 5.00% 5.75% 30% 35% 2.25%	8.00% 8.00% 4.00% 4.75% 25% 25% 2.25%	0.00% 0.00% 0.00% 0% 0% 0%	0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	0.00% 0.00% 0.00% 0% 0% 0%	0.00% 0.00% 0.00% 0% 0% 0%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	1.40% 0.90% 7.00% 7.75% 50% 55% 3.75% Rate	4.40% 3.40% 7.00% 7.75% 40% 45% 3.50%	9.40% 8.40% 6.25% 7.00% 30% 30% 2.80% Second	9.40% 8.40% 5.75% 6.50% 30% 30% 2.60% Third	6.90% 6.40% 5.00% 5.75% 30% 35% 2.25%	8.00% 8.00% 4.00% 4.75% 25% 25% 2.25% Fifth	0.00% 0.00% 0.00% 0% 0% 0.00% Sixth	0.00% 0.00% 0.00% 0% 0% 0.00% Seventh	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth	0.00% 0.00% 0.00% 0% 0% 0.00% Ninth
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 07/30/07 - 8/8/2007	1.40% 0.90% 7.00% 7.75% 50% 55% 3.75% Rate at issue	4.40% 3.40% 7.00% 7.75% 40% 45% 3.50% First Renewal	9.40% 8.40% 6.25% 7.00% 30% 30% 2.80% Second Renewal	9.40% 8.40% 5.75% 6.50% 30% 2.60% Third Renewal	6.90% 6.40% 5.00% 5.75% 30% 35% 2.25% Fourth Renewal	8.00% 8.00% 4.00% 4.75% 25% 2.25% 2.25% Fifth Renewal	0.00% 0.00% 0.00% 0% 0% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0% 0% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0% 0% 0.00% Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 07/30/07 - 8/8/2007 Spread Strategy (MAI) Low Band(\$15,000)	1.40% 0.90% 7.00% 7.75% 50% 55% 3.75% Rate at issue 1.70%	4.40% 3.40% 7.00% 7.75% 40% 45% 3.50% First Renewal 4.20%	9.40% 8.40% 6.25% 7.00% 30% 2.80% Second Renewal 9.20%	9.40% 8.40% 5.75% 6.50% 30% 2.60% Third Renewal 9.20%	6.90% 6.40% 5.00% 5.75% 30% 35% 2.25% Fourth Renewal 6.70%	8.00% 8.00% 4.00% 4.75% 25% 2.25% 2.25% Fifth Renewal 8.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 07/30/07 - 8/8/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	1.40% 0.90% 7.00% 7.75% 50% 55% 3.75% Rate at issue 1.70% 1.20%	4.40% 3.40% 7.00% 7.75% 40% 45% 3.50% First Renewal 4.20% 3.20%	9.40% 8.40% 6.25% 7.00% 30% 2.80% Second Renewal 9.20% 8.20%	9.40% 8.40% 5.75% 6.50% 30% 2.60% Third Renewal 9.20% 8.20%	6.90% 6.40% 5.00% 5.75% 30% 2.25% Fourth Renewal 6.70% 6.20%	8.00% 8.00% 4.00% 4.75% 25% 2.25% 2.25% Fifth Renewal 8.00% 8.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 07/30/07 - 8/8/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	1.40% 0.90% 7.00% 7.75% 50% 55% 3.75% Rate at issue 1.70% 1.20% 7.00%	4.40% 3.40% 7.00% 7.75% 40% 45% 3.50% First Renewal 4.20% 3.20% 7.00%	9.40% 8.40% 6.25% 7.00% 30% 2.80% 2.80% Second Renewal 9.20% 8.20% 6.25%	9.40% 8.40% 5.75% 6.50% 30% 2.60% 7.10% Renewal 9.20% 8.20% 5.75%	6.90% 6.40% 5.00% 5.75% 30% 2.25% Fourth Renewal 6.70% 6.20% 5.00%	8.00% 8.00% 4.00% 4.75% 25% 2.25% 2.25% Fifth Renewal 8.00% 8.00% 4.00%	0.00% 0.00% 0.00% 0% 0% 0.00% 0.00% Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% 0.00% Renewal 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 07/30/07 - 8/8/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	1.40% 0.90% 7.00% 50% 55% 3.75% Rate at issue 1.70% 1.20% 7.00% 7.75%	4.40% 3.40% 7.00% 7.75% 40% 45% 3.50% First Renewal 4.20% 3.20% 7.00% 7.75%	9.40% 8.40% 6.25% 7.00% 30% 2.80% 2.80% Second Renewal 9.20% 8.20% 6.25% 7.00%	9.40% 8.40% 5.75% 6.50% 30% 2.60% 7.00% Renewal 9.20% 8.20% 5.75% 6.50%	6.90% 6.40% 5.00% 5.75% 30% 2.25% Fourth Renewal 6.70% 6.20% 5.00% 5.75%	8.00% 8.00% 4.00% 25% 2.25% 2.25% 2.25% Fifth Renewal 8.00% 8.00% 4.00% 4.75%	0.00% 0.00% 0.00% 0% 0% 0.00% 0.00% Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 07/30/07 - 8/8/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000)	1.40% 0.90% 7.00% 7.75% 50% 3.75% 3.75% Rate at issue 1.70% 1.20% 7.00% 7.75% 45%	4.40% 3.40% 7.00% 7.75% 40% 3.50% First Renewal 4.20% 3.20% 7.00% 7.75% 40%	9.40% 8.40% 6.25% 7.00% 30% 2.80% 2.80% 8.20% 8.20% 6.25% 7.00% 30%	9.40% 8.40% 5.75% 6.50% 30% 2.60% Third Renewal 9.20% 8.20% 5.75% 6.50% 30%	6.90% 6.40% 5.00% 5.75% 30% 2.25% Fourth Renewal 6.70% 6.20% 5.00% 5.75% 30%	8.00% 8.00% 4.00% 4.75% 25% 2.25% 2.25% Fifth Renewal 8.00% 8.00% 4.00% 4.75% 25%	0.00% 0.00% 0.00% 0% 0% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 07/30/07 - 8/8/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000)	1.40% 0.90% 7.00% 7.75% 50% 3.75% Rate at issue 1.70% 1.20% 7.00% 7.75% 45% 50%	4.40% 3.40% 7.00% 7.75% 40% 3.50% 3.50% First Renewal 4.20% 3.20% 7.00% 7.75% 40% 45%	9.40% 8.40% 6.25% 7.00% 30% 2.80% 2.80% 8.20% 6.25% 7.00% 30% 30%	9.40% 8.40% 5.75% 6.50% 30% 2.60% Third Renewal 9.20% 8.20% 5.75% 6.50% 30% 30%	6.90% 6.40% 5.00% 5.75% 30% 2.25% Fourth Renewal 6.70% 6.20% 5.00% 5.75% 30% 35%	8.00% 8.00% 4.00% 4.75% 25% 2.25% 2.25% Fifth Renewal 8.00% 8.00% 4.00% 4.75% 25%	0.00% 0.00% 0.00% 0% 0% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0% 0% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/09/07 - 8/21/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	3.15%	5.15%	8.15%	9.65%	5.65%	5.65%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.65%	4.15%	7.15%	8.65%	5.15%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	7.00%	6.00%	5.50%	4.50%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.75%	6.75%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40%	40%	25%	25%	30%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45%	40%	30%	30%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.40%	2.80%	2.60%	2.25%	2.10%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/22/07 - 9/9/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	5.50%	5.50%	8.00%	9.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	5.00%	7.00%	8.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	6.00%	5.50%	4.50%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.75%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35%	35%	25%	25%	30%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	40%	40%	30%	30%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.40%	2.80%	2.60%	2.25%	2.10%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
09/10/07 - 9/23/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	5.50%	4.50%	8.50%	8.50%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	3.50%	7.00%	7.00%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	5.75%	5.75%	4.75%	3.75%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.50%	6.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	35.00%	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40.00%	40.00%	30.00%	30.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.30%	2.55%	2.55%	2.55%	2.05%	1.80%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.45%	2.70%	2.70%	2.70%	2.20%	2.20%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.40%	2.80%	2.55%	2.05%	2.10%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
09/24/07 - 9/30/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	5.50%	4.50%	8.50%	8.50%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	3.50%	7.00%	7.00%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	5.75%	5.75%	4.75%	3.75%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.50%	6.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	35.00%	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40.00%	40.00%	30.00%	30.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/01/07 - 11/5/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	2.90%	6.90%	6.90%	6.90%	13.00%	6.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.40%	5.90%	5.90%	5.90%	13.00%	6.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	7.75%	6.75%	5.50%	4.50%	3.75%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.50%	7.50%	6.25%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	35.00%	30.00%	25.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	40.00%	35.00%	30.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.30%	2.30%	2.30%	2.30%	2.05%	1.80%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.45%	2.45%	2.45%	2.45%	2.45%	2.20%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.45%	3.00%	2.45%	2.15%	2.10%	0.00%	0.00%	0.00%	0.00%

2.55%

2.70%

2.80%

2.05%

2.20%

2.05%

2.55%

2.70%

2.55%

0.00%

0.00%

0.00%

1.80%

2.20%

2.10%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

2.30%

2.45%

3.75%

2.55%

2.70%

3.40%

Monthly Cap Index Strategy (MCI)Low Band

Monthly Cap Index Strategy (MCI)High Band

Fixed Rate Strategy (FRS)

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/06/07 - 12/2/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.55%	14.55%	9.55%	9.55%	12.00%	4.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.05%	14.55%	7.55%	9.55%	11.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	6.50%	5.75%	4.75%	3.75%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	7.25%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	20.00%	25.00%	25.00%	20.00%	30.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	37.00%	22.00%	25.00%	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.30%	2.30%	2.30%	2.30%	2.05%	1.80%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.45%	2.45%	2.45%	2.45%	2.25%	2.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.60%	3.40%	3.10%	2.60%	2.10%	1.95%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/03/07 - 1/1/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.45%	15.00%	7.00%	7.00%	13.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	6.00%	6.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	6.75%	6.00%	5.00%	4.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	7.25%	6.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	25.00%	25.00%	25.00%	20.00%	30.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	37.00%	25.00%	30.00%	30.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.20%	2.20%	2.20%	2.20%	2.20%	1.85%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.35%	2.35%	2.35%	2.35%	2.10%	1.85%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.60%	3.30%	3.05%	2.60%	2.10%	1.95%	0.00%	0.00%	0.00%	0.00%
	-						.			
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/02/08 - 1/13/2008 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.45%	15.00%	8.00%	6.00%	12.00%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.95%	15.00%	6.00%	4.00%	11.00%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	6.25%	5.50%	4.75%	4.00%	3.75%		0.00%	0.00%	
Participation Strategy (PPI) Low Band (\$15,000)	8.00% 35.00%	7.50% 25.00%	6.75% 25.00%	5.75% 25.00%	4.75% 20.00%	3.75% 30.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	37.00%	25.00%	30.00%	30.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.20%	2.20%	2.20%	2.00%	2.00%	1.75%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.35%	2.35%					0.00%	0.00%	0.00%	0.00%
			2.35%	2.35%	2.35%	2.10%	0.0070			
Fixed Rate Strategy (FRS)			2.35% 2.70%	2.35% 2.50%	2.35% 2.35%	2.10% 1.95%				0.00%
	3.60%	3.00%	2.35%	2.35% 2.50%	2.35%	2.10% 1.95%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.60%	3.00%	2.70%	2.50%	2.35%	1.95%	0.00%	0.00%	0.00%	
		3.00% First	2.70% Second							0.00% Ninth Renewal
Fixed Rate Strategy (FRS) Premium Received Date	3.60% Rate at issue	3.00% First Renewal	2.70% Second Renewal	2.50% Third Renewal	2.35% Fourth Renewal	1.95% Fifth Renewal	0.00% Sixth Renewal	0.00% Seventh Renewal	0.00% Eighth Renewal	Ninth Renewal
Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008	3.60% Rate	3.00% First	2.70% Second	2.50% Third	2.35% Fourth	1.95% Fifth	0.00% Sixth	0.00% Seventh	0.00% Eighth	Ninth
Fixed Rate Strategy (FRS)	3.60% Rate at issue 5.45%	3.00% First Renewal 15.00%	2.70% Second Renewal 8.00%	2.50% Third Renewal 6.00%	2.35% Fourth Renewal 12.00%	1.95% Fifth Renewal 5.50%	0.00% Sixth Renewal 0.00%	0.00% Seventh Renewal 0.00%	0.00% Eighth Renewal 0.00%	Ninth Renewal 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	3.60% Rate at issue 5.45% 4.95%	3.00% First Renewal 15.00% 15.00%	2.70% Second Renewal 8.00% 6.00%	2.50% Third Renewal 6.00% 4.00%	2.35% Fourth Renewal 12.00% 11.50%	1.95% Fifth Renewal 5.50% 5.50%	0.00% Sixth Renewal 0.00%	0.00% Seventh Renewal 0.00%	0.00% Eighth Renewal 0.00%	Ninth Renewal 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Spread Strategy (PCI) Low Band (\$15,000)	3.60% Rate at issue 5.45% 4.95% 7.25%	3.00% First Renewal 15.00% 15.00% 5.75%	2.70% Second Renewal 8.00% 6.00% 5.00%	2.50% Third Renewal 6.00% 4.00% 4.50%	2.35% Fourth Renewal 12.00% 11.50% 4.00%	1.95% Fifth Renewal 5.50% 5.50% 3.75%	0.00% Sixth Renewal 0.00% 0.00%	0.00% Seventh Renewal 0.00% 0.00%	0.00% Eighth Renewal 0.00% 0.00%	Ninth Renewal 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	3.60% Rate at issue 5.45% 4.95% 7.25% 8.00%	3.00% First Renewal 15.00% 5.75% 7.00%	2.70% Second Renewal 8.00% 6.00% 5.00% 6.25%	2.50% Third Renewal 6.00% 4.00% 4.50% 5.50%	2.35% Fourth Renewal 12.00% 11.50% 4.00% 4.50%	1.95% Fifth Renewal 5.50% 5.50% 3.75% 3.75%	0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% Eighth Renewal 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 2/3/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000)	3.60% Rate at issue 5.45% 4.95% 7.25% 8.00% 35.00%	3.00% First Renewal 15.00% 15.00% 5.75% 7.00% 25.00%	2.70% Second Renewal 8.00% 6.00% 5.00% 6.25% 25.00%	2.50% Third Renewal 6.00% 4.00% 4.50% 5.50% 25.00%	2.35% Fourth Renewal 12.00% 11.50% 4.00% 4.50% 20.00%	1.95% Fifth Renewal 5.50% 5.50% 3.75% 3.75% 30.00%	0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	3.60% Rate at issue 5.45% 4.95% 7.25% 8.00% 35.00% 37.00%	3.00% First Renewal 15.00% 5.75% 7.00% 25.00%	2.70% Second Renewal 8.00% 6.00% 5.00% 6.25% 25.00% 30.00%	2.50% Third Renewal 6.00% 4.00% 4.50% 5.50% 25.00% 30.00%	2.35% Fourth Renewal 12.00% 11.50% 4.00% 4.50% 20.00%	1.95% Fifth Renewal 5.50% 3.75% 3.75% 30.00% 30.00%	0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/04/08 - 3/2/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	6.25%	15.00%	6.25%	5.25%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.75%	15.00%	5.75%	3.25%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	5.50%	5.50%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.75%	7.00%	7.00%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	25.00%	30.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	37.00%	25.00%	40.00%	40.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.10%	2.10%	2.10%	2.10%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.30%	2.30%	2.30%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.80%	3.40%	2.90%	2.80%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/03/08 - 4/6/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.35%	15.00%	12.00%	5.35%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.15%	15.00%	12.00%	4.15%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.00%	6.75%	6.75%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.25%	8.25%	8.25%	7.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	39.00%	25.00%	25.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	25.00%	25.00%	45.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.30%	2.30%	2.40%	2.20%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.50%	2.50%	2.85%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.05%	3.55%	3.15%	2.95%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/07/08 - 4/27/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.35%	15.00%	9.00%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.15%	15.00%	9.00%	4.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.25%	7.00%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	9.25%	8.75%	8.75%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	39.00%	25.00%	25.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
r anticipation Onatogy (i i i) riigh band (\$75,000)			25 000/	40.000/	25 000/	0.009/	0.009/	0.009/		0.00%
Monthly Cap Index Strategy (MCI)Low Band	45.00%	25.00%	25.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.30%	2.30%	2.30%	2.30%	2.05%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.30% 2.50%	2.30% 2.50%	2.30% 2.50%	2.30% 2.50%	2.05% 2.50%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00%
	2.30%	2.30%	2.30%	2.30%	2.05%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS)	2.30% 2.50% 4.05%	2.30% 2.50% 3.55%	2.30% 2.50% 3.15%	2.30% 2.50% 3.00%	2.05% 2.50% 2.55%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date	2.30% 2.50% 4.05% Rate	2.30% 2.50% 3.55% First	2.30% 2.50% 3.15% Second	2.30% 2.50% 3.00% Third	2.05% 2.50% 2.55%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS)	2.30% 2.50% 4.05% Rate at issue	2.30% 2.50% 3.55% First Renewal	2.30% 2.50% 3.15% Second Renewal	2.30% 2.50% 3.00% Third Renewal	2.05% 2.50% 2.55% Fourth Renewal	0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 6/1/2008	2.30% 2.50% 4.05% Rate at issue 3.90%	2.30% 2.50% 3.55% First Renewal 15.00%	2.30% 2.50% 3.15% Second Renewal 9.00%	2.30% 2.50% 3.00% Third Renewal 6.50%	2.05% 2.50% 2.55% Fourth Renewal 6.50%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 6/1/2008 Spread Strategy (MAI) Low Band(\$15,000)	2.30% 2.50% 4.05% Rate at issue 3.90% 2.50%	2.30% 2.50% 3.55% First Renewal 15.00%	2.30% 2.50% 3.15% Second Renewal 9.00% 9.00%	2.30% 2.50% 3.00% Third Renewal 6.50% 4.75%	2.05% 2.50% 2.55% Fourth Renewal 6.50% 4.75%	0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS)	2.30% 2.50% 4.05% Rate at issue 3.90% 2.50% 8.50%	2.30% 2.50% 3.55% First Renewal 15.00% 15.00% 7.25%	2.30% 2.50% 3.15% Second Renewal 9.00% 9.00% 7.00%	2.30% 2.50% 3.00% Third Renewal 6.50% 4.75% 5.50%	2.05% 2.50% 2.55% Fourth Renewal 6.50% 4.75% 4.50%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 6/1/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	2.30% 2.50% 4.05% Rate at issue 3.90% 2.50%	2.30% 2.50% 3.55% First Renewal 15.00%	2.30% 2.50% 3.15% Second Renewal 9.00% 9.00%	2.30% 2.50% 3.00% Third Renewal 6.50% 4.75%	2.05% 2.50% 2.55% Fourth Renewal 6.50% 4.75%	0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 6/1/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	2.30% 2.50% 4.05% Rate at issue 3.90% 2.50% 8.50% 9.75%	2.30% 2.50% 3.55% First Renewal 15.00% 7.25% 8.75%	2.30% 2.50% 3.15% Second Renewal 9.00% 9.00% 7.00% 8.75%	2.30% 2.50% 3.00% Third Renewal 6.50% 4.75% 5.50% 7.00%	2.05% 2.50% 2.55% Fourth Renewal 6.50% 4.75% 4.50% 6.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 6/1/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	2.30% 2.50% 4.05% Rate at issue 3.90% 2.50% 8.50% 9.75% 42.00%	2.30% 2.50% 3.55% First Renewal 15.00% 15.00% 7.25% 8.75% 25.00%	2.30% 2.50% 3.15% Second Renewal 9.00% 9.00% 7.00% 8.75% 25.00%	2.30% 2.50% 3.00% Third Renewal 6.50% 4.75% 5.50% 7.00% 35.00%	2.05% 2.50% 2.55% Fourth Renewal 6.50% 4.75% 4.50% 6.00% 25.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 6/1/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	2.30% 2.50% 4.05% Rate at issue 3.90% 2.50% 8.50% 9.75% 42.00% 48.00%	2.30% 2.50% 3.55% First Renewal 15.00% 15.00% 7.25% 8.75% 25.00% 25.00%	2.30% 2.50% 3.15% Second Renewal 9.00% 9.00% 7.00% 8.75% 25.00%	2.30% 2.50% 3.00% Third Renewal 6.50% 4.75% 5.50% 7.00% 35.00% 40.00%	2.05% 2.50% 2.55% Fourth Renewal 6.50% 4.75% 4.50% 6.00% 25.00% 35.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/02/08 - 6/22/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	3.90%	11.40%	11.40%	5.90%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.50%	9.50%	9.50%	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.50%	7.25%	7.25%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	8.75%	8.75%	7.75%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	42.00%	25.00%	25.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	48.00%	30.00%	30.00%	45.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.40%	2.40%	2.40%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.60%	2.60%	2.60%	2.60%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.15%	3.55%	3.25%	2.75%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/23/08 - 7/20/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	3.90%	10.40%	10.40%	5.40%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.50%	8.50%	8.50%	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.00%	8.00%	8.00%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.50%	9.50%	9.50%	8.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45.00%	30.00%	30.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	50.00%	35.00%	35.00%	45.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.65%	2.65%	2.65%	2.40%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.95%	2.95%	2.95%	2.95%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.35%	3.75%	3.40%	2.85%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
			0000110		. oantin		O <i>i i i i</i>	Covonan	g	
7/21/08 - 8/17/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)		_	_	_	_					
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 4.20%	Renewal 8.20%	Renewal 8.20%	Renewal 6.20%	Renewal 8.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 4.20% 2.95%	Renewal 8.20% 6.45%	Renewal 8.20% 6.45%	Renewal 6.20% 3.95%	Renewal 8.00% 6.50% 5.00% 6.50%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00%	Renewal 8.20% 6.45% 6.75% 8.25% 30.00%	Renewal 6.20% 3.95% 6.00%	Renewal 8.00% 6.50% 5.00% 6.50% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 4.20% 2.95% 8.50% 10.00%	Renewal 8.20% 6.45% 7.50% 9.00%	Renewal 8.20% 6.45% 6.75% 8.25% 30.00% 35.00%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 35.00% 2.65%	Renewal 8.20% 6.45% 6.75% 8.25% 30.00% 35.00% 2.65%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.65%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 35.00% 2.65%	Renewal 8.20% 6.45% 6.75% 8.25% 30.00% 35.00% 2.65%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95% 4.25%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.65% 3.05%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.65%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 2.65% 2.95% 4.25%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.65% 3.05%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.65%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 2.65% 2.95% 4.25%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45% First Renewal	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.65% 3.05% Second Renewal	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.65% Third Renewal	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25% Fourth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95% Rate at issue 2.95%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45% First Renewal 6.45%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.95% 3.05% Second Renewal 7.95%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.65% Third Renewal 4.45%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.95% 2.25% Fourth Renewal 5.50%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95% 4.25% Rate at issue 2.95% 1.95%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45% First Renewal 6.45% 4.95%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.65% 3.05% Second Renewal 7.95% 5.95%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.65% Third Renewal 4.45% 2.95%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25% Fourth Renewal 5.50% 4.50%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 2.65% 2.95% 4.25% Rate at issue 2.95% 1.95% 9.50%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 35.00% 2.65% 3.45% First Renewal 6.45% 4.95% 8.00%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.65% 3.05% Second Renewal 7.95% 5.95% 7.00%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.65% Third Renewal 4.45% 2.95% 6.00%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25% Fourth Renewal 5.50% 4.50% 5.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 2.65% 2.95% 4.25% Rate at issue 2.95% 1.95% 9.50% 11.00%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45% First Renewal 6.45% 4.95% 8.00% 9.50%	Renewal 8.20% 6.45% 8.25% 30.00% 25.00% 2.65% 3.05% Second Renewal 7.95% 5.95% 7.00% 8.50%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.95% 4.45% 2.95% 6.00%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25% Fourth Renewal 5.50% 4.50% 5.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95% 4.25% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45% First Renewal 6.45% 9.00% 3.00% 9.50% 35.00%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.95% 3.05% Second Renewal 7.95% 5.95% 7.00% 8.50% 25.00%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.95% 2.65% 7.50% 8.00% 2.95% 2.65% 6.00% 7.50% 6.00% 7.50% 35.00%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.95% 2.25% 7.25% 8.00% 8.00% 8.00% 9.5% 2.95% 4.50% 5.00% 5.00% 6.50% 25.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95% 4.25% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00% 50.00%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 35.00% 2.95% 3.45% First Renewal 6.45% 9.00% 9.00% 3.45% 9.00% 3.45% 9.00% 3.45%	Renewal 8.20% 6.45% 6.75% 8.25% 30.00% 35.00% 2.65% 2.95% 3.05% Second Renewal 7.95% 5.95% 7.00% 8.50% 25.00% 35.00%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.95% 2.65% 7.50% 8.00% 2.95% 2.65% 6.00% 7.50% 3.95% 6.00% 7.50% 35.00% 45.00%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25% Fourth Renewal 5.50% 4.50% 5.00% 2.25% 6.50% 2.25%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95% 4.25% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00% 50.00% 2.80%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 2.65% 2.95% 3.45% First Renewal 6.45% 4.95% 8.00% 9.50% 35.00% 40.00% 2.80%	Renewal 8.20% 6.45% 6.75% 30.00% 35.00% 2.65% 3.05% Second Renewal 7.95% 5.95% 7.00% 8.50% 25.00% 35.00%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.40% 2.95% 2.65% Third Renewal 4.45% 2.95% 6.00% 35.00% 45.00% 2.55%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.40% 2.95% 2.25% Fourth Renewal 5.50% 4.50% 5.00% 2.25% Control 5.50% 4.50% 5.00% 2.5.00% 35.00% 2.5.00% 35.00% 2.30%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 4.20% 2.95% 8.50% 10.00% 40.00% 45.00% 2.65% 2.95% 4.25% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00% 50.00%	Renewal 8.20% 6.45% 7.50% 9.00% 30.00% 35.00% 2.95% 3.45% First Renewal 6.45% 9.00% 9.00% 3.45% 9.00% 3.45% 9.00% 3.45%	Renewal 8.20% 6.45% 6.75% 8.25% 30.00% 35.00% 2.65% 2.95% 3.05% Second Renewal 7.95% 5.95% 7.00% 8.50% 25.00% 35.00%	Renewal 6.20% 3.95% 6.00% 7.50% 35.00% 45.00% 2.95% 2.65% 7.50% 8.00% 2.95% 2.65% 6.00% 7.50% 3.95% 6.00% 7.50% 35.00% 45.00%	Renewal 8.00% 6.50% 5.00% 25.00% 35.00% 2.95% 2.25% Fourth Renewal 5.50% 4.50% 5.00% 2.25% 6.50% 2.25% 6.50% 2.50% 35.00% 35.00% 35.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%

Describer Described Defe	Data	First	Casand	Third	Fourth	L:#P	Ciuth	Seventh	Liabth	Ninth
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth		Eighth	Ninth
9/22/08 - 10/5/2008 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	4.25%	6.75%	6.75%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.95%	4.95%	4.95%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$15,000)	9.00%	7.50%	7.50%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
	10.25%	9.00%	9.00%	8.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	30.00%	30.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	40.00%	40.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.90%	2.90%	2.90%	2.40%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	3.20%	3.20%	3.20%	2.80%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.25%	3.60%	3.15%	2.65%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/06/08 - 10/14/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.25%	5.25%	5.25%	13.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.95%	3.95%	3.95%	10.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.00%	7.75%	6.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.25%	9.25%	7.75%	7.00%	4.30% 6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)										
Participation Strategy (PPI) High Band (\$75,000)	40.00%	35.00%	30.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	45.00%	40.00%	40.00%	30.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.90%	2.90%	2.90%	2.65%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%
	3.20%	3.20%	3.20%	2.95%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.25%	3.70%	3.10%	2.65%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/15/08 - 10/28/2008	at issue									_
10/15/08 - 10/28/2008 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	10.00%	Renewal 10.00%	Renewal 10.00%	Renewal 13.00%	Renewal 6.50%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	10.00% 10.00%	Renewal 10.00% 10.00%	Renewal 10.00% 10.00%	Renewal 13.00% 10.00%	Renewal 6.50% 6.50%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	10.00% 10.00% 8.25%	Renewal 10.00% 10.00% 7.00%	Renewal 10.00% 10.00% 6.00%	Renewal 13.00% 10.00% 5.25%	Renewal 6.50% 6.50% 4.25%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	10.00% 10.00% 8.25% 9.75%	Renewal 10.00% 10.00% 7.00% 8.50%	Renewal 10.00% 10.00% 6.00% 7.50%	Renewal 13.00% 10.00% 5.25% 6.75%	Renewal 6.50% 6.50% 4.25% 5.75%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	10.00% 10.00% 8.25% 9.75% 32.00%	Renewal 10.00% 10.00% 7.00% 8.50% 32.00%	Renewal 10.00% 6.00% 7.50% 32.00%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00%	Renewal 6.50% 4.25% 5.75% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00%	Renewal 10.00% 10.00% 37.00% 37.00%	Renewal 10.00% 10.00% 6.00% 7.50% 32.00% 37.00%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90%	Renewal 10.00% 10.00% 32.00% 37.00% 2.90%	Renewal 10.00% 10.00% 6.00% 32.00% 37.00% 2.65%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40%	Renewal 6.50% 6.50% 4.25% 5.75% 25.00% 30.00% 2.15%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20%	Renewal 10.00% 10.00% 30.00% 32.00% 37.00% 2.90% 3.20%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95%	Renewal 6.50% 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90%	Renewal 10.00% 10.00% 32.00% 37.00% 2.90%	Renewal 10.00% 10.00% 6.00% 32.00% 37.00% 2.65%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40%	Renewal 6.50% 6.50% 4.25% 5.75% 25.00% 30.00% 2.15%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20%	Renewal 10.00% 10.00% 30.00% 32.00% 37.00% 2.90% 3.20%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95%	Renewal 6.50% 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05%	Renewal 10.00% 10.00% 8.50% 32.00% 37.00% 2.90% 3.20% 3.55%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20%	Renewal 13.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70% 2.15%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate	Renewal 10.00% 10.00% 32.00% 37.00% 2.90% 3.20% 3.55%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20% 3.00%	Renewal 13.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% Third	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70% 2.15%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate at issue	Renewal 10.00% 10.00% 7.00% 3.2.00% 37.00% 2.90% 3.20% First Renewal	Renewal 10.00% 10.00% 6.00% 32.00% 37.00% 2.65% 3.20% 3.00% Second Renewal	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% Third Renewal	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70% 2.15% Fourth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate at issue 15.00%	Renewal 10.00% 10.00% 30.00% 32.00% 37.00% 2.90% 3.55% First Renewal 15.00%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20% 3.00% Escond Renewal 15.00%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% Third Renewal 13.00% 13.00%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.15% 2.15% 6.50% Fourth Renewal 6.50% 6.50%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate at issue 15.00% 15.00% 8.25%	Renewal 10.00% 10.00% 7.00% 32.00% 37.00% 2.90% 3.55% First Renewal 15.00% 6.75%	Renewal 10.00% 6.00% 32.00% 37.00% 2.65% 3.20% 3.00% 3.00% Second Renewal 15.00% 15.00%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% 13.00% 13.00% 13.00% 5.25%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.15% 6.50% 6.50% 6.50% 4.25%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate at issue 15.00% 15.00% 8.25% 9.75%	Renewal 10.00% 10.00% 7.00% 32.00% 32.00% 32.00% 37.00% 2.90% 3.20% 3.55% First Renewal 15.00% 6.75% 8.25%	Renewal 10.00% 6.00% 32.00% 32.00% 2.65% 3.20% 3.00% 3.00% Second Renewal 15.00% 15.00% 5.75%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% 13.00% 13.00% 5.25% 6.25%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70% 2.15% 6.50% 4.25% 6.50% 6.50% 4.25%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate at issue 15.00% 8.25% 9.75% 20.00%	Renewal 10.00% 10.00% 7.00% 8.50% 32.00% 37.00% 2.90% 3.20% 3.55% First Renewal 15.00% 6.75% 8.25%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20% 3.00% 5.75% 7.25% 25.00%	Renewal 13.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% 13.00% 13.00% 5.25% 6.25% 6.25%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70% 2.15% 6.50% 4.25% 5.50% 25.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate at issue 15.00% 8.25% 9.75% 20.00% 25.00%	Renewal 10.00% 10.00% 30.00% 32.00% 37.00% 2.90% 3.55% First Renewal 15.00% 6.75% 8.25% 25.00%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20% 3.00% 15.00% 5.75% 7.25% 25.00%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% 13.00% 13.00% 5.25% 6.25% 25.00%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70% 2.15% 6.50% 4.25% 5.75% 2.70% 2.70% 2.70% 2.70% 2.5.00% 4.25% 5.50% 25.00% 30.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05%	Renewal 10.00% 10.00% 3.00% 32.00% 37.00% 3.20% 3.55% First Renewal 15.00% 6.75% 8.25% 25.00% 2.65%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20% 3.00% Second Renewal 15.00% 5.75% 7.25% 25.00% 2.65%	Renewal 13.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% 13.00% 13.00% 5.25% 6.75% 2.60% 2.60% 2.60% 2.60% 2.5.00% 25.00% 2.40%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.15% 6.50% 4.25% 5.70% 2.15% 2.15% 2.15% 5.50% 4.25% 5.50% 25.00% 30.00% 2.15%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	10.00% 10.00% 8.25% 9.75% 32.00% 37.00% 2.90% 3.20% 4.05% Rate at issue 15.00% 8.25% 9.75% 20.00% 25.00%	Renewal 10.00% 10.00% 30.00% 32.00% 37.00% 2.90% 3.55% First Renewal 15.00% 6.75% 8.25% 25.00%	Renewal 10.00% 6.00% 7.50% 32.00% 37.00% 2.65% 3.20% 3.00% 5.75% 7.25% 25.00%	Renewal 13.00% 10.00% 5.25% 6.75% 25.00% 30.00% 2.40% 2.95% 2.60% 13.00% 13.00% 5.25% 6.25% 25.00%	Renewal 6.50% 4.25% 5.75% 25.00% 30.00% 2.15% 2.70% 2.15% 6.50% 4.25% 5.75% 2.70% 2.70% 2.70% 2.5.00% 4.25% 5.50% 25.00% 30.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%

Describer Described Date	Data	First	Casand	Third	Fourth	L:##P	Civith	Coverth	Fighth	Ninth
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/26/08 - 12/9/2008 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	15.00%	11.00%	10.00%	12.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
	15.00%	7.50%	7.50%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.25%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	7.75%	7.25%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	25.00%	25.00%	20.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.90%	2.40%	2.40%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	3.20%	2.70%	2.70%	2.70%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.50%	3.25%	2.85%	2.55%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/10/08 - 1/1/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	10.50%	10.50%	10.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	7.50%	7.50%	11.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	5.50%	5.50%	4.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.00%	7.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	20.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.55%	2.30%	2.20%	2.00%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.90%	2.65%	2.65%	2.65%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.85%	2.75%	2.55%	2.40%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%
		•								
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/02/09 - 1/20/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	10.00%	7.00%	12.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	8.00%	4.50%	11.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	5.25%	5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	6.50%	6.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	30.00%	30.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.55%	1.95%	1.95%	1.95%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.90%	2.40%	2.40%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.85%	2.80%	2.80%	2.75%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.0070					0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/21/09 - 2/2/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	10.00%	7.00%	12.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	8.00%	4.50%	11.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	5.25%	4.30% 5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	5.25% 6.50%	5.25% 6.50%	5.25% 6.50%	5.25% 6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)								0.00%	0.00%	
	25.00%	25.00%	25.00%	25.00%	30.00%	0.00%	0.00%			0.00%
Participation Strategy (PPI) High Rand (\$75,000)										
Participation Strategy (PPI) High Band (\$75,000)	25.00%	30.00%	30.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	
Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band	25.00% 2.15% 2.55%	30.00% 2.00% 2.55%	30.00% 2.00% 2.55%	30.00% 2.00% 2.55%	2.00% 2.55%	0.00%	0.00%	0.00%	0.00%	0.00%

Fixed Rate Strategy (FRS)

2.85%

2.80%

2.80%

2.75%

2.60%

0.00%

0.00%

0.00%

0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/03/09 - 2/17/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	5.50%	5.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	4.00%	3.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.25%	6.25%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.50%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	30.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	40.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.25%	2.25%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.65%	2.65%	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.10%	2.90%	2.95%	2.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		•		A	A		•			
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/18/09 - 3/17/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	5.00%	5.00%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	3.00%	3.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.00%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.25%	8.25%	7.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	35.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	40.00%	40.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.90%	2.65%	2.90%	2.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.45%	3.15%	3.15%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/18/09 - 4/7/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	12.00%	5.75%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	12.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	6.75%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.50%	8.25%	7.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band	25.00%	25.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.90% 3.45%	2.90% 3.25%	2.90% 3.25%	2.90% 3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Thed Rate Strategy (TRO)	3.45%	3.25%	3.23%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/08/09 - 4/28/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	9.00%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	4.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.00%	9.00% 8.75%	4.75% 8.75%	7.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.00% 10.00%	10.00%	10.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	45.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	45.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.70%	2.70%	2.70%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	3.00%	3.00%	3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.10%	3.75%	3.55%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/29/09 - 5/12/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	9.00%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	4.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.25%	7.25%	7.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	40.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	45.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.50%	23.00%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.80%	2.80%	2.80%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.45%	3.35%	3.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	5.7576	0.4070	0.0070	0.2070	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/13/09 - 5/26/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	3.75%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	2.00%	3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	40.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	45.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.80%	2.80%	2.80%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.60%	3.30%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.1070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/27/09 - 6/16/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	3.75%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	2.00%	3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	40.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	45.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.80%	2.80%	2.95%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.55%	3.25%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 6/17/09 - 7/8/2009	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
									-	
6/17/09 - 7/8/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
6/17/09 - 7/8/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (PCI) Low Band (\$15,000)	at issue 15.00%	Renewal 13.00%	Renewal 5.00%	Renewal 5.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal	Renewal 0.00%
6/17/09 - 7/8/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 15.00% 15.00%	Renewal 13.00% 13.00%	Renewal 5.00% 3.00%	Renewal 5.00% 3.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
6/17/09 - 7/8/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (PCI) Low Band (\$15,000)	at issue 15.00% 15.00% 7.50%	Renewal 13.00% 13.00% 7.50%	Renewal 5.00% 3.00% 7.00%	Renewal 5.00% 3.00% 6.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00%
6/17/09 - 7/8/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 15.00% 15.00% 7.50% 8.00%	Renewal 13.00% 13.00% 7.50% 8.00%	Renewal 5.00% 3.00% 7.00% 8.00%	Renewal 5.00% 3.00% 6.00% 8.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
6/17/09-7/8/2009Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)	at issue 15.00% 15.00% 7.50% 8.00% 25.00%	Renewal 13.00% 13.00% 7.50% 8.00% 25.00%	Renewal 5.00% 3.00% 7.00% 8.00% 25.00%	Renewal 5.00% 3.00% 6.00% 8.00% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
6/17/09-7/8/2009Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)	at issue 15.00% 15.00% 7.50% 8.00% 25.00% 25.00%	Renewal 13.00% 13.00% 7.50% 8.00% 25.00% 25.00%	Renewal 5.00% 3.00% 7.00% 8.00% 25.00% 25.00%	Renewal 5.00% 3.00% 6.00% 8.00% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
7/09/09 - 8/4/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	10.00%	6.50%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	10.00%	4.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.75%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)		25.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.50%	2.50%	2.25%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.80%	2.80%	2.80%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.85%	2.80%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		-								
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/05/09 - 8/18/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	12.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	12.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.50%	2.50%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.80%	2.80%	2.80%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.90%	2.80%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/19/09 - 9/29/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
8/19/09 - 9/29/2009 Spread Strategy (MAI) Low Band(\$15,000)	at issue 15.00%	Renewal 12.00%	Renewal 5.50%	Renewal 5.50%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal	Renewal 0.00%
8/19/09 - 9/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 15.00% 15.00%	Renewal 12.00% 12.00%	Renewal 5.50% 5.50%	Renewal 5.50% 5.50%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
8/19/09 - 9/29/2009 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 15.00% 15.00% 6.00%	Renewal 12.00% 12.00% 5.25%	Renewal 5.50% 5.50% 4.75%	Renewal 5.50% 5.50% 4.75%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
8/19/09 - 9/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00%	Renewal 12.00% 12.00% 5.25% 7.00%	Renewal 5.50% 5.50% 4.75% 6.25%	Renewal 5.50% 5.50% 4.75% 6.25%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
8/19/09 - 9/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	at issue 15.00% 15.00% 6.00% 7.00% 25.00%	Renewal 12.00% 5.25% 7.00% 25.00%	Renewal 5.50% 4.75% 6.25% 30.00%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%
8/19/09-9/29/2009Spread Strategy (MAI)Low Band(\$15,000)Spread Strategy (MAI)High Band (\$75,000)Cap Strategy (PCI)Low Band (\$15,000)Cap Strategy (PCI)High Band (\$75,000)Participation Strategy (PPI)Low Band (\$15,000)Participation Strategy (PPI)High Band (\$75,000)	at issue 15.00% 6.00% 7.00% 25.00% 25.00%	Renewal 12.00% 5.25% 7.00% 25.00%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 40.00%	Renewal 5.50% 4.75% 6.25% 30.00% 35.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09-9/29/2009Spread Strategy (MAI)Low Band(\$15,000)Spread Strategy (PCI)Low Band (\$75,000)Cap Strategy (PCI)High Band (\$75,000)Cap Strategy (PCI)High Band (\$75,000)Participation Strategy (PPI)Low Band (\$15,000)Participation Strategy (PPI)High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band	at issue 15.00% 15.00% 6.00% 7.00% 25.00% 25.00% 2.10%	Renewal 12.00% 5.25% 7.00% 25.00% 25.00% 2.10%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 40.00% 2.10%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 35.00% 2.10%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09-9/29/2009Spread Strategy (MAI)Low Band (\$15,000)Spread Strategy (MAI)High Band (\$75,000)Cap Strategy (PCI)Low Band (\$15,000)Cap Strategy (PCI)High Band (\$75,000)Participation Strategy (PPI)Low Band (\$15,000)Participation Strategy (PPI)High Band (\$75,000)Participation Strategy (PPI)High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low BandMonthly Cap Index Strategy (MCI)High Band	at issue 15.00% 15.00% 6.00% 7.00% 25.00% 25.00% 2.10% 2.50%	Renewal 12.00% 5.25% 7.00% 25.00% 25.00% 2.10%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 40.00% 2.10%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 25.00% 2.10%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09-9/29/2009Spread Strategy (MAI)Low Band(\$15,000)Spread Strategy (MAI)High Band (\$75,000)Cap Strategy (PCI)Low Band (\$15,000)Cap Strategy (PCI)High Band (\$75,000)Participation Strategy (PPI)Low Band (\$15,000)Participation Strategy (PPI)High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band	at issue 15.00% 15.00% 6.00% 7.00% 25.00% 25.00% 2.10%	Renewal 12.00% 5.25% 7.00% 25.00% 25.00% 2.10%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 40.00% 2.10%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 35.00% 2.10%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09-9/29/2009Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low BandMonthly Cap Index Strategy (MCI)High BandFixed Rate Strategy (FRS)	at issue 15.00% 15.00% 6.00% 7.00% 25.00% 25.00% 2.10% 2.50% 2.60%	Renewal 12.00% 5.25% 7.00% 25.00% 25.00% 2.10% 2.50% 2.60%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 40.00% 2.10% 2.50% 2.60%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 35.00% 2.10% 2.55%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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8/19/09 - 9/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 9/30/09 - 11/11/2009 Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$75,000) Participation Strategy (PPI) Low Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00% 25.00% 25.00% 25.00% 2.10% 2.50% 2.60% 15.00% 15.00% 6.00% 7.00% 25.00% 25.00%	Renewal 12.00% 5.25% 7.00% 25.00% 25.00% 2.10% 2.50% 2.50% 12.00% 2.50% 12.00% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 40.00% 2.10% 2.50% 2.60% 12.00% 5.50% 6.75% 25.00% 25.00%	Renewal 5.50% 5.50% 4.75% 6.25% 30.00% 35.00% 2.10% 2.50% 2.50% 6.00% 6.00% 6.00% 6.00% 6.00% 6.50% 25.00% 25.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/12/09 - 12/9/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	10.00%	12.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	10.00%	11.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	5.25%	4.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.75%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.10%	2.10%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.55%	2.55%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/10/09 - 2/2/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	11.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	11.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.00%	4.50%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.25%	5.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	20.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.00%	2.00%	2.00%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.40%	2.40%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.40%	2.45%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/03/10 - 3/2/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	6.00%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	4.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.009/	0.00%
Participation Strategy (PPI) High Band (\$75,000)	05 000/						0.0070	0.0070	0.00%	
	25.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	25.00%	35.00% 2.00%	35.00% 2.00%	0.00% 0.00%						0.00%
Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band					0.00%	0.00%	0.00%	0.00%	0.00%	
	2.00%	2.00%	2.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.00% 2.40%	2.00% 2.40%	2.00% 2.40%	0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band	2.00% 2.40%	2.00% 2.40%	2.00% 2.40%	0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS)	2.00% 2.40% 2.40%	2.00% 2.40% 2.55%	2.00% 2.40% 2.60%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date	2.00% 2.40% 2.40% Rate	2.00% 2.40% 2.55%	2.00% 2.40% 2.60% Second	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth	0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010	2.00% 2.40% 2.40% Rate at issue	2.00% 2.40% 2.55% First Renewal	2.00% 2.40% 2.60% Second Renewal	0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	2.00% 2.40% 2.40% Rate at issue 15.00%	2.00% 2.40% 2.55% First Renewal 5.75%	2.00% 2.40% 2.60% Second Renewal 7.00%	0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	2.00% 2.40% 2.40% Rate at issue 15.00%	2.00% 2.40% 2.55% First Renewal 5.75% 5.50%	2.00% 2.40% 2.60% Second Renewal 7.00% 5.50%	0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	2.00% 2.40% 2.40% Rate at issue 15.00% 15.00% 5.50%	2.00% 2.40% 2.55% First Renewal 5.75% 5.50% 5.50%	2.00% 2.40% 2.60% Second Renewal 7.00% 5.50%	0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000)	2.00% 2.40% 2.40% Rate at issue 15.00% 15.00% 5.50% 6.50%	2.00% 2.40% 2.55% First Renewal 5.75% 5.50% 5.50% 6.50%	2.00% 2.40% 2.60% Second Renewal 7.00% 5.50% 5.50% 6.50%	0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	2.00% 2.40% 2.40% Rate at issue 15.00% 15.00% 5.50% 6.50% 25.00%	2.00% 2.40% 2.55% First Renewal 5.75% 5.50% 6.50% 30.00%	2.00% 2.40% 2.60% Second Renewal 7.00% 5.50% 6.50% 30.00%	0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000)	2.00% 2.40% 2.40% Rate at issue 15.00% 15.00% 5.50% 6.50% 25.00%	2.00% 2.40% 2.55% First Renewal 5.75% 5.50% 5.50% 6.50% 30.00%	2.00% 2.40% 2.60% Second Renewal 7.00% 5.50% 5.50% 6.50% 30.00% 30.00%	0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/17/10 - 4/27/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	5.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	4.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.85%	1.70%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.40%	2.25%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.50%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
-										
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/28/10 - 5/11/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	7.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.25%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.85%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.40%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.50%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/12/10 - 6/8/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	5.50%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.75%	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.75%	5.55%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	25.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	25.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.60%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.10% 2.20%	2.10% 2.25%	2.10% 2.30%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%	0.00%	0.00%
Tixed Nate Offategy (Tixe)	2.20%	2.20%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/09/10 - 6/22/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.25%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	20.0070									0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Monthly Cap Index Strategy (MCI)Low Band	25.00% 1.60%	25.00% 1.60%	25.00% 1.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	1.60%	1.60%	1.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band										

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/23/10 - 8/8/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.25%	4.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.60%	1.60%	1.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.10%	2.10%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.20%	2.25%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/09/10 - 8/31/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	12.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	12.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.75%	4.25%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.35%	1.10%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.85%	1.60%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.75%	1.85%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/01/10 - 9/28/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	12.00%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	12.00%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.50%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.25%	1.15%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.75%	1.40%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.65%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	9.50%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.50%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	4.00%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	4.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$13,000) Participation Strategy (PPI) High Band (\$75,000)	25.00% 25.00%	25.00% 25.00%	25.00% 25.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band										
Monthly Cap Index Strategy (MCI)Low Band	1.25% 1.75%	1.15% 1.50%	1.00% 1.50%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.75%	1.65%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	1.50%	1.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 10/13/10 - 11/23/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	9.50%	13.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	9.50%	13.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.50%	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.15%	1.20%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.50%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.65%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/24/10 - 12/21/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	9.50%	12.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	9.50%	12.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.50%	3.50%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	3.50%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.15%	1.05%	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.50%	1.35%	1.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.65%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/22/10 - 2/1/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	7.95%	15.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	7.95%	15.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$15,000)	3.50%	3.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	4.50%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	15.00% 20.00%	30.00% 30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	25.00% 1.15%	1.15%	1.60%	0.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.60%	1.60%	1.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.70%	1.80%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 2/02/11 - 2/16/2011	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
2/02/11 - 2/16/2011	at issue 7.00%	Renewal 10.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal	Renewal 0.00%
2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000)	at issue 7.00% 5.25%	Renewal 10.00% 8.00%	Renewal 0.00% 0.00%	Renewal	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal
2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 7.00% 5.25% 3.50%	Renewal 10.00% 8.00% 3.50%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 7.00% 5.25%	Renewal 10.00% 8.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 7.00% 5.25% 3.50% 4.50%	Renewal 10.00% 8.00% 3.50% 4.50%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
2/02/11-2/16/2011Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)	at issue 7.00% 5.25% 3.50% 4.50% 25.00%	Renewal 10.00% 8.00% 3.50% 4.50% 20.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%
2/02/11-2/16/2011Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)	at issue 7.00% 5.25% 3.50% 4.50% 25.00% 25.00%	Renewal 10.00% 8.00% 3.50% 4.50% 20.00% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/17/11 - 3/15/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	6.50%	9.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.75%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.95%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.10%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
The the endegy (The)	2.10%	2.1370	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/16/11 - 3/22/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	6.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.75%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.00%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.95%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.10%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			0.0070	0.0070	0.0070	0.0070	0.0070		0.0070	010070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 3/23/11 - 4/12/2011	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
		_		-						_
3/23/11 - 4/12/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
3/23/11 - 4/12/2011 Spread Strategy (MAI) Low Band(\$15,000)	at issue 7.50%	Renewal 8.50%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
3/23/11 - 4/12/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 7.50% 5.75% 3.75%	Renewal 8.50% 7.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
3/23/11 - 4/12/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 7.50% 5.75%	Renewal 8.50% 7.00% 3.75%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
3/23/11 - 4/12/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 7.50% 5.75% 3.75% 5.00%	Renewal 8.50% 7.00% 3.75% 4.75%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
3/23/11-4/12/2011Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)	at issue 7.50% 5.75% 3.75% 5.00% 25.00% 25.00%	Renewal 8.50% 7.00% 3.75% 4.75% 20.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
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3/23/11 - 4/12/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000)	at issue 7.50% 5.75% 3.75% 5.00% 25.00% 1.50% 1.95% 2.10% Rate at issue 7.50% 5.75% 3.75% 5.00% 25.00%	Renewal 8.50% 7.00% 3.75% 4.75% 20.00% 25.00% 1.95% 2.15% First Renewal 7.50% 5.75% 3.75% 5.00% 25.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
3/23/11 - 4/12/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band Monthly Cap Index Strategy (MCI)High Band Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 7.50% 5.75% 3.75% 25.00% 25.00% 1.50% 1.95% 2.10% Rate at issue 7.50% 5.75% 3.75% 5.00%	Renewal 8.50% 7.00% 3.75% 4.75% 20.00% 25.00% 1.50% 2.15% 7.50% 5.75% 3.75% 5.00% 2.5.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
3/23/11-4/12/2011Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low BandMonthly Cap Index Strategy (MCI)High BandFixed Rate Strategy (FRS)Premium Received Date4/13/11Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) Low Band (\$15,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band	at issue 7.50% 5.75% 3.75% 5.00% 25.00% 25.00% 1.50% 1.95% 2.10% Rate at issue 7.50% 3.75% 3.75% 5.00% 25.00% 1.50%	Renewal 8.50% 7.00% 3.75% 4.75% 20.00% 25.00% 1.50% 2.15% Renewal 7.50% 3.75% 5.75% 3.75% 5.00% 25.00% 25.00% 1.50%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/11/11 - 6/21/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	7.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.25%	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.70%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.65%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	1.0070	1.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/22/11 - 8/2/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	10.00%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.05%	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
· ····································	1.0070	1.7070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/3/2011 - 8/16/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	10.00%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.05%	1.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/17/2011 - 8/23/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.75%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.05%	1.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	150%	200%	0.00 //	0%	0%	0%	0.00 //	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	350%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	1.0070	1.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070

B242011 • 1025/2011 at issue Removal		-									
Brend Strategy MAD Low Bard S15.000 15.007 0.07%		Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Sprend Strategy (MAN) Hugh Band (375,000) 15.00% 0.00% <th></th>											
Ends Early (PC) Loop Hangy (PC)		15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Date Strategy (PC) High Band (375,000) 3.00% 0.00%		15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) 25,00% 10,		2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Startagy (PP) High Band (\$75,000) 25,00%, 15,00%, 0		3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Worthly Cap Index Strategy (MCI)Law Band 1.00% 1.00% 0.00%	Participation Strategy (PPI) Low Band (\$15,000)	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Worthly Cap Index Strategy (//Chi Hgh Band 1.40% 1.40% 0.00% <td>Participation Strategy (PPI) High Band (\$75,000)</td> <td>25.00%</td> <td>15.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td>	Participation Strategy (PPI) High Band (\$75,000)	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low 150% 200% 0.0% 0.00%	Monthly Cap Index Strategy (MCI)Low Band	1.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) High 350% 0.00% 0	Monthly Cap Index Strategy (MCI)High Band	1.40%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS) 1.50% 1.55% 0.00% 0.	Interest Rate Benchmark Strategy (IRB) Low	150%	200%	0%	0%	0%	0%	0%	0%	0%	0%
Premium Received Date Rate First Second Thrird Fourth Filth Studh Renewal	Interest Rate Benchmark Strategy (IRB) High	350%	350%	0%	0%	0%	0%	0%	0%	0%	0%
1026/2011 12/2012 at issue Renewal	Fixed Rate Strategy (FRS)	1.50%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1026/2011 12/2012 at issue Renewal											
Spread Strategy (MAI) Dw Band(\$15.000) 15.00% 15.00% 0.00%	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Spread Strategy (MAI) Low Band(\$15,000) 15,00% 15,00% 0.00% <th>10/26/2011 - 1/2/2012</th> <th>at issue</th> <th>Renewal</th> <th>Renewal</th> <th>Renewal</th> <th>Renewal</th> <th>Renewal</th> <th>Renewal</th> <th>Renewal</th> <th>Renewal</th> <th>Renewal</th>	10/26/2011 - 1/2/2012	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Help Band (\$75.000) 15.00% 0.00% <td>Spread Strategy (MAI) Low Band(\$15,000)</td> <td>15.00%</td> <td>15.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td>	Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PC1) Low Band (\$15,000) 2.0% 2.0% 0.00%	Spread Strategy (MAI) High Band (\$75,000)										
Cap Strategy (PCI) High Band (\$75,000) 3.09% 0.00%	Cap Strategy (PCI) Low Band (\$15,000)										
Participation Strategy (PPI) Low Band (\$15,000) 25,00% 0.											
Participation Strategy (PPI) High Band (\$75,000) 25,00% 20,00% 0.00%											
Monthly Cap Index Strategy (MCI)Low Band 1.00% 1.00% 0.00%											
Monthly Cap Index Strategy (MCI)High Band 1.40% 1.40% 0.00% <td></td>											
Interest Rate Benchmark Strategy (IRB) Low 150% 200% 0.00% 0.00%											
Interest Rate Benchmark Strategy (IRB) High 350% 30% 0.00% 0.00% </td <td></td>											
Premium Received Date Rate First Second Third Fourth Fifth Sixth Seventh Eighth Ninth 1/3/2012 1/17/2012 at issue Renewal Re											
Premium Received Date 1/3/2012 - 1/17/2012 Rate at issue First Renewal Second Renewal Third Renewal Fourth Renewal First Renewal Source Renewal First Renewal Renewal Renewal First Renewal Renewal Renewal First Renewal Renewal Renewal First Renewal Renewal Renewal Re											
1/3/2012 1/17/2012 at issue Renewal		1.5078	1.0070	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078
1/3/2012 1/17/2012 at issue Renewal	Promium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Fighth	Ninth
Spread Strategy (MAI) Low Band(\$15,000) 15.00% 15.00% 0.00% <th></th> <th></th> <th>_</th> <th></th> <th>_</th> <th>_</th> <th></th> <th></th> <th></th> <th></th> <th></th>			_		_	_					
Spread Strategy (MAI) High Band (\$75,000) 15.00% 15.00% 0.00% </td <td></td>											
Cap Strategy (PC1) Low Band (\$15,000) 2.00% 0.00%											
Cap Strategy (PCI) High Band (\$75,000) 3.00% 3.00% 0.00%											
Participation Strategy (PPI) Low Band (\$15,000) 25,00% 15,00% 0.00% 0											
Participation Strategy (PPI) High Band (\$75,000) 25,00% 25,00% 0.00%											
Monthly Cap Index Strategy (MCI)Low Band 1.00% 0.75% 0.00%											
Monthly Cap Index Strategy (MCI)High Band 1.40% 1.40% 0.00% <td></td>											
Premium Received Date Rate First Second Third Fourth Fifth Sixth Seventh Eighth Ninth 1/18/2012 - 2/26/2012 at issue Renewal											
Interest Rate Benchmark Strategy (IRB) High 350% 350% 0.00% 0.00%											
Fixed Rate Strategy (FRS) 1.50% 1.50% 0.00% 0.											
Premium Received Date Rate First Second Third Fourth Fifth Sixth Seventh Eighth Ninth 1/18/2012 2/26/2012 at issue Renewal R											
1/18/2012 2/26/2012 at issue Renewal	Fixed Rate Strategy (FRS)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1/18/2012 2/26/2012 at issue Renewal					_			<i>c</i>			
Spread Strategy (MAI) Low Band(\$15,000) 15.00% 15.00% 0.00% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td>										-	
Spread Strategy (MAI) High Band (\$75,000) 15.00% 15.00% 0.00% </td <td></td> <td></td> <td></td> <td>Renewal</td> <td>Renewal</td> <td>Renewal</td> <td>Renewal</td> <td></td> <td>Renewal</td> <td>Renewal</td> <td>Renewal</td>				Renewal	Renewal	Renewal	Renewal		Renewal	Renewal	Renewal
Cap Strategy (PCI) Low Band (\$15,000) 2.00% 2.00% 0.00% <td></td> <td></td> <td>15.00%</td> <td></td> <td>0.00%</td> <td>0.00%</td> <td></td> <td></td> <td>0.00%</td> <td></td> <td>0.00%</td>			15.00%		0.00%	0.00%			0.00%		0.00%
Cap Strategy (PCI) High Band (\$75,000) 3.00% 3.00% 0.00%				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) 25.00% 15.00% 0		2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000) 25.00% 25.00% 0.00%		3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band 1.00% 0.75% 0.00%	Participation Strategy (PPI) Low Band (\$15,000)	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band 1.40% 1.40% 0.00% <td></td> <td>25.00%</td> <td>25.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td>		25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low 200% 200% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Monthly Cap Index Strategy (MCI)Low Band	1.00%	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Monthly Cap Index Strategy (MCI)High Band	1.40%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) High 350% 350% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Interest Rate Benchmark Strategy (IRB) Low	200%	200%	0%	0%	0%	0%	0%	0%	0%	0%
			20070	0,0	070	070	0,0	070	070	070	

1.50%

1.50%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

Fixed Rate Strategy (FRS)

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/27/2012 - 3/13/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/14/2012 - 5/1/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/2/2012 - 6/19/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/20/2012 - 8/7/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/8/2012 - 9/25/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
rixeu kale Silaleyy (rks)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/26/2012 - 11/20/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/21/2012 - 12/25/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/26/2012 - 12/31/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low	200%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High	350%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Rates shown may differ by version of the product at issue or for an individual contract.

Contract is issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.

Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company.

Rates are less favorable if the ROP Rider is elected.

This is a product representation and is not intended to describe all product features. The product and its features may not be available in all states and are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax. Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Clients should consult their attorney or tax advisor about their specific circumstances.

This should not be considered representative of current or future performance.

Interest rates, participation rates, index caps, monthly caps and index spreads are subject to change. Contract Form Series: IU-IA-3022 and IU-IA-3033.



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ING Fixed Annuities ING Secure Index Seven Annuity Renewal Rates

	1	2	3	4	5	6	7	8	9	10
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/17/2005 - 10/30/2005	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.85%	1.85%	3.85%	7.85%	8.85%	8.85%	15.00%	12.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.35%	1.35%	3.35%	7.35%	7.85%	7.85%	15.00%	8.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.25%	6.25%	6.25%	5.00%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	7.25%	7.25%	5.75%	4.50%	4.50%	4.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	35%	30%	25%	20%	20%	20%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	40%	35%	30%	25%	25%	25%	0%	0%
Fixed Rate Strategy (FRS)	3.50%	3.30%	3.40%	3.30%	2.80%	2.45%	2.60%	2.50%	0.00%	0.00%
	-									
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/31/2005 - 11/13/2005	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.85%	1.85%	3.85%	7.85%	8.85%	8.85%	15.00%	12.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.35%	1.35%	3.35%	7.35%	7.85%	7.85%	15.00%	8.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.25%	6.25%	6.25%	5.00%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	7.25%	7.25%	5.75%	4.50%	4.50%	4.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	35%	30%	25%	20%	20%	20%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	40%	35%	30%	25%	25%	25%	0%	0%
Fixed Rate Strategy (FRS)	3.50%	3.30%	3.40%	3.30%	2.80%	2.45%	2.60%	2.50%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/14/05 - 1/2/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.25%	1.25%	4.25%	14.75%	10.75%	10.00%	15.00%	15.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.75%	0.75%	3.75%	14.75%	8.25%	8.25%	14.00%	8.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.00%	6.75%	6.75%	5.50%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.75%	7.50%	7.50%	6.50%	5.00%	4.25%	4.25%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	50%	40%	20%	20%	20%	20%	20%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	55%	40%	25%	25%	25%	25%	30%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.75%	3.75%	3.55%	3.15%	2.55%	2.55%	2.40%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/03/06 - 1/16/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.50%	1.25%	6.50%	15.00%	11.00%	10.00%	10.50%	15.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.00%	0.75%	5.50%	15.00%	9.00%	7.00%	15.00%	15.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.75%	6.75%	5.25%	4.50%	4.00%	4.00%	3.50%	0.00%	0.00%
	7 500/	7.50%	7.50%	6.25%	5.25%	4.50%	4.50%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	1.5078	1.0070	0.1070						
Participation Strategy (PPI) Low Band (\$15,000)	7.50% 45%	45%	35%	15%	25%	25%	15%	15%	0%	0%
						25% 25%	15% 20%		0% 0%	0% 0%

	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/17/06 -	2/5/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)	Low Band(\$15,000)	2.00%	1.75%	7.00%	15.00%	11.00%	10.00%	10.50%	15.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	1.25%	1.00%	5.75%	15.00%	9.00%	7.00%	15.00%	15.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	6.25%	6.25%	6.25%	5.25%	4.50%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	7.00%	7.00%	7.00%	6.00%	5.25%	4.50%	4.50%	3.50%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	45%	45%	35%	15%	25%	25%	15%	15%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	50%	50%	35%	15%	25%	25%	20%	30%	0%	0%
Fixed Rate Strategy (F	RS)	3.75%	3.70%	3.60%	2.90%	2.70%	2.75%	2.60%	2.40%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/06/06 -	3/5/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)	Low Band(\$15,000)	1.65%	1.95%	7.95%	15.00%	7.50%	7.50%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	0.95%	1.25%	7.25%	15.00%	6.00%	6.00%	11.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	6.75%	6.75%	6.75%	5.00%	4.50%	4.50%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	7.50%	7.50%	7.50%	5.50%	5.50%	5.50%	4.50%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	50%	45%	30%	15%	30%	30%	30%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	55%	50%	35%	20%	30%	35%	30%	0%	0%	0%
Fixed Rate Strategy (F	RS)	3.95%	3.85%	3.80%	3.30%	3.15%	3.55%	3.20%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
03/06/06 -	4/2/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)	Low Band(\$15,000)	1.05%	1.05%	6.80%	15.00%	12.00%	4.25%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	0.25%	0.25%	5.75%	15.00%	12.00%	3.25%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	7.00%	6.75%	6.75%	5.50%	5.25%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	7.75%	7.50%	7.50%	6.25%	6.00%	5.50%	4.50%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	50%	50%	35%	20%	20%	40%	23%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	55%	55%	40%	20%	20%	40%	30%	0%	0%	0%
Fixed Rate Strategy (F	RS)	4.05%	4.00%	3.85%	3.30%	3.25%	3.65%	3.20%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
04/03/06 -	4/16/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)	Low Band(\$15,000)	1.05%	1.80%	6.80%	15.00%	9.00%	6.50%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	0.25%	1.00%	5.50%	15.00%	9.00%	5.00%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	7.25%	6.75%	6.75%	5.75%	5.50%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	8.00%	7.50%	8.00%	6.50%	6.25%	5.50%	4.50%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	55%	50%	40%	20%	20%	35%	25%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	60%	55%	40%	20%	20%	35%	30%	0%	0%	0%
Fixed Rate Strategy (F	RS)	4.20%	4.15%	3.85%	3.30%	2.75%	3.15%	2.60%	0.00%	0.00%	0.00%
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	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
04/17/06 -	Premium Received Date 4/30/2006	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
04/17/06 - Spread Strategy (MAI)	4/30/2006	Rate at issue 0.95%		Second Renewal 6.20%	Third Renewal 15.00%	Fourth Renewal 9.00%	Fifth Renewal 7.00%	Sixth Renewal 15.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00%	Ninth Renewal 0.00%

04/17/06 - 4/30/2006	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	1.70%	6.20%	15.00%	9.00%	7.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.25%	1.00%	5.50%	15.00%	9.00%	5.50%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	7.25%	7.25%	5.75%	5.50%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.00%	8.50%	6.75%	6.50%	5.25%	4.25%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	55%	50%	40%	20%	20%	35%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	60%	55%	40%	20%	20%	35%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.35%	4.25%	3.90%	3.35%	2.75%	3.15%	2.65%	0.00%	0.00%	0.00%

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05/04/00	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
05/01/06 - Spread Strategy (MAI)	6/4/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
		0.85%	1.10%	5.10%	15.00%	5.75%	15.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)		0.25%	0.50%	4.00%	15.00%	4.25%	9.00%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo		8.25%	7.75%	7.75%	5.75%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig		9.00%	8.50%	9.00%	6.50%	7.00%	5.50%	4.50%	0.00%	0.00%	0.00%
	(PPI) Low Band (\$15,000)	60%	55%	40%	20%	20%	25%	25%	0%	0%	0%
	(PPI) High Band (\$75,000)	65%	60%	45%	20%	20%	30%	30%	0%	0%	0%
Fixed Rate Strategy (F	·RS)	4.45%	4.30%	4.15%	3.35%	3.25%	2.70%	2.70%	0.00%	0.00%	0.00%
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	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/05/06 -	0/10/2000	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)		0.95%	0.75%	3.25%	14.25%	13.00%	13.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)		0.35%	0.35%	2.35%	12.85%	12.85%	8.85%	8.85%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo		8.25%	7.75%	7.75%	5.75%	5.75%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig		9.00%	8.50%	9.00%	6.75%	6.75%	5.75%	4.75%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	55%	55%	45%	20%	20%	20%	20%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	60%	60%	50%	25%	25%	30%	35%	0%	0%	0%
Fixed Rate Strategy (F	FRS)	4.45%	4.30%	4.05%	3.30%	3.20%	2.70%	2.65%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/19/06 -	6/25/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)	Low Band(\$15,000)	1.15%	0.75%	3.25%	14.25%	13.00%	13.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	0.55%	0.55%	2.55%	12.55%	12.55%	9.55%	9.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	8.00%	7.75%	7.75%	5.75%	5.75%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	8.75%	8.50%	8.75%	6.75%	6.75%	5.75%	4.75%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	55%	55%	45%	20%	20%	20%	20%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	60%	60%	50%	25%	25%	30%	35%	0%	0%	0%
Fixed Rate Strategy (F	RS)	4.45%	4.30%	4.05%	3.30%	3.20%	2.70%	2.65%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/26/06 -	7/30/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)	Low Band(\$15,000)	1.15%	0.75%	3.25%	13.75%	13.00%	13.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	0.55%	0.55%	2.55%	12.05%	12.05%	9.05%	9.05%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	8.00%	7.75%	7.75%	6.00%	6.00%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	8.75%	8.50%	8.75%	7.00%	7.00%	6.00%	5.00%	0.00%	0.00%	0.00%
1 07 () ((PPI) Low Band (\$15,000)	55%	55%	45%	25%	25%	25%	25%	0%	0%	0%
	(PPI) High Band (\$75,000)	60%	60%	50%	25%	25%	30%	35%	0%	0%	0%
Fixed Rate Strategy (F		4.65%	4.50%	4.20%	3.40%	3.20%	2.70%	2.65%	0.00%	0.00%	0.00%
5 · · · · · · · · · · · · · · · · · · ·	·	4.0070		070	0.7070	0.2070	2070	2.0070	0.0070	0.0070	0.0070
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/31/06 -	8/13/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)											
Spread Strategy (MAI)	· · · · · ·	1.15%	0.85%	3.85%	10.85%	10.85%	12.85%	12.85%	0.00%	0.00%	0.00%
opread Strategy (MAI)		0.55%	0.55%	3.55%	9.55%	9.55%	9.55%	9.55%	0.00%	0.00%	0.00%

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Cap Strategy (PCI) Low Band (\$15,000)

Cap Strategy (PCI) High Band (\$75,000)

Fixed Rate Strategy (FRS)

Participation Strategy (PPI) Low Band (\$15,000)

	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/14/06 -	8/27/2006	at issue	Renewal								
Spread Strategy (MAI)		1.15%	2.15%	5.15%	9.65%	11.65%	13.65%	13.65%	0.00%	0.00%	0.00%
Spread Strategy (MAI)		0.55%	1.55%	4.55%	9.05%	10.55%	9.55%	9.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov	, · · · ,	7.75%	7.50%	7.50%	5.25%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig		8.50%	8.25%	8.50%	6.25%	5.50%	4.50%	3.75%	0.00%	0.00%	0.00%
	PPI) Low Band (\$15,000)	50%	45%	35%	20%	15%	15%	15%	0%	0%	0%
	PPI) High Band (\$75,000)	55%	50%	40%	25%	25%	25%	25%	0%	0%	0%
Fixed Rate Strategy (F	RS)	4.40%	4.30%	3.90%	3.10%	2.85%	2.65%	2.50%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/28/06 -	9/10/2006	at issue	Renewal	Renewa							
Spread Strategy (MAI)	Low Band(\$15,000)	1.15%	2.15%	5.15%	10.15%	11.65%	13.65%	13.65%	0.00%	0.00%	0.00%
Spread Strategy (MAI)		0.55%	1.55%	5.05%	9.05%	10.55%	9.55%	9.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov		7.75%	7.50%	7.50%	5.00%	4.25%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig		8.50%	8.25%	8.50%	6.00%	5.25%	4.25%	4.25%	0.00%	0.00%	0.00%
	PPI) Low Band (\$15,000)	50%	45%	35%	20%	15%	15%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	50%	40%	25%	25%	25%	25%	0%	0%	0%
Fixed Rate Strategy (F		4.40%	4.30%	3.90%	3.10%	2.85%	2.65%	2.50%	0.00%	0.00%	0.00%
0, (, ,		110070	0.0070	0.1070	2.0070	2.0070	2.0070	0.0070	0.0070	0.0070
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
	10/8/2006	at issue	Renewal	Renewa							
Spread Strategy (MAI)	. ,	1.15%	4.15%	4.15%	10.15%	10.15%	11.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	÷ , ,	0.55%	3.55%	3.55%	9.05%	9.05%	11.00%	11.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov	<i>w</i> Band (\$15,000)	7.25%	7.25%	7.25%	5.00%	5.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	Jh Band (\$75,000)	8.00%	8.00%	8.00%	6.00%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
	PPI) Low Band (\$15,000)	45%	35%	35%	20%	20%	20%	15%	0%	0%	0%
	PPI) High Band (\$75,000)	50%	40%	40%	25%	25%	25%	25%	0%	0%	0%
Fixed Rate Strategy (F	RS)	4.20%	4.15%	3.80%	3.05%	2.80%	2.50%	2.50%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/9/2006 -	10/29/2006	at issue	Renewal	Renewa							
Spread Strategy (MAI)		1.25%	3.75%	7.75%	8.75%	8.75%	12.00%	5.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)		0.65%	3.15%	7.65%	7.65%	7.65%	15.00%	5.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov	e (1 1)	6.75%	6.75%	6.75%	5.25%	4.25%	5.00%	5.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig		7.50%	7.50%	7.50%	6.00%	5.00%	5.00%	5.00%	0.00%	0.00%	0.00%
	PPI) Low Band (\$15,000)	45%	35%	30%	25%	15%	25%	35%	0.00%	0.00%	0.00%
	PPI) High Band (\$75,000)	50%	40%	35%	30%	25%	25%	30%	0%	0%	0%
Fixed Rate Strategy (F				3.65%							
Thed Nate Offalogy (3.95%	3.90%	3.05%	3.15%	2.45%	2.60%	2.50%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/30/06 -	11/19/2006	at issue	Renewal	Renewa							
Spread Strategy (MAI)	Low Band(\$15,000)	0.95%	3.45%	7.95%	8.45%	8.45%	12.00%	5.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	0.45%	2.95%	7.45%	7.45%	7.45%	12.00%	5.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov	w Band (\$15,000)	7.50%	7.00%	7.00%	5.25%	4.25%	5.00%	5.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	Jh Band (\$75,000)	8.25%	7.75%	7.75%	6.00%	5.00%	5.00%	5.00%	0.00%	0.00%	0.00%
Dortionation Stratomy (PPI) Low Band (\$15,000)	EE0/	450/	200/	200%	450/	0.000/0	200/		00/	00/

55%

60%

4.20%

Participation Strategy (PPI) Low Band (\$15,000)

Participation Strategy (PPI) High Band (\$75,000)

Fixed Rate Strategy (FRS)

45%

45%

4.10%

30%

35%

3.80%

20%

30%

3.25%

15%

25%

2.45%

25%

25%

2.60%

30%

30%

2.50%

0%

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	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/20/06	12/10/2006	at issue	Renewal								
Spread Strategy (MA	I) Low Band(\$15,000)	0.95%	3.95%	14.95%	11.95%	10.00%	11.00%	3.00%	0.00%	0.00%	0.00%
Spread Strategy (MA	l) High Band (\$75,000)	0.45%	3.45%	14.95%	8.95%	8.95%	11.00%	3.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) L	ow Band (\$15,000)	7.00%	6.50%	6.50%	5.50%	4.50%	5.00%	5.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) H	igh Band (\$75,000)	7.75%	7.25%	7.25%	6.25%	5.50%	5.00%	5.25%	0.00%	0.00%	0.00%
Participation Strategy	r (PPI) Low Band (\$15,000)	50%	35%	20%	20%	20%	25%	35%	0%	0%	0%
Participation Strategy	r (PPI) High Band (\$75,000)	55%	40%	20%	20%	20%	25%	35%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.15%	4.05%	3.80%	3.45%	2.55%	2.55%	2.40%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/11/06	12/25/2006	at issue	Renewal								
Spread Strategy (MA	I) Low Band(\$15,000)	1.20%	6.70%	15.00%	9.00%	9.00%	15.00%	3.00%	0.00%	0.00%	0.00%
Spread Strategy (MA	l) High Band (\$75,000)	0.70%	6.20%	15.00%	8.00%	8.00%	15.00%	3.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) L	ow Band (\$15,000)	6.25%	6.25%	6.00%	5.25%	4.50%	4.00%	5.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) H	igh Band (\$75,000)	7.00%	7.00%	7.00%	6.00%	5.25%	4.25%	5.25%	0.00%	0.00%	0.00%
Participation Strategy	r (PPI) Low Band (\$15,000)	45%	30%	15%	20%	20%	20%	35%	0%	0%	0%
Participation Strategy	r (PPI) High Band (\$75,000)	50%	35%	20%	25%	25%	20%	35%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.85%	3.70%	3.50%	3.25%	2.60%	2.55%	2.40%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/26/06	1/28/2007	at issue	Renewal								
Spread Strategy (MA	I) Low Band(\$15,000)	1.10%	6.60%	15.00%	9.00%	9.00%	15.00%	3.00%	0.00%	0.00%	0.00%
Spread Strategy (MA	l) High Band (\$75,000)	0.60%	6.10%	15.00%	7.50%	7.50%	15.00%	3.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) L	ow Band (\$15,000)	6.50%	6.50%	6.00%	4.50%	4.00%	4.00%	5.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) H	igh Band (\$75,000)	7.25%	7.25%	7.00%	6.00%	5.25%	4.25%	5.25%	0.00%	0.00%	0.00%
Participation Strategy	r (PPI) Low Band (\$15,000)	45%	30%	15%	20%	20%	15%	35%	0%	0%	0%
Participation Strategy	[,] (PPI) High Band (\$75,000)	50%	35%	20%	20%	20%	20%	35%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.95%	3.80%	3.55%	3.30%	2.60%	2.55%	2.40%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/29/07 -	2/4/2007	at issue	Renewal								
Spread Strategy (MA	I) Low Band(\$15,000)	1.10%	6.10%	15.00%	10.00%	7.50%	10.50%	4.00%	0.00%	0.00%	0.00%
Spread Strategy (MA	l) High Band (\$75,000)	0.60%	5.60%	15.00%	8.00%	6.00%	10.50%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) L	ow Band (\$15,000)	6.50%	6.50%	5.00%	4.00%	4.00%	5.00%	5.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) H	igh Band (\$75,000)	7.25%	7.25%	6.25%	5.25%	4.50%	5.00%	5.25%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	45%	35%	15%	15%	15%	25%	40%	0%	0%	0%
Participation Strategy	r (PPI) High Band (\$75,000)	50%	35%	15%	25%	25%	25%	40%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.95%	3.80%	3.15%	2.90%	2.75%	2.60%	2.40%	0.00%	0.00%	0.00%
		4	-	-	-						-
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/05/07	2/25/2007	at issue	Renewal								
Spread Strategy (MA	I) Low Band(\$15,000)	0.85%	7.60%	15.00%	6.00%	6.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MA	I) High Band (\$75,000)	0.35%	6.60%	15.00%	5.00%	5.00%	7.00%	0.00%	0.00%	0.00%	0.00%

02/05/07 - 2/25/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.85%	7.60%	15.00%	6.00%	6.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.35%	6.60%	15.00%	5.00%	5.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	7.00%	5.00%	4.00%	4.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.75%	5.75%	5.50%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	30%	15%	15%	15%	30%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	35%	15%	30%	30%	30%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.15%	3.90%	3.50%	3.00%	3.05%	2.70%	0.00%	0.00%	0.00%	0.00%

	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/26/07 -	3/11/2007	at issue	Renewal								
Spread Strategy (MAI)) Low Band(\$15,000)	0.85%	7.85%	15.00%	6.50%	6.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)) High Band (\$75,000)	0.35%	7.10%	15.00%	5.00%	5.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	7.00%	6.75%	5.00%	4.00%	4.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	7.75%	7.50%	5.50%	5.25%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	50%	30%	15%	15%	15%	30%	0%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	55%	35%	15%	30%	30%	30%	0%	0%	0%	0%
Fixed Rate Strategy (F	FRS)	4.15%	3.90%	3.50%	3.00%	3.05%	2.70%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
03/12/07 -	3/25/2007	at issue	Renewal								
Spread Strategy (MAI)) Low Band(\$15,000)	0.85%	7.35%	15.00%	12.00%	4.25%	5.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)) High Band (\$75,000)	0.35%	6.85%	15.00%	12.00%	3.50%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	7.00%	6.50%	5.00%	4.75%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	7.75%	7.25%	5.75%	5.75%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	50%	30%	15%	15%	40%	31%	0%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	55%	35%	15%	15%	40%	31%	0%	0%	0%	0%
Fixed Rate Strategy (F	FRS)	4.15%	4.00%	3.50%	3.10%	3.15%	2.70%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/26/2007 -	4/15/2007	at issue	Renewal								
Spread Strategy (MAI)) Low Band(\$15,000)	1.75%	7.75%	15.00%	12.00%	4.25%	5.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)) High Band (\$75,000)	1.25%	6.75%	15.00%	12.00%	3.50%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	6.25%	5.75%	5.00%	4.75%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	7.00%	6.75%	5.75%	5.75%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	45%	30%	15%	15%	40%	31%	0%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	50%	35%	15%	15%	40%	31%	0%	0%	0%	0%
Fixed Rate Strategy (F	FRS)	3.70%	3.65%	3.25%	2.95%	3.15%	2.70%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
04/16/07 -	5/20/2007	at issue	Renewal								
Spread Strategy (MAI)) Low Band(\$15,000)	1.35%	7.35%	15.00%	9.00%	6.50%	5.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)) High Band (\$75,000)	0.85%	5.85%	15.00%	9.00%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	w Band (\$15,000)	6.75%	6.75%	5.25%	5.00%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	gh Band (\$75,000)	7.50%	7.50%	6.25%	6.25%	5.50%	5.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	45%	35%	15%	15%	35%	35%	0%	0%	0%	0%
Participation Strategy	(PPI) High Band (\$75,000)	50%	35%	20%	20%	35%	35%	0%	0%	0%	0%
Fixed Rate Strategy (F	FRS)	4.00%	3.70%	3.30%	2.85%	2.90%	2.80%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
05/21/07 -	6/10/2007	at issue	Renewal								
Spread Strategy (MAI)		1.35%	5.85%	15.00%	6.25%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	, ,	0.85%	4.85%	15.00%	4.50%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	ę (,	6.75%	6.75%	4.25%	5.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (DCI) His		0070		0/0	0.0070		· ·	0.0070	0.0070	0.0070	0.0070

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Cap Strategy (PCI) High Band (\$75,000)

Fixed Rate Strategy (FRS)

Participation Strategy (PPI) Low Band (\$15,000)

	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/11/07 -		at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)		1.15%	3.65%	14.65%	13.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
) High Band (\$75,000)	0.65%	3.15%	13.15%	13.15%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo		7.00%	7.00%	4.75%	4.75%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hi		7.75%	7.75%	6.00%	6.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
	(PPI) Low Band (\$15,000)	45%	40%	15%	20%	35%	35%	0.0070	0%	0.0070	0.00 /0
	(PPI) High Band (\$75,000)	50%	45%	20%	20%	35%	35%	0%	0%	0%	0%
Fixed Rate Strategy (F		4.00%	3.75%	3.20%	3.00%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%
0,7 (,		0.1070	0.2070	0.0070	2.1070	2.1070	0.0070	0.0070	0.0070	0.0070
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/25/07 -	7/15/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)		1.15%	3.65%	14.15%	13.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
) High Band (\$75,000)	0.65%	2.65%	12.65%	12.65%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo		7.50%	7.50%	5.00%	5.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hi		8.00%	8.00%	6.25%	6.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
	(PPI) Low Band (\$15,000)	45%	40%	15%	20%	35%	35%	0.0070	0%	0.0070	0.00 /0
;	(PPI) High Band (\$75,000)	50%	45%	20%	20%	35%	35%	0%	0%	0%	0%
Fixed Rate Strategy (F		4.00%	3.75%	3.20%	3.00%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%
3, (·····,	4.0076	0.7070	0.2070	0.0070	2.4070	2.4070	0.0070	0.0070	0.0070	0.0070
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/16/07 -	7/29/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)		1.40%	4.40%	10.90%	10.90%	5.40%	6.50%	0.00%	0.00%	0.00%	0.00%
) High Band (\$75,000)	0.90%	3.90%	9.90%	9.90%	5.40%	6.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	, e (,	7.50%	7.50%	5.25%	4.50%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hi		8.00%	8.00%	6.25%	5.75%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
	(PPI) Low Band (\$15,000)	45%	35%	20%	20%	35%	30%	0%	0%	0%	0%
	(PPI) High Band (\$75,000)	50%	45%	25%	25%	35%	30%	0%	0%	0%	0%
Fixed Rate Strategy (F	, , , ,	4.00%	3.70%	2.95%	2.75%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%
0,7 (,		0.1.070				,	0.0070	0.0070	0.0070	0.0070
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/30/07 -		at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)		1.70%	4.70%	10.70%	10.70%	5.20%	6.50%	0.00%	0.00%	0.00%	0.00%
) High Band (\$75,000)	1.20%	3.70%	9.70%	9.70%	5.20%	6.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	, ,	7.50%	7.50%	5.25%	4.75%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hi	· · · · · · ·	8.00%	8.00%	6.50%	6.00%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
1 07 ()	(PPI) Low Band (\$15,000)	45%	35%	20%	20%	35%	30%	0.00 %	0%	0%	0.00 %
	(PPI) High Band (\$75,000)	50%	45%	25%	25%	35%	30%	0%	0%	0%	0%
Fixed Rate Strategy (F		4.00%	3.70%	2.95%	2.75%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%
	·	4.0070	0.1070	2.0070	2070	2.7070	2.1070	0.0070	0.0070	0.0070	0.0070
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/09/07 -	8/21/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)		3.15%	5.65%	10.15%	12.15%	4.15%	4.15%	0.00%	0.00%	0.00%	0.00%
) High Band (\$75,000)	2.65%	5.65% 4.65%		12.15%	4.15%	4.15%	0.00%	0.00%	0.00%	0.00%
epieda endiogy (MA)		2.00%	4.00%	8.65%	10.13%	4.10%	4.1070	0.00%	0.00%	0.00%	0.00%

7.50%

8.00%

40%

45%

4.00%

7.50%

8.00%

35%

40%

3.65%

4.50%

6.00%

20%

25%

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5.25%

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2.80%

5.25%

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40%

40%

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5.25%

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35%

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Cap Strategy (PCI) Low Band (\$15,000)

Cap Strategy (PCI) High Band (\$75,000)

Fixed Rate Strategy (FRS)

Participation Strategy (PPI) Low Band (\$15,000)

		_									
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/22/07 -	9/9/2007	at issue	Renewal								
Spread Strategy (MAI)		5.50%	5.50%	10.00%	12.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)		5.00%	5.00%	8.50%	10.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov		7.50%	7.50%	4.50%	4.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig		8.00%	8.00%	6.00%	5.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
	(PPI) Low Band (\$15,000)	35%	35%	20%	15%	40%	35%	0%	0%	0%	0%
	(PPI) High Band (\$75,000)	40%	40%	25%	15%	40%	35%	0%	0%	0%	0%
Fixed Rate Strategy (F	RS)	4.00%	3.65%	3.05%	2.80%	2.40%	2.25%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
	9/23/2007	at issue	Renewal								
Spread Strategy (MAI)		5.50%	5.50%	11.00%	11.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)		5.00%	4.00%	9.00%	9.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov		7.50%	7.00%	5.00%	5.00%	5.00%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	h Band (\$75,000)	8.00%	8.00%	6.00%	6.00%	5.00%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy ((PPI) Low Band (\$15,000)	35.00%	35.00%	20.00%	20.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy ((PPI) High Band (\$75,000)	40.00%	40.00%	25.00%	25.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Stra	ategy (MCI)Low Band (\$15,000)	2.30%	2.30%	2.30%	2.30%	1.80%	1.55%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Stra	ategy (MCI)High Band (\$75,000)	2.45%	2.45%	2.45%	2.45%	2.00%	1.75%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (F	RS)	4.00%	3.60%	3.00%	2.70%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
09/24/07 -	9/30/2007	at issue	Renewal								
Spread Strategy (MAI)	Low Band(\$15,000)	5.50%	5.50%	11.00%	11.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	5.00%	4.00%	9.00%	9.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov	w Band (\$15,000)	7.50%	7.00%	5.00%	5.00%	5.00%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig	h Band (\$75,000)	8.00%	8.00%	6.00%	6.00%	5.00%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy ((PPI) Low Band (\$15,000)	35.00%	35.00%	20.00%	20.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy ((PPI) High Band (\$75,000)	40.00%	40.00%	25.00%	25.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Stra	ategy (MCI)Low Band (\$15,000)	2.30%	2.30%	2.30%	2.30%	1.80%	1.55%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Stra	ategy (MCI)High Band (\$75,000)	2.45%	2.45%	2.45%	2.45%	2.00%	1.75%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (F	RS)	4.00%	3.60%	3.00%	2.70%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/01/07 -	11/5/2007	at issue	Renewal								
Spread Strategy (MAI)	Low Band(\$15,000)	3.30%	7.80%	8.80%	8.80%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)	High Band (\$75,000)	2.80%	6.80%	6.80%	6.80%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lov	w Band (\$15,000)	8.00%	7.75%	5.75%	4.50%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hig		8.50%	8.50%	6.75%	5.50%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
	(PPI) Low Band (\$15,000)	40.00%	30.00%	25.00%	20.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%
	(PPI) High Band (\$75,000)	45.00%	35.00%	30.00%	25.00%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%
	ategy (MCI)Low Band (\$15,000)	2.30%	2.30%	2.30%	2.30%	2.05%	1.80%	0.00%	0.00%	0.00%	0.00%
	ategy (MCI)High Band (\$75,000)	2.45%	2.30%	2.30%	2.45%	2.20%	1.95%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (F		4.00%	3.65%	3.15%	2.45%	2.20%	2.15%	0.00%	0.00%	0.00%	0.00%
r neu raie offategy (P		4.00%	3.05%	3.15%	2.00%	2.20%	2.15%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/06/07 - 12/2/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.75%	14.75%	14.75%	10.00%	11.00%	3.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.25%	14.75%	9.25%	9.25%	11.00%	3.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	5.75%	5.00%	5.25%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.75%	6.00%	5.25%	5.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	20.00%	20.00%	20.00%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	37.00%	22.00%	22.00%	22.00%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.30%	2.30%	2.30%	2.30%	2.05%	1.80%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.45%	2.45%	2.45%	2.45%	2.20%	1.95%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.85%	3.60%	3.25%	2.70%	2.20%	2.05%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/03/07 - 1/1/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.45%	15.00%	9.50%	9.50%	15.00%	3.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	7.50%	7.50%	15.00%	3.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	6.75%	5.75%	5.00%	4.00%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.75%	6.75%	6.00%	5.00%	5.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	15.00%	20.00%	20.00%	20.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00%	20.00%	20.00%	20.00%	20.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.20%	2.20%	2.20%	2.20%	1.95%	1.85%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.35%	2.35%	2.35%	2.35%	2.10%	1.85%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.85%	3.55%	3.25%	2.75%	2.20%	2.05%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/02/08 - 1/13/2008		Deve	Bonowal	-	Denevial	Denewool				
	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.45%	15.00%	11.00%	Renewal	10.50%	4.00%	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.45% 4.95%	15.00% 15.00%	11.00% 8.00%	10.50% 6.00%	10.50% 10.50%	4.00% 4.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	5.45% 4.95% 7.25%	15.00% 15.00% 5.50%	11.00% 8.00% 4.50%	10.50% 6.00% 4.00%	10.50% 10.50% 5.25%	4.00% 4.00% 5.50%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.45% 4.95% 7.25% 7.75%	15.00% 15.00% 5.50% 7.25%	11.00% 8.00% 4.50% 6.25%	10.50% 6.00% 4.00% 5.25%	10.50% 10.50% 5.25% 5.25%	4.00% 4.00% 5.50% 5.50%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.45% 4.95% 7.25% 7.75% 35.00%	15.00% 15.00% 5.50% 7.25% 15.00%	11.00% 8.00% 4.50% 6.25% 20.00%	10.50% 6.00% 4.00% 5.25% 20.00%	10.50% 10.50% 5.25% 5.25% 25.00%	4.00% 4.00% 5.50% 5.50% 40.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.45% 4.95% 7.25% 7.75% 35.00% 35.00%	15.00% 15.00% 5.50% 7.25% 15.00% 15.00%	11.00% 8.00% 4.50% 6.25% 20.00% 25.00%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00%	10.50% 10.50% 5.25% 5.25% 25.00% 25.00%	4.00% 4.00% 5.50% 5.50% 40.00% 40.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.45% 4.95% 7.25% 7.75% 35.00% 35.00% 2.20%	15.00% 15.00% 5.50% 7.25% 15.00% 15.00% 2.20%	11.00% 8.00% 4.50% 6.25% 20.00% 25.00% 1.95%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70%	10.50% 10.50% 5.25% 5.25% 25.00% 25.00% 1.45%	4.00% 4.00% 5.50% 40.00% 40.00% 1.20%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	5.45% 4.95% 7.25% 7.75% 35.00% 2.20% 2.35%	15.00% 15.00% 5.50% 7.25% 15.00% 15.00% 2.20% 2.35%	11.00% 8.00% 4.50% 6.25% 20.00% 25.00% 1.95% 2.35%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70% 2.35%	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10%	4.00% 4.00% 5.50% 5.50% 40.00% 1.20% 1.85%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.45% 4.95% 7.25% 7.75% 35.00% 35.00% 2.20%	15.00% 15.00% 5.50% 7.25% 15.00% 15.00% 2.20%	11.00% 8.00% 4.50% 6.25% 20.00% 25.00% 1.95%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70%	10.50% 10.50% 5.25% 5.25% 25.00% 25.00% 1.45%	4.00% 4.00% 5.50% 40.00% 40.00% 1.20%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	5.45% 4.95% 7.25% 7.75% 35.00% 2.20% 2.35%	15.00% 15.00% 5.50% 7.25% 15.00% 15.00% 2.20% 2.35%	11.00% 8.00% 4.50% 6.25% 20.00% 25.00% 1.95% 2.35%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70% 2.35%	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10%	4.00% 4.00% 5.50% 5.50% 40.00% 1.20% 1.85%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008	5.45% 4.95% 7.25% 7.75% 35.00% 35.00% 2.20% 2.35% 3.85%	15.00% 15.00% 5.50% 15.00% 15.00% 2.20% 2.35% 3.20%	11.00% 8.00% 4.50% 6.25% 20.00% 25.00% 1.95% 2.35% 2.90%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70% 2.35% 2.65%	10.50% 10.50% 5.25% 25.00% 1.45% 2.10% 2.45%	4.00% 4.00% 5.50% 40.00% 40.00% 1.20% 1.85% 2.05%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000)	5.45% 4.95% 7.25% 7.75% 35.00% 2.20% 2.35% 3.85% Rate	15.00% 15.00% 5.50% 7.25% 15.00% 15.00% 2.20% 2.35% 3.20% First	11.00% 8.00% 4.50% 6.25% 20.00% 25.00% 1.95% 2.35% 2.90% Second	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70% 2.35% 2.65% Third	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10% 2.45%	4.00% 4.00% 5.50% 40.00% 1.20% 1.85% 2.05%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.45% 4.95% 7.25% 7.75% 35.00% 2.20% 2.35% 3.85% Rate at issue	15.00% 15.00% 5.50% 15.00% 15.00% 2.20% 2.35% 3.20% First Renewal	11.00% 8.00% 4.50% 20.00% 25.00% 1.95% 2.35% 2.90% Second Renewal	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70% 2.35% 2.65% Third Renewal	10.50% 10.50% 5.25% 25.00% 1.45% 2.10% 2.45% Fourth Renewal 10.50% 10.50%	4.00% 4.00% 5.50% 40.00% 40.00% 1.20% 1.85% 2.05% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	5.45% 4.95% 7.25% 7.75% 35.00% 2.20% 2.35% 3.85%	15.00% 15.00% 5.50% 15.00% 2.20% 2.35% 3.20% First Renewal 15.00% 15.00% 4.75%	11.00% 8.00% 4.50% 20.00% 25.00% 1.95% 2.35% 2.90% Second Renewal 12.00% 9.00% 4.00%	10.50% 6.00% 4.00% 5.25% 20.00% 1.70% 2.35% 2.65% Third Renewal 12.00% 7.00% 4.00%	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10% 2.45% Fourth Renewal 10.50% 5.25%	4.00% 4.00% 5.50% 40.00% 40.00% 1.20% 1.85% 2.05% Fifth Renewal 4.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.45% 4.95% 7.25% 35.00% 35.00% 2.20% 2.35% 3.85% 8.85% 8.85% 4.95% 7.25% 7.25%	15.00% 15.00% 5.50% 15.00% 2.20% 2.35% 3.20% First Renewal 15.00% 15.00% 4.75% 6.50%	11.00% 8.00% 4.50% 20.00% 25.00% 1.95% 2.35% 2.90% Second Renewal 12.00% 9.00% 4.00% 5.75%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70% 2.35% 2.65% 7.00% 7.00% 4.00% 5.00%	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10% 2.45% 7.00% 10.50% 10.50% 5.25%	4.00% 4.00% 5.50% 40.00% 1.20% 1.85% 2.05% Fifth Renewal 4.00% 5.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.45% 4.95% 7.25% 35.00% 35.00% 2.20% 2.35% 3.85% 2.35% 3.85% 8 8 8 8 8 4.95% 7.25% 7.25% 7.75% 35.00%	15.00% 15.00% 5.50% 15.00% 2.20% 2.35% 3.20% First Renewal 15.00% 4.75% 6.50% 15.00%	11.00% 8.00% 4.50% 20.00% 25.00% 1.95% 2.35% 2.90% Second Renewal 12.00% 9.00% 4.00% 5.75% 20.00%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 1.70% 2.35% 2.65% 2.65% 7.00% 12.00% 7.00% 4.00% 5.00%	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10% 2.45% 2.45% Fourth Renewal 10.50% 5.25% 5.25% 25.00%	4.00% 4.00% 5.50% 40.00% 1.20% 1.85% 2.05% Fifth Renewal 4.00% 5.50% 5.50% 40.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.45% 4.95% 7.25% 35.00% 35.00% 2.20% 2.35% 3.85% 2.35% 3.85% 8.45% 4.95% 7.25% 7.75% 35.00% 35.00%	15.00% 15.00% 5.50% 15.00% 2.20% 2.35% 3.20% First Renewal 15.00% 15.00% 4.75% 6.50% 15.00%	11.00% 8.00% 4.50% 20.00% 25.00% 1.95% 2.35% 2.90% Second Renewal 12.00% 9.00% 4.00% 5.75% 20.00%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 2.35% 2.65% 2.65% Third Renewal 12.00% 7.00% 4.00% 5.00% 20.00%	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10% 2.45% 5.25% 10.50% 5.25% 25.00% 25.00%	4.00% 4.00% 5.50% 40.00% 1.20% 1.85% 2.05% 5.50% 4.00% 5.50% 40.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (PCI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.45% 4.95% 7.25% 7.75% 35.00% 2.20% 2.35% 3.85% 2.35% 3.85% Rate at issue 5.45% 4.95% 7.25% 7.75% 35.00% 35.00% 2.10%	15.00% 15.00% 5.50% 15.00% 2.20% 2.35% 3.20% First Renewal 15.00% 15.00% 4.75% 6.50% 15.00% 15.00%	11.00% 8.00% 4.50% 20.00% 25.00% 1.95% 2.35% 2.90% 3.290% 8.200% 4.00% 5.75% 20.00% 25.00% 1.85%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 2.35% 2.65% 2.65% 7.00% 12.00% 7.00% 4.00% 5.00% 20.00% 25.00%	10.50% 10.50% 5.25% 25.00% 1.45% 2.10% 2.45% 2.45% 5.25% 5.25% 5.25% 25.00% 1.35%	4.00% 4.00% 5.50% 40.00% 1.20% 1.85% 2.05% 2.05% 5.50% 4.00% 5.50% 40.00% 40.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 2/3/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.45% 4.95% 7.25% 35.00% 35.00% 2.20% 2.35% 3.85% 2.35% 3.85% 8.45% 4.95% 7.25% 7.75% 35.00% 35.00%	15.00% 15.00% 5.50% 15.00% 2.20% 2.35% 3.20% First Renewal 15.00% 15.00% 4.75% 6.50% 15.00%	11.00% 8.00% 4.50% 20.00% 25.00% 1.95% 2.35% 2.90% Second Renewal 12.00% 9.00% 4.00% 5.75% 20.00%	10.50% 6.00% 4.00% 5.25% 20.00% 25.00% 2.35% 2.65% 2.65% Third Renewal 12.00% 7.00% 4.00% 5.00% 20.00%	10.50% 10.50% 5.25% 25.00% 25.00% 1.45% 2.10% 2.45% 5.25% 10.50% 5.25% 25.00% 25.00%	4.00% 4.00% 5.50% 40.00% 1.20% 1.85% 2.05% 5.50% 4.00% 5.50% 40.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/04/08 -	3/2/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)) Low Band(\$15,000)	6.25%	15.00%	7.50%	7.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)) High Band (\$75,000)	5.75%	15.00%	5.75%	4.75%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	ow Band (\$15,000)	7.25%	5.00%	4.00%	4.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hi	gh Band (\$75,000)	8.50%	6.50%	6.50%	5.75%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	35.00%	15.00%	15.00%	15.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) High Band (\$75,000)	35.00%	20.00%	35.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Str	rategy (MCI)Low Band (\$15,000)	2.10%	2.10%	1.85%	1.55%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Str	rategy (MCI)High Band (\$75,000)	2.30%	2.30%	2.30%	2.45%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (F	FRS)	3.95%	3.55%	3.05%	2.90%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
	Promium Ressived Data	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/03/08 -	Premium Received Date 4/6/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)		5.35%	15.00%	12.00%	3.85%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
) High Band (\$75,000)	4.15%	15.00%	12.00%	4.15%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo		8.00%	6.00%	5.75%	5.75%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hi		9.25%	7.75%	7.50%	6.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%
	(PPI) Low Band (\$15,000)	38.00%	18.00%	18.00%	38.00%	31.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	(PPI) High Band (\$75,000)	44.00%	24.00%	24.00%	39.00%	31.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	rategy (MCI)Low Band (\$15,000)	2.30%	2.30%	1.95%	1.60%	1.35%	0.00%	0.00%	0.00%	0.00%	0.00%
	rategy (MCI)High Band (\$75,000)	2.50%	2.50%	2.70%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (F		4.25%	3.75%	3.30%	3.10%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/07/08 -	4/27/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI)) Low Band(\$15,000)	5.35%	15.00%	9.00%	6.50%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI)) High Band (\$75,000)	4.15%	15.00%	9.00%	4.50%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Lo	ow Band (\$15,000)	8.00%	6.00%	5.75%	5.50%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Hi	gh Band (\$75,000)	9.25%	8.00%	8.00%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy	(PPI) Low Band (\$15,000)	38.00%	18.00%	18.00%	38.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
, ,,	(PPI) High Band (\$75,000)	44.00%	24.00%	24.00%	34.00%	34.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	rategy (MCI)Low Band (\$15,000)	2.30%	2.30%	2.30%	1.65%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%
	rategy (MCI)High Band (\$75,000)	2.50%	2.50%	2.50%	2.50%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (F	FRS)	4.25%	3.75%	3.30%	3.10%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%
	Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
				0000110						-	
4/28/08 -	6/1/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
4/28/08 - Spread Strategy (MAI)			Renewal 15.00%		Renewal 6.50%	Renewal 5.00%	Renewal 0.00%			Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI)		3.90%	Renewal 15.00% 15.00%	Renewal 9.00% 9.00%	6.50%	5.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	0.00%	0.00%
Spread Strategy (MAI)) Low Band(\$15,000)) High Band (\$75,000)		15.00%	9.00%	6.50% 4.50%	5.00% 5.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%
Spread Strategy (MAI) Spread Strategy (MAI)) Low Band(\$15,000)) High Band (\$75,000) w Band (\$15,000)	3.90% 2.50% 8.50%	15.00% 15.00%	9.00% 9.00%	6.50%	5.00% 5.00% 5.25%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00%	0.00% 0.00%
Spread Strategy (MAI) Spread Strategy (MAI) Cap Strategy (PCI) Lo Cap Strategy (PCI) Hi) Low Band(\$15,000)) High Band (\$75,000) w Band (\$15,000)	3.90% 2.50%	15.00% 15.00% 6.50%	9.00% 9.00% 6.25%	6.50% 4.50% 5.50%	5.00% 5.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Spread Strategy (MAI) Cap Strategy (PCI) Lo Cap Strategy (PCI) Hi Participation Strategy) Low Band(\$15,000)) High Band (\$75,000) ow Band (\$15,000) gh Band (\$75,000)	3.90% 2.50% 8.50% 9.75%	15.00% 15.00% 6.50% 8.25%	9.00% 9.00% 6.25% 8.00%	6.50% 4.50% 5.50% 6.25%	5.00% 5.00% 5.25% 5.25%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Spread Strategy (MAI) Cap Strategy (PCI) Lo Cap Strategy (PCI) Hi Participation Strategy Participation Strategy) Low Band(\$15,000)) High Band (\$75,000) ow Band (\$15,000) gh Band (\$75,000) (PPI) Low Band (\$15,000)	3.90% 2.50% 8.50% 9.75% 42.00%	15.00% 15.00% 6.50% 8.25% 17.00%	9.00% 9.00% 6.25% 8.00% 17.00%	6.50% 4.50% 5.50% 6.25% 37.00%	5.00% 5.00% 5.25% 5.25% 35.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Spread Strategy (MAI) Cap Strategy (PCI) Lo Cap Strategy (PCI) Hi Participation Strategy Participation Strategy Monthly Cap Index Str) Low Band(\$15,000)) High Band (\$75,000) ow Band (\$15,000) gh Band (\$75,000) (PPI) Low Band (\$15,000) (PPI) High Band (\$75,000)	3.90% 2.50% 8.50% 9.75% 42.00% 48.00%	15.00% 15.00% 6.50% 8.25% 17.00% 23.00%	9.00% 9.00% 6.25% 8.00% 17.00% 23.00%	6.50% 4.50% 5.50% 6.25% 37.00% 33.00%	5.00% 5.00% 5.25% 5.25% 35.00% 33.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Spread Strategy (MAI) Cap Strategy (PCI) Lo Cap Strategy (PCI) Hi Participation Strategy Participation Strategy Monthly Cap Index Str) Low Band(\$15,000)) High Band (\$75,000) ow Band (\$15,000) gh Band (\$75,000) (PPI) Low Band (\$15,000) (PPI) High Band (\$75,000) rategy (MCI)Low Band (\$15,000) rategy (MCI)High Band (\$75,000)	3.90% 2.50% 8.50% 9.75% 42.00% 48.00% 2.40%	15.00% 15.00% 6.50% 8.25% 17.00% 23.00% 2.40%	9.00% 9.00% 6.25% 8.00% 17.00% 23.00% 2.40%	6.50% 4.50% 5.50% 6.25% 37.00% 33.00% 1.65%	5.00% 5.00% 5.25% 5.25% 35.00% 33.00% 1.40%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/02/08 - 6/22/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	3.90%	13.90%	13.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.50%	11.00%	11.00%	5.10%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.50%	5.75%	5.75%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	8.00%	8.00%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	42.00%	17.00%	20.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	48.00%	28.00%	28.00%	38.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.40%	2.40%	2.40%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60%	2.60%	2.60%	2.35%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.35%	3.75%	3.40%	2.90%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/23/08 - 7/20/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	3.90%	12.40%	12.40%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.50%	9.50%	9.50%	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.00%	7.25%	7.25%	6.25%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.50%	9.00%	9.00%	8.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45.00%	25.00%	25.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	30.00%	30.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.65%	2.65%	2.65%	2.40%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.95%	2.95%	2.95%	2.70%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.55%	3.90%	3.50%	2.95%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
7/21/08 - 8/17/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.20%	9.70%	9.70%	5.20%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.95%	7.45%	7.45%	4.95%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.50%	6.75%	6.25%	5.50%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.00%	8.50%	7.75%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	25.00%	25.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40.00%	35.00%	35.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			00.0070	00.0070						
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.65%	2.65%	2.55%	2.30%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.95%	2.95%	2.55% 2.95%	2.30% 2.70%	2.70%	0.00% 0.00%	0.00% 0.00%	0.00%	0.00%	0.00%
			2.55%	2.30%						
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	2.95% 4.45% Rate	2.95% 3.65% First	2.55% 2.95% 3.20% Second	2.30% 2.70% 2.75% Third	2.70% 2.35% Fourth	0.00% 0.00% Fifth	0.00% 0.00% Sixth	0.00% 0.00% Seventh	0.00% 0.00% Eighth	0.00% 0.00% Ninth
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008	2.95% 4.45% Rate at issue	2.95% 3.65% First Renewal	2.55% 2.95% 3.20% Second Renewal	2.30% 2.70% 2.75% Third Renewal	2.70% 2.35% Fourth Renewal	0.00% 0.00% Fifth Renewal	0.00% 0.00% Sixth Renewal	0.00% 0.00% Seventh Renewal	0.00% 0.00% Eighth Renewal	0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000)	2.95% 4.45% Rate at issue 2.95%	2.95% 3.65% First Renewal 7.45%	2.55% 2.95% 3.20% Second Renewal 8.95%	2.30% 2.70% 2.75% Third Renewal 3.95%	2.70% 2.35% Fourth Renewal 3.95%	0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	2.95% 4.45% Rate at issue 2.95% 1.95%	2.95% 3.65% First Renewal 7.45% 5.45%	2.55% 2.95% 3.20% Second Renewal 8.95% 6.95%	2.30% 2.70% 2.75% Third Renewal 3.95% 3.95%	2.70% 2.35% Fourth Renewal 3.95% 3.95%	0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	2.95% 4.45% Rate at issue 2.95% 1.95% 9.50%	2.95% 3.65% First Renewal 7.45% 5.45% 7.25%	2.55% 2.95% 3.20% Second Renewal 8.95% 6.95% 6.25%	2.30% 2.70% 2.75% Third Renewal 3.95% 3.95% 5.50%	2.70% 2.35% Fourth Renewal 3.95% 3.95% 5.50%	0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	2.95% 4.45% Rate at issue 2.95% 1.95% 9.50% 11.00%	2.95% 3.65% First Renewal 7.45% 5.45% 7.25% 9.00%	2.55% 2.95% 3.20% Second Renewal 8.95% 6.95% 6.25% 8.00%	2.30% 2.70% 2.75% Third Renewal 3.95% 3.95% 5.50% 7.00%	2.70% 2.35% Fourth Renewal 3.95% 3.95% 5.50% 6.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	2.95% 4.45% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00%	2.95% 3.65% First Renewal 7.45% 5.45% 7.25% 9.00% 30.00%	2.55% 2.95% 3.20% Second Renewal 8.95% 6.95% 6.25% 8.00% 25.00%	2.30% 2.70% 2.75% Third Renewal 3.95% 3.95% 5.50% 7.00% 40.00%	2.70% 2.35% Fourth Renewal 3.95% 3.95% 5.50% 6.00% 35.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	2.95% 4.45% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00%	2.95% 3.65% First Renewal 7.45% 5.45% 7.25% 9.00% 30.00% 35.00%	2.55% 2.95% 3.20% Second Renewal 8.95% 6.95% 6.25% 8.00% 25.00% 35.00%	2.30% 2.70% 2.75% Third Renewal 3.95% 3.95% 5.50% 7.00% 40.00%	2.70% 2.35% Fourth Renewal 3.95% 3.95% 5.50% 6.00% 35.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.95% 4.45% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00% 45.00% 2.80%	2.95% 3.65% First Renewal 7.45% 5.45% 7.25% 9.00% 30.00% 35.00% 2.80%	2.55% 2.95% 3.20% Second Renewal 8.95% 6.95% 6.25% 8.00% 25.00% 35.00% 2.55%	2.30% 2.70% 2.75% Third Renewal 3.95% 3.95% 5.50% 7.00% 40.00% 40.00% 2.30%	2.70% 2.35% Fourth Renewal 3.95% 3.95% 5.50% 6.00% 35.00% 35.00% 2.05%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 9/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	2.95% 4.45% Rate at issue 2.95% 1.95% 9.50% 11.00% 45.00%	2.95% 3.65% First Renewal 7.45% 5.45% 7.25% 9.00% 30.00% 35.00%	2.55% 2.95% 3.20% Second Renewal 8.95% 6.95% 6.25% 8.00% 25.00% 35.00%	2.30% 2.70% 2.75% Third Renewal 3.95% 3.95% 5.50% 7.00% 40.00%	2.70% 2.35% Fourth Renewal 3.95% 3.95% 5.50% 6.00% 35.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/22/08 - 10/5/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.55%	7.55%	7.55%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.15%	5.65%	5.65%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.75%	6.75%	6.75%	5.75%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.25%	8.50%	8.50%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	30.00%	30.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40.00%	35.00%	35.00%	30.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.90%	2.65%	2.65%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.20%	3.20%	3.20%	2.70%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.45%	3.80%	3.30%	2.75%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/06/08 - 10/14/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.55%	6.05%	6.05%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.15%	4.15%	4.15%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.75%	7.00%	5.75%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.25%	8.75%	7.25%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	30.00%	25.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40.00%	40.00%	35.00%	30.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.90%	2.90%	2.65%	2.40%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.20%	3.20%	3.20%	2.95%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.45%	3.90%	3.25%	2.75%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/15/08 - 10/28/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	10.00%	10.00%	10.00%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	10.00%									
	10.00%	10.00%	10.00%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.25%	10.00% 6.25%	10.00% 5.25%	12.00% 5.25%	5.00% 5.25%	0.00%	0.00%	0.00% 0.00%		0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)									0.00%	
	8.25%	6.25%	5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25% 9.75%	6.25% 8.00%	5.25% 7.00%	5.25% 6.00%	5.25% 5.25%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	8.25% 9.75% 31.00%	6.25% 8.00% 31.00%	5.25% 7.00% 24.00%	5.25% 6.00% 25.00%	5.25% 5.25% 35.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	8.25% 9.75% 31.00% 36.00%	6.25% 8.00% 31.00% 36.00%	5.25% 7.00% 24.00% 36.00%	5.25% 6.00% 25.00% 30.00%	5.25% 5.25% 35.00% 35.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	8.25% 9.75% 31.00% 36.00% 2.90%	6.25% 8.00% 31.00% 36.00% 2.65%	5.25% 7.00% 24.00% 36.00% 2.40%	5.25% 6.00% 25.00% 30.00% 2.15%	5.25% 5.25% 35.00% 35.00% 1.90%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	8.25% 9.75% 31.00% 36.00% 2.90% 3.20% 4.25%	6.25% 8.00% 31.00% 36.00% 2.65% 3.20% 3.75%	5.25% 7.00% 24.00% 36.00% 2.40% 2.95% 3.15%	5.25% 6.00% 25.00% 30.00% 2.15% 2.70% 2.70%	5.25% 5.25% 35.00% 35.00% 1.90% 2.45% 2.20%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate	6.25% 8.00% 31.00% 36.00% 2.65% 3.20% 3.75% First	5.25% 7.00% 24.00% 36.00% 2.40% 2.95% 3.15% Second	5.25% 6.00% 25.00% 30.00% 2.15% 2.70% 2.70% Third	5.25% 5.25% 35.00% 1.90% 2.45% 2.20%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate at issue	6.25% 8.00% 31.00% 36.00% 2.65% 3.20% 3.75% First Renewal	5.25% 7.00% 24.00% 36.00% 2.40% 2.95% 3.15% Second Renewal	5.25% 6.00% 25.00% 30.00% 2.15% 2.70% 2.70% Third Renewal	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate at issue 15.00%	6.25% 8.00% 31.00% 36.00% 2.65% 3.20% 3.75% First Renewal 15.00%	5.25% 7.00% 24.00% 36.00% 2.40% 2.95% 3.15% Second Renewal 15.00%	5.25% 6.00% 25.00% 30.00% 2.15% 2.70% 2.70% 2.70% Third Renewal 12.00%	5.25% 5.25% 35.00% 35.00% 2.45% 2.20% Fourth Renewal 5.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate at issue 15.00% 15.00%	6.25% 8.00% 31.00% 2.65% 3.20% 3.75% First Renewal 15.00%	5.25% 7.00% 24.00% 36.00% 2.95% 3.15% Second Renewal 15.00% 15.00%	5.25% 6.00% 25.00% 2.15% 2.70% 2.70% Third Renewal 12.00% 12.00%	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal 5.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate at issue 15.00% 8.25%	6.25% 8.00% 31.00% 36.00% 2.65% 3.20% 3.75% First Renewal 15.00% 15.00% 6.00%	5.25% 7.00% 24.00% 36.00% 2.40% 2.95% 3.15% Second Renewal 15.00% 15.00% 5.00%	5.25% 6.00% 25.00% 30.00% 2.15% 2.70% 2.70% Third Renewal 12.00% 12.00% 5.25%	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal 5.00% 5.00% 5.25%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate at issue 15.00% 8.25% 9.75%	6.25% 8.00% 31.00% 2.65% 3.20% 3.75% First Renewal 15.00% 15.00% 6.00% 7.75%	5.25% 7.00% 24.00% 2.40% 2.95% 3.15% Second Renewal 15.00% 5.00% 6.75%	5.25% 6.00% 25.00% 2.15% 2.70% 2.70% 7.70% 2.70% 12.00% 5.25% 6.00%	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal 5.00% 5.25% 5.25%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25%	6.25% 8.00% 31.00% 2.65% 3.20% 3.75% First Renewal 15.00% 15.00% 6.00% 7.75% 20.00%	5.25% 7.00% 24.00% 36.00% 2.95% 3.15% Second Renewal 15.00% 15.00% 6.75% 20.00%	5.25% 6.00% 25.00% 2.15% 2.70% 2.70% 2.70% Third Renewal 12.00% 12.00% 5.25% 6.00% 25.00%	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal 5.00% 5.25% 35.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate at issue 15.00% 15.00% 8.25% 9.75% 20.00% 25.00%	6.25% 8.00% 31.00% 2.65% 3.20% 3.75% First Renewal 15.00% 15.00% 6.00% 7.75% 20.00% 25.00%	5.25% 7.00% 24.00% 36.00% 2.95% 3.15% Second Renewal 15.00% 15.00% 6.75% 20.00% 25.00%	5.25% 6.00% 25.00% 2.15% 2.70% 2.70% 2.70% Third Renewal 12.00% 12.00% 5.25% 6.00% 25.00%	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal 5.00% 5.25% 5.25% 35.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25%	6.25% 8.00% 31.00% 2.65% 3.20% 3.75% First Renewal 15.00% 15.00% 6.00% 7.75% 20.00% 25.00% 2.65%	5.25% 7.00% 24.00% 36.00% 2.95% 3.15% Second Renewal 15.00% 15.00% 5.00% 6.75% 20.00% 25.00% 25.00%	5.25% 6.00% 25.00% 2.15% 2.70% 2.70% 2.70% Third Renewal 12.00% 12.00% 5.25% 6.00% 25.00% 25.00% 2.15%	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal 5.00% 5.25% 35.00% 35.00% 1.90%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	8.25% 9.75% 31.00% 2.90% 3.20% 4.25% Rate at issue 15.00% 15.00% 8.25% 9.75% 20.00% 25.00%	6.25% 8.00% 31.00% 2.65% 3.20% 3.75% First Renewal 15.00% 15.00% 6.00% 7.75% 20.00% 25.00%	5.25% 7.00% 24.00% 36.00% 2.95% 3.15% Second Renewal 15.00% 15.00% 6.75% 20.00% 25.00%	5.25% 6.00% 25.00% 2.15% 2.70% 2.70% 2.70% Third Renewal 12.00% 12.00% 5.25% 6.00% 25.00%	5.25% 5.25% 35.00% 1.90% 2.45% 2.20% Fourth Renewal 5.00% 5.25% 5.25% 35.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/26/08 - 12/9/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	10.00%	11.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	11.00%	10.00%	11.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	5.50%	5.25%	5.25%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25%	7.25%	7.00%	6.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	20.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.90%	2.15%	2.15%	1.90%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.20%	2.70%	2.70%	2.65%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.70%	3.40%	3.00%	2.65%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%
	0.1070	0.4070	0.0070	2.0070	2.1070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/10/08 - 1/1/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	11.00%	15.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	11.00%	15.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	5.75%	5.50%	4.50%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.50%	7.25%	6.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	15.00%	15.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	15.00%	15.00%	15.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.65%	2.40%	2.20%	2.20%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.00%	2.75%	2.75%	2.75%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.90%	2.65%	2.45%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/02/09 - 1/20/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	12.00%	8.50%	12.50%	6.00%	0.00%	0.00%	0.000/	0.000/	0.00%
On sea of Other teams (MAAI) Likely Devices (075,000)			0.0070	12.0070			0.0070	0.00%	0.00%	0.0070
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	5.50%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	15.00% 6.50%	9.00% 6.25%				0.00% 0.00%				
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)			5.50%	12.00%	6.00%		0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	6.50%	6.25%	5.50% 6.25%	12.00% 5.75%	6.00% 5.75%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	6.50% 8.00% 20.00% 25.00%	6.25% 7.25% 15.00% 25.00%	5.50% 6.25% 7.25%	12.00% 5.75% 6.50% 20.00% 25.00%	6.00% 5.75% 6.50% 25.00%	0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	6.50% 8.00% 20.00% 25.00% 2.65%	6.25% 7.25% 15.00% 25.00% 2.25%	5.50% 6.25% 7.25% 15.00% 25.00% 2.15%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15%	6.00%5.75%6.50%25.00%25.00%2.15%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00%	6.25% 7.25% 15.00% 25.00% 2.25% 2.60%	5.50% 6.25% 7.25% 15.00% 25.00% 2.15% 2.60%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	6.50% 8.00% 20.00% 25.00% 2.65%	6.25% 7.25% 15.00% 25.00% 2.25%	5.50% 6.25% 7.25% 15.00% 25.00% 2.15%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15%	6.00%5.75%6.50%25.00%25.00%2.15%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00%	6.25% 7.25% 15.00% 25.00% 2.25% 2.60% 2.90%	5.50% 6.25% 7.25% 15.00% 25.00% 2.15% 2.60% 2.90%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60% 2.85%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% Rate	6.25% 7.25% 15.00% 25.00% 2.25% 2.60% 2.90% First	5.50% 6.25% 7.25% 15.00% 2.5.00% 2.15% 2.60% 2.90% Second	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60% 2.85% Third	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% Rate at issue	6.25% 7.25% 15.00% 25.00% 2.25% 2.60% 2.90% First Renewal	5.50% 6.25% 7.25% 15.00% 25.00% 2.15% 2.60% 2.90% Second Renewal	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60% 2.85% Third Renewal	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% Rate at issue 15.00%	6.25% 7.25% 15.00% 25.00% 2.25% 2.60% 2.90% First Renewal 11.00%	5.50% 6.25% 7.25% 15.00% 25.00% 2.15% 2.60% 2.90% Second Renewal 8.00%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60% 2.85% Third Renewal 12.50%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% Fourth Renewal 6.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% Rate at issue 15.00% 15.00%	6.25% 7.25% 15.00% 25.00% 2.25% 2.60% 2.90% First Renewal 11.00% 9.00%	5.50% 6.25% 7.25% 15.00% 25.00% 2.15% 2.60% 2.90% Second Renewal 8.00% 5.50%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60% 2.85% Third Renewal 12.50% 11.50%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% Fourth Renewal 6.00% 6.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% Rate at issue 15.00% 6.50%	6.25% 7.25% 15.00% 2.50% 2.60% 2.90% First Renewal 11.00% 9.00% 6.00%	5.50% 6.25% 7.25% 15.00% 2.15% 2.60% 2.90% Second Renewal 8.00% 5.50% 5.75%	12.00% 5.75% 6.50% 20.00% 2.15% 2.60% 2.85% Third Renewal 12.50% 11.50% 5.75%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% Fourth Renewal 6.00% 6.00% 5.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% Rate at issue 15.00% 15.00% 6.50% 8.00%	6.25% 7.25% 15.00% 2.25% 2.60% 2.90% First Renewal 11.00% 9.00% 6.00% 7.00%	5.50% 6.25% 7.25% 15.00% 2.15% 2.60% 2.90% Second Renewal 8.00% 5.50% 5.75% 7.00%	12.00% 5.75% 6.50% 20.00% 2.15% 2.60% 2.85% Third Renewal 12.50% 11.50% 5.75% 6.50%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% Fourth Renewal 6.00% 5.75% 6.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% Rate at issue 15.00% 15.00% 6.50% 8.00% 20.00%	6.25% 7.25% 15.00% 2.25% 2.60% 2.90% First Renewal 11.00% 9.00% 6.00% 7.00% 15.00%	5.50% 6.25% 7.25% 15.00% 2.15% 2.60% 2.90% Second Renewal 8.00% 5.50% 5.75% 7.00% 15.00%	12.00% 5.75% 6.50% 20.00% 2.15% 2.60% 2.85% 7.15% 7.15% 11.50% 5.75% 6.50% 20.00%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% Fourth Renewal 6.00% 6.00% 5.75% 6.50% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% 4 15.00% 15.00% 6.50% 8.00% 20.00% 25.00%	6.25% 7.25% 15.00% 2.50% 2.60% 2.90% First Renewal 11.00% 9.00% 6.00% 7.00% 15.00% 25.00%	5.50% 6.25% 7.25% 15.00% 2.15% 2.60% 2.90% 2.90% Second Renewal 8.00% 5.50% 5.75% 7.00% 15.00% 25.00%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60% 2.85% 7.15% Renewal 12.50% 11.50% 5.75% 6.50% 20.00% 25.00%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% 5.70% 6.00% 5.75% 6.50% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% 4 15.00% 15.00% 6.50% 8.00% 20.00% 25.00% 20.00% 25.00% 25.00% 25.00% 2.35%	6.25% 7.25% 15.00% 2.50% 2.60% 2.90% 2.90% 5.00% 9.00% 6.00% 7.00% 15.00% 2.10%	5.50% 6.25% 7.25% 15.00% 2.15% 2.60% 2.90% 2.90% Second Renewal 8.00% 5.50% 5.75% 7.00% 15.00% 25.00% 2.10%	12.00% 5.75% 6.50% 20.00% 2.15% 2.60% 2.85% 7 Nird Renewal 12.50% 11.50% 5.75% 6.50% 20.00% 25.00% 2.30%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% Fourth Renewal 6.00% 6.00% 5.75% 6.50% 25.00% 25.00% 2.30%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 2/2/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	6.50% 8.00% 20.00% 25.00% 2.65% 3.00% 3.00% 4 15.00% 15.00% 6.50% 8.00% 20.00% 25.00%	6.25% 7.25% 15.00% 2.50% 2.60% 2.90% First Renewal 11.00% 9.00% 6.00% 7.00% 15.00% 25.00%	5.50% 6.25% 7.25% 15.00% 2.15% 2.60% 2.90% 2.90% Second Renewal 8.00% 5.50% 5.75% 7.00% 15.00% 25.00%	12.00% 5.75% 6.50% 20.00% 25.00% 2.15% 2.60% 2.85% 7.15% Renewal 12.50% 11.50% 5.75% 6.50% 20.00% 25.00%	6.00% 5.75% 6.50% 25.00% 2.15% 2.60% 2.70% 5.70% 6.00% 5.75% 6.50% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/3/2009 - 2/17/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	6.50%	6.50%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	4.50%	4.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.75%	6.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.00%	8.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	35.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.45%	2.45%	2.45%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.75%	2.75%	2.85%	2.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.30%	3.05%	3.10%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/18/09 - 3/17/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	5.50%	5.50%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	4.00%	4.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	7.00%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.00%	8.75%	8.25%	7.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	30.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	35.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.70%	2.45%	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.00%	2.75%	2.95%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.65%	3.30%	3.25%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	_									
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/18/09 - 4/7/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	12.00%	6.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	12.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.75%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	9.00%	9.00%	8.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	20.00%	20.00%	25.00%	25.00%	0.00%	0.00%			0.000/	
Participation Strategy (PPD) High Band (\$75 ()())	05 000/	05.000/					0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.70%	2.65%	25.00% 2.60%	25.00% 2.60%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.70% 3.00%	2.65% 3.00%	25.00% 2.60% 3.00%	25.00% 2.60% 3.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.70%	2.65%	25.00% 2.60%	25.00% 2.60%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	2.70% 3.00% 3.65%	2.65% 3.00% 3.40%	25.00% 2.60% 3.00% 3.35%	25.00% 2.60% 3.00% 3.10%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	2.70% 3.00% 3.65% Rate	2.65% 3.00% 3.40% First	25.00% 2.60% 3.00% 3.35% Second	25.00% 2.60% 3.00% 3.10% Third	0.00% 0.00% 0.00% Fourth	0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% Ninth
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/08/09 - 4/28/2009	2.70% 3.00% 3.65% Rate at issue	2.65% 3.00% 3.40% First Renewal	25.00% 2.60% 3.00% 3.35% Second Renewal	25.00% 2.60% 3.00% 3.10% Third Renewal	0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	2.70% 3.00% 3.65% Rate at issue 15.00%	2.65% 3.00% 3.40% First Renewal 9.00%	25.00% 2.60% 3.00% 3.35% Second Renewal 4.00%	25.00% 2.60% 3.00% 3.10% Third Renewal 7.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/08/09 - 4/28/2009 Spread Strategy (MAI) Low Band(\$15,000)	2.70% 3.00% 3.65% Rate at issue 15.00% 15.00%	2.65% 3.00% 3.40% First Renewal 9.00% 9.00%	25.00% 2.60% 3.00% 3.35% Second Renewal 4.00% 2.50%	25.00% 2.60% 3.00% 3.10% Third Renewal 7.00% 4.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/08/09 - 4/28/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	2.70% 3.00% 3.65% Rate at issue 15.00% 15.00% 9.50%	2.65% 3.00% 3.40% First Renewal 9.00% 9.00% 9.50%	25.00% 2.60% 3.00% 3.35% Second Renewal 4.00% 2.50% 8.50%	25.00% 2.60% 3.00% 3.10% Third Renewal 7.00% 4.00% 7.50%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/08/09 - 4/28/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	2.70% 3.00% 3.65% Rate at issue 15.00% 15.00% 9.50% 10.50%	2.65% 3.00% 3.40% First Renewal 9.00% 9.00% 9.50% 10.50%	25.00% 2.60% 3.00% 3.35% Second Renewal 4.00% 2.50% 8.50% 9.75%	25.00% 2.60% 3.00% 3.10% Third Renewal 7.00% 4.00% 7.50% 8.75%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/08/09 - 4/28/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	2.70% 3.00% 3.65% Rate at issue 15.00% 15.00% 9.50% 10.50% 20.00%	2.65% 3.00% 3.40% First Renewal 9.00% 9.00% 9.50% 10.50% 20.00%	25.00% 2.60% 3.00% 3.35% Second Renewal 4.00% 2.50% 8.50% 9.75% 40.00%	25.00% 2.60% 3.00% 3.10% Third Renewal 7.00% 4.00% 7.50% 8.75% 30.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/08/09 - 4/28/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	2.70% 3.00% 3.65% Rate at issue 15.00% 15.00% 9.50% 10.50% 20.00% 25.00%	2.65% 3.00% 3.40% First Renewal 9.00% 9.00% 9.50% 10.50% 20.00% 25.00%	25.00% 2.60% 3.00% 3.35% Second Renewal 4.00% 2.50% 8.50% 9.75% 40.00%	25.00% 2.60% 3.00% 3.10% Third Renewal 7.00% 4.00% 7.50% 8.75% 30.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/08/09 - 4/28/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	2.70% 3.00% 3.65% Rate at issue 15.00% 15.00% 9.50% 10.50% 20.00%	2.65% 3.00% 3.40% First Renewal 9.00% 9.00% 9.50% 10.50% 20.00%	25.00% 2.60% 3.00% 3.35% Second Renewal 4.00% 2.50% 8.50% 9.75% 40.00%	25.00% 2.60% 3.00% 3.10% Third Renewal 7.00% 4.00% 7.50% 8.75% 30.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%

Describer Description	Data	Circt.	Coccerd	The	Formth	Cittle	Circelle	Coveration	Fighth	Nicette
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/29/09 - 5/12/2009 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	4.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	15.00%	9.00%	3.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	8.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	8.50%	8.50%	8.50%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	20.00%	20.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	25.00%	25.00%	40.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.70%	2.70%	2.70%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	3.00%	3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
rixed Rate Strategy (rRS)	3.95%	3.65%	3.50%	2.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/13/09 - 5/26/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	4.25%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	2.50%	3.25%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.00%	8.00%	8.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.50%	8.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.70%	2.70%	2.70%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.00%	3.00%	3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.95%	3.75%	3.45%	3.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		_						a		
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/27/09 - 6/16/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Live Band (\$15,000)	15.00%	4.25%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	2.50%	3.25%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.00%	8.00%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.50%	8.50%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	35.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.70%	2.70%	2.70%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.00%	3.00%	3.25%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.95%	3.75%	3.40%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/17/09 - 7/8/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	13.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) LOW Band (\$15,000)										
Spread Strategy (MAI) Low Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000)	15.00%	13.00%	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)		13.00% 8.00%	3.50% 7.25%	3.50% 6.75%	0.00%	0.00% 0.00%	0.00%	0.00%	0.00% 0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%									
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	15.00% 8.00%	8.00%	7.25%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	15.00% 8.00% 8.50%	8.00% 8.50%	7.25% 8.50%	6.75% 7.75%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	15.00% 8.00% 8.50% 20.00%	8.00% 8.50% 20.00%	7.25% 8.50% 25.00%	6.75% 7.75% 25.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	15.00% 8.00% 8.50% 20.00% 25.00%	8.00% 8.50% 20.00% 25.00%	7.25% 8.50% 25.00% 25.00%	6.75% 7.75% 25.00% 25.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	15.00% 8.00% 20.00% 25.00% 2.70%	8.00% 8.50% 20.00% 25.00% 2.70%	7.25% 8.50% 25.00% 2.70%	6.75% 7.75% 25.00% 25.00% 2.70%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%

7/09/09 64/2009 at issue Renewal <	Renewal Renewal Renewal Renewal Renewal 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00%
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Cap Strategy (PCI) High Band (\$75,000) 8.00% 7.25% 7.25% 7.25% 0.00%	6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00%
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8/19/09 9/29/2009 at issue Renewal	6 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) 15.00% 12.00% 6.00% 6.00% 0.00% <th>Sixth Seventh Eighth Ninth</th>	Sixth Seventh Eighth Ninth
Spread Strategy (MAI) High Band (\$75,000) 15.00% 12.00% 5.00% 5.00% 0.00% </th <th>al Renewal Renewal Renewal Renewal</th>	al Renewal Renewal Renewal Renewal
Cap Strategy (PCI) Low Band (\$15,000) 6.50% 5.75% 5.75% 0.00% 0.00% 0.00% 0.00% 0.00%	6 0.00% 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) 7.50% 6.75% 6.75% 6.75% 0.00% 0.00% 0.00% 0.00% 0.00%	6 0.00% 0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) 20.00% 20.00% 25.00% 25.00% 0.00% 0.00% 0.00% 0.00% 0.00%	٥.00% ٥.00% ٥.00% ٥.00%
Participation Strategy (PPI) High Band (\$75,000) 25.00% 25.00% 35.00% 30.00% 0.00% 0.00% 0.00% 0.00% 0.00%	٥.00% ٥.00% ٥.00% ٥.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) 2.35% 2.35% 2.35% 2.35% 0.00% 0.00% 0.00% 0.00% 0.00%	٥.00% ٥.00% ٥.00% ٥.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) 2.65% 2.65% 2.65% 2.65% 0.00% 0.00% 0.00% 0.00% 0.00%	٥.00% ٥.00% ٥.00% ٥.00%
Fixed Rate Strategy (FRS) 2.80% 2.80% 2.75% 2.65% 0.00% 0.00% 0.00% 0.00% 0.00%	6 0.00% 0.00% 0.00% 0.00%
Premium Received Date Rate First Second Third Fourth Fifth Sixth Seventh Eighth	Sixth Seventh Eighth Ninth
	6 0.00% 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00%
	6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00% 6 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/12/09 - 12/9/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Live Band (\$15,000)	15.00%	10.00%	13.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	10.00%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	7.50%	7.00%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.35%	2.35%	2.20%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	2.65%	2.65%	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rale Stralegy (FRS)	2.80%	2.75%	2.70%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/10/09 - 2/2/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	11.00%	15.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	11.00%	11.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	5.50%	5.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.75%	6.25%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.25%	2.15%	2.15%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.55%	2.55%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.60%	2.60%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/03/10 - 3/2/2010		Denevia	Deserves	_	Denouval				-	
2/03/10 - 3/2/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	7.00%	9.00%	Renewal 0.00%	0.00%	0.00%	Renewal	Renewal	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	7.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	15.00% 15.00%	7.00% 5.00%	9.00% 8.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	15.00% 15.00% 6.00%	7.00% 5.00% 6.00%	9.00% 8.00% 5.25%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	15.00% 15.00% 6.00% 7.00%	7.00% 5.00% 6.00% 7.00%	9.00% 8.00% 5.25% 6.50%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	15.00% 15.00% 6.00% 7.00% 20.00%	7.00% 5.00% 6.00% 7.00% 35.00%	9.00% 8.00% 5.25% 6.50% 30.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00%	7.00% 5.00% 6.00% 7.00% 35.00% 40.00%	9.00% 8.00% 5.25% 6.50% 30.00% 35.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25%	7.00% 5.00% 6.00% 7.00% 35.00% 40.00% 2.25%	9.00% 8.00% 5.25% 6.50% 30.00% 35.00% 2.25%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.55% 2.60%	7.00% 5.00% 6.00% 7.00% 35.00% 40.00% 2.25% 2.55% 2.75%	9.00% 8.00% 5.25% 6.50% 30.00% 35.00% 2.25% 2.55% 2.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.55% 2.60%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First	9.00% 8.00% 5.25% 6.50% 30.00% 35.00% 2.25% 2.55% 2.75% Second	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.55% 2.60% Rate at issue	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First Renewal	9.00% 8.00% 5.25% 6.50% 30.00% 35.00% 2.25% 2.55% 2.75% Second Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.55% 2.60% Rate at issue 15.00%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First Renewal 6.00%	9.00% 8.00% 5.25% 6.50% 30.00% 35.00% 2.25% 2.55% 2.75% Second Renewal 7.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.55% 2.60% Rate at issue 15.00% 15.00%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First Renewal 6.00%	9.00% 8.00% 5.25% 6.50% 30.00% 2.25% 2.55% 2.75% Second Renewal 7.50% 6.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.55% 2.60% Kate at issue 15.00% 15.00% 6.00%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First Renewal 6.00% 6.00%	9.00% 8.00% 5.25% 6.50% 30.00% 2.25% 2.55% 2.75% Second Renewal 7.50% 6.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.55% 2.55% 2.60% Kate at issue 15.00% 15.00% 7.00%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First Renewal 6.00% 6.00% 6.00%	9.00% 8.00% 5.25% 6.50% 30.00% 2.25% 2.55% 2.75% Second Renewal 7.50% 6.00% 6.00% 7.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.55% 2.55% 2.60% Kate at issue 15.00% 6.00% 7.00% 20.00%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% 8.00% 6.00% 6.00% 7.00% 25.00%	9.00% 8.00% 5.25% 6.50% 35.00% 2.25% 2.75% 2.75% Second Renewal 7.50% 6.00% 6.00% 7.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.55% 2.55% 2.60% Kate at issue 15.00% 6.00% 7.00% 20.00% 25.00%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First Renewal 6.00% 6.00% 6.00% 7.00% 25.00%	9.00% 8.00% 5.25% 6.50% 30.00% 2.25% 2.55% 2.75% Second Renewal 7.50% 6.00% 6.00% 7.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 8eventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	15.00% 15.00% 6.00% 20.00% 25.00% 2.25% 2.55% 2.60% 4 15.00% 15.00% 2.55% 2.60% 15.00% 15.00% 20.00% 20.00% 25.00% 2.25%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% 2.75% 5.00% 6.00% 6.00% 6.00% 6.00% 25.00% 25.00% 2.25%	9.00% 8.00% 5.25% 6.50% 30.00% 2.25% 2.55% 2.75% Second Renewal 7.50% 6.00% 6.00% 6.00% 25.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 3/3/2010 - 3/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.55% 2.55% 2.60% Kate at issue 15.00% 6.00% 7.00% 20.00% 25.00%	7.00% 5.00% 6.00% 35.00% 40.00% 2.25% 2.55% 2.75% First Renewal 6.00% 6.00% 6.00% 7.00% 25.00%	9.00% 8.00% 5.25% 6.50% 30.00% 2.25% 2.55% 2.75% Second Renewal 7.50% 6.00% 6.00% 7.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 8eventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/17/10 - 4/27/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	6.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.50%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.10%	1.95%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.55%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.65%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/28/10 - 5/11/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	40.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.10%	1.95%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.55%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.70%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
					_			-		
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/12/10 - 6/8/2010 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal 0.00%
	8.50%	5.75%	5.75%		0.00%	0.00%				1100%
Spread Strategy (MAI) High Band (\$75,000)	0 500/			0.00%			0.00%	0.00%	0.00%	
Spread Strategy (MAI) High Band (\$75,000)	8.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	4.00% 5.50%	4.00% 5.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.75% 6.75%	4.00% 5.50% 6.50%	4.00% 5.00% 6.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.75% 6.75% 20.00%	4.00% 5.50% 6.50% 30.00%	4.00% 5.00% 6.00% 30.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.75% 6.75% 20.00% 25.00%	4.00% 5.50% 6.50% 30.00% 40.00%	4.00% 5.00% 6.00% 30.00% 40.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.75% 6.75% 20.00% 25.00% 2.10%	4.00% 5.50% 6.50% 30.00% 40.00% 2.00%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55%	4.00% 5.50% 6.50% 30.00% 40.00% 2.00% 2.45%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.75% 6.75% 20.00% 25.00% 2.10%	4.00% 5.50% 6.50% 30.00% 40.00% 2.00%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55%	4.00% 5.50% 6.50% 30.00% 40.00% 2.00% 2.45%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60%	4.00% 5.50% 6.50% 30.00% 40.00% 2.00% 2.45% 2.55%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45% 2.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% Rate	4.00% 5.50% 6.50% 30.00% 40.00% 2.00% 2.45% 2.55% First	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45% 2.50% Second	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 6/09/10 - 6/22/2010	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% Rate at issue	4.00% 5.50% 6.50% 30.00% 40.00% 2.00% 2.45% 2.55% First Renewal	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45% 2.50% Second Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 6/09/10 - 6/22/2010 Spread Strategy (MAI) Low Band(\$15,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% Rate at issue 8.50%	4.00% 5.50% 6.50% 30.00% 40.00% 2.00% 2.45% 2.55% First Renewal 4.50%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45% 2.50% Second Renewal 4.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 6/09/10 - 6/22/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% Rate at issue 8.50% 8.50%	4.00% 5.50% 6.50% 30.00% 40.00% 2.45% 2.45% 2.55% First Renewal 4.50% 3.00%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45% 2.50% Second Renewal 4.50% 3.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 6/09/10 - 6/22/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% 8.50% 8.50% 5.75%	4.00% 5.50% 6.50% 30.00% 2.00% 2.45% 2.55% First Renewal 4.50% 3.00% 5.50%	4.00% 5.00% 6.00% 30.00% 1.85% 2.45% 2.50% Second Renewal 4.50% 3.00% 5.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Renewal 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 6/09/10 - 6/22/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% 8.50% 8.50% 5.75% 6.75%	4.00% 5.50% 6.50% 30.00% 2.00% 2.45% 2.55% First Renewal 4.50% 3.00% 5.50% 6.75%	4.00% 5.00% 6.00% 30.00% 40.00% 1.85% 2.45% 2.50% Second Renewal 4.50% 3.00% 5.50% 6.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 6/09/10 - 6/22/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% 8.50% 8.50% 8.50% 5.75% 6.75% 20.00%	4.00% 5.50% 6.50% 30.00% 2.00% 2.45% 2.55% First Renewal 4.50% 3.00% 5.50% 6.75% 25.00%	4.00% 5.00% 6.00% 30.00% 1.85% 2.45% 2.50% Second Renewal 4.50% 3.00% 5.50% 6.75% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 6/09/10 - 6/22/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.75% 6.75% 20.00% 25.00% 2.10% 2.55% 2.60% 8.50% 8.50% 8.50% 5.75% 6.75% 20.00% 25.00%	4.00% 5.50% 6.50% 30.00% 2.00% 2.45% 2.55% First Renewal 4.50% 3.00% 5.50% 6.75% 25.00% 25.00%	4.00% 5.00% 6.00% 30.00% 1.85% 2.45% 2.50% Second Renewal 4.50% 3.00% 5.50% 6.75% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%

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Premium Received Date 6/23/10 - 8/8/2010	Rate	First	Second	Third	Fourth Renewal	Fifth	Sixth Renewal	Seventh	Eighth	Ninth
Spread Strategy (MAI) Low Band(\$15,000)	at issue 8.50%	Renewal 5.50%	Renewal 5.50%	Renewal	0.00%	Renewal	0.00%	Renewal	Renewal 0.00%	Renewal 0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	4.00%	3.50%	0.00%	0.00%				0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%		5.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	5.00% 6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	23.00%	1.85%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.10%	2.35%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.55%	2.55%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
inde the bindegy (Fro)	2.00%	2.55%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/09/10 - 8/31/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	12.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	12.00%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	4.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	5.75%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.85%	1.60%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.30%	2.05%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.00%	2.05%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 9/01/10 - 9/28/2010	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
									-	
9/01/10 - 9/28/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
9/01/10 - 9/28/2010 Spread Strategy (MAI) Low Band(\$15,000)	at issue 12.00%	Renewal 12.00%	Renewal 6.50%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
9/01/10 - 9/28/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 12.00% 12.00%	Renewal 12.00% 12.00%	Renewal 6.50% 6.50%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
9/01/10 - 9/28/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 12.00% 12.00% 4.00%	Renewal 12.00% 12.00% 4.00%	Renewal 6.50% 6.50% 3.50%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00%
9/01/10 - 9/28/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 12.00% 12.00% 4.00% 5.00%	Renewal 12.00% 12.00% 4.00% 4.75%	Renewal 6.50% 6.50% 3.50% 4.75%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
9/01/10-9/28/2010Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)	at issue 12.00% 12.00% 4.00% 5.00% 20.00%	Renewal 12.00% 4.00% 4.75% 20.00%	Renewal 6.50% 3.50% 4.75% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
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9/01/10 9/28/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PCI) High Band (\$75,000) Participation Strategy (PCI) High Band (\$75,000) Participation Strategy (PCI) High Band (\$75,000)	at issue 12.00% 12.00% 12.00% 20.00% 25.00% 1.85% 2.30% 1.80% 4.00% 5.00% 2.30% 1.80% 4.00% 5.00% 2.30% 1.80% 2.30% 1.80% 2.30% 1.80% 2.30% 1.80% 2.30% 2.30% 2.30% 2.30% 2.30% 2.30% 2.30% 2.00% 2.00% 2.00% 2.00%	Renewal 12.00% 12.00% 4.00% 4.75% 20.00% 25.00% 1.60% 2.00% 1.85% Pirst Renewal 10.00% 4.00% 5.00% 20.00%	Renewal 6.50% 3.50% 4.75% 25.00% 30.00% 1.60% 2.20% 1.95% Second Renewal 6.50% 3.50% 2.20% 1.95% Second Renewal 6.50% 3.50% 5.00% 25.00% 30.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%

Describer Described Data	Data	First	Second	Third	Fourth	Little	Civeth	Coverth	Fighth	Ninth
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/13/10 - 11/23/2010 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	10.00%	13.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	10.00%	12.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.00%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	25.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.85%	1.70%	1.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.30%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
rixeu Rale Silalegy (rRS)	1.80%	1.90%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/24/10 - 12/21/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	10.00%	13.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	10.00%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.00%	4.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.85%	1.65%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.30%	2.10%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.80%	1.90%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/22/10 - 2/1/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	7.95%	12.00%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	7.95%	7.95%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.50%	4.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.000/	0.00%
Cap Strategy (PCI) High Band (\$75,000)			0.0070	0.00%				0.0070	0.00%	0.00%
	6.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	6.00% 20.00%	5.50% 20.00%				0.00% 0.00%	0.00% 0.00%			
			5.50%	0.00%	0.00%			0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	5.50% 25.00%	0.00% 0.00%	0.00% 0.00%	0.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	20.00% 25.00%	20.00% 25.00%	5.50% 25.00% 25.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	20.00% 25.00% 1.90%	20.00% 25.00% 1.90%	5.50% 25.00% 25.00% 2.35%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	20.00% 25.00% 1.90% 2.35% 2.40%	20.00% 25.00% 1.90% 2.35% 2.35%	5.50% 25.00% 25.00% 2.35% 2.35% 2.20%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	20.00% 25.00% 1.90% 2.35% 2.40% Rate	20.00% 25.00% 1.90% 2.35% 2.35% First	5.50% 25.00% 2.35% 2.35% 2.20% Second	0.00% 0.00% 0.00% 0.00% 0.00% Third	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% Ninth
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000)	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue 4.25%	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal 7.50%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue 4.25% 3.00%	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal 7.50% 6.00%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue 4.25% 3.00% 4.50%	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal 7.50% 6.00% 4.50%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue 4.25% 3.00% 4.50% 6.00%	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal 7.50% 6.00% 4.50% 6.00%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	20.00% 25.00% 1.90% 2.35% 2.40%	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal 7.50% 6.00% 4.50% 6.00%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue 4.25% 3.00% 4.50% 6.00% 20.00%	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal 7.50% 6.00% 4.50% 6.00% 20.00%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue 4.25% 3.00% 4.50% 6.00% 20.00% 25.00% 1.90%	20.00% 25.00% 2.35% 2.35% First Renewal 7.50% 6.00% 4.50% 6.00% 20.00% 25.00%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 - 2/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	20.00% 25.00% 1.90% 2.35% 2.40% Rate at issue 4.25% 3.00% 4.50% 6.00% 20.00%	20.00% 25.00% 1.90% 2.35% 2.35% First Renewal 7.50% 6.00% 4.50% 6.00% 20.00%	5.50% 25.00% 2.35% 2.35% 2.20% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%

Describer Description	Data	First	Casard	The inval	F accentla	C :(4)	Circella	Courseth		Nlinth
Premium Received Date 2/17/11 - 3/15/2011	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	3.75%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.90%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.0070	2.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/16/11 - 3/22/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	3.75%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.90%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/23/11 - 4/12/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.75%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.50%	E 000/		0.000/	0.00%	0.000/	0.000/			
	0.0070	5.00%	0.00%	0.00%	0.0070	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.00% 4.75%	0.00% 0.00%	0.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)										
	5.50%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.50% 7.00%	4.75% 6.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.50% 7.00% 20.00%	4.75% 6.00% 20.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	5.50% 7.00% 20.00% 25.00%	4.75% 6.00% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.50% 7.00% 20.00% 25.00% 2.15%	4.75% 6.00% 20.00% 25.00% 2.15%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90%	4.75% 6.00% 20.00% 25.00% 2.15% 2.65% 2.80%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% Rate	4.75% 6.00% 20.00% 25.00% 2.15% 2.65% 2.80% First	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90%	4.75% 6.00% 20.00% 25.00% 2.15% 2.65% 2.80% First Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011 Spread Strategy (MAI) Low Band(\$15,000)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% Rate at issue 4.75%	4.75% 6.00% 20.00% 25.00% 2.15% 2.65% 2.80% First Renewal 4.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% Rate at issue 4.75% 3.50%	4.75% 6.00% 20.00% 25.00% 2.15% 2.65% 2.80% First Renewal 4.75% 3.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% Rate at issue 4.75% 3.50% 5.00%	4.75% 6.00% 20.00% 2.50% 2.65% 2.80% First Renewal 4.75% 3.50% 4.25%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% Rate at issue 4.75% 3.50% 5.00% 6.50%	4.75% 6.00% 20.00% 25.00% 2.15% 2.65% 2.80% First Renewal 4.75% 3.50% 4.25% 5.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% 8 8 4.75% 3.50% 5.00% 6.50% 20.00%	4.75% 6.00% 20.00% 2.15% 2.65% 2.80% First Renewal 4.75% 3.50% 4.25% 5.75% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% 8 8 4.75% 3.50% 5.00% 6.50% 20.00% 25.00%	4.75% 6.00% 20.00% 2.15% 2.65% 2.80% First Renewal 4.75% 3.50% 4.25% 5.75% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% Rate at issue 4.75% 3.50% 5.00% 6.50% 20.00% 25.00% 1.85%	4.75% 6.00% 20.00% 2.15% 2.65% 2.80% First Renewal 4.75% 3.50% 4.25% 5.75% 20.00% 25.00% 1.85%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 5/10/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.50% 7.00% 20.00% 25.00% 2.15% 2.65% 2.90% 8 8 4.75% 3.50% 5.00% 6.50% 20.00% 25.00%	4.75% 6.00% 20.00% 2.15% 2.65% 2.80% First Renewal 4.75% 3.50% 4.25% 5.75% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/11/11 - 6/21/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.75%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.75%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.15%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.50%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/22/11 - 8/2/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	6.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.25%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	-				0.00%					
Participation Strategy (PPI) Low Band (\$15,000)	5.50%	5.00% 20.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	20.00% 25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	-									
Monthly Cap Index Strategy (MCI)Low Band (\$75,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.60%	1.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.00%	2.00% 2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tixed Nate Strategy (TNS)	2.20%	2.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/3/2011 - 8/16/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.25%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.50%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%			0.00%				0.0070	
Participation Strategy (PPI) High Band (\$75,000)			0.00%	0.00%	0.0070	0.00%	0.00%	0.00%	0.00%	0.00%
	25.00%	25.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	25.00% 1.60%	25.00% 1.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.60%	1.60%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
	1.60% 2.00%	1.60% 2.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.60%	1.60%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.60% 2.00%	1.60% 2.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011	1.60% 2.00% 2.20%	1.60% 2.00% 2.20%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	1.60% 2.00% 2.20%	1.60% 2.00% 2.20% First	0.00% 0.00% 0.00% Second	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth	0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011	1.60% 2.00% 2.20% Rate at issue	1.60% 2.00% 2.20% First Renewal	0.00% 0.00% 0.00% Second Renewal	0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011 Spread Strategy (MAI) Low Band(\$15,000)	1.60% 2.00% 2.20% Rate at issue 15.00%	1.60% 2.00% 2.20% First Renewal 15.00%	0.00% 0.00% 0.00% Second Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	1.60% 2.00% 2.20% Rate at issue 15.00% 15.00%	1.60% 2.00% 2.20% First Renewal 15.00%	0.00% 0.00% 0.00% Second Renewal 0.00%	0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	1.60% 2.00% 2.20% Rate at issue 15.00% 15.00% 4.25%	1.60% 2.00% 2.20% First Renewal 15.00% 15.00% 3.50%	0.00% 0.00% 0.00% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	1.60% 2.00% 2.20% Rate at issue 15.00% 4.25% 5.50%	1.60% 2.00% 2.20% First Renewal 15.00% 15.00% 3.50% 4.50%	0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	1.60% 2.00% 2.20% Rate at issue 15.00% 4.25% 5.50% 20.00%	1.60% 2.00% 2.20% First Renewal 15.00% 15.00% 3.50% 4.50% 20.00%	0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	1.60% 2.00% 2.20% Rate at issue 15.00% 15.00% 4.25% 5.50% 20.00% 25.00%	1.60% 2.00% 2.20% First Renewal 15.00% 15.00% 3.50% 4.50% 20.00% 25.00%	0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.60% 2.00% 2.20% Rate at issue 15.00% 15.00% 4.25% 5.50% 20.00% 25.00% 1.60%	1.60% 2.00% 2.20% First Renewal 15.00% 15.00% 3.50% 4.50% 20.00% 25.00% 1.60%	0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/17/2011 - 8/23/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.60% 2.00% 2.20% Rate at issue 15.00% 4.25% 5.50% 20.00% 25.00% 1.60% 2.00%	1.60% 2.00% 2.20% First Renewal 15.00% 15.00% 3.50% 4.50% 20.00% 25.00% 1.60% 2.00%	0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/24/2011 - 10/25/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.90%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	550%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/26/2011 - 1/2/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.90%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	550%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/3/2012 - 1/17/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.50%	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.90%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	550%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/18/2012 - 2/26/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.50%	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.90%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	550%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/27/2012 - 3/13/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/14/2012 - 5/1/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/2/2012 - 6/19/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/20/2012 - 8/7/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

					-		-			
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/8/2012 - 9/25/2012	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		0.0070	0.0070		0.0070			0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/26/2012 - 11/20/2012	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)										
Spread Strategy (MAI) Low Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	550%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
··· /	1.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
			0.0070	0.0070						0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 11/21/2012 - 12/25/2012	Rate at issue									
Premium Received Date 11/21/2012 - 12/25/2012 Spread Strategy (MAI) Low Band(\$15,000)	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 11/21/2012 - 12/25/2012 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Premium Received Date 11/21/2012 - 12/25/2012 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Spread Strategy (PCI) Low Band (\$15,000)	Rate at issue 15.00%	First Renewal 0.00%	Second Renewal 0.00%	Third Renewal 0.00%	Fourth Renewal 0.00%	Fifth Renewal 0.00%	Sixth Renewal 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00%	Ninth Renewal 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)	Rate at issue 15.00%	First Renewal 0.00% 0.00%	Second Renewal 0.00%	Third Renewal 0.00% 0.00%	Fourth Renewal 0.00%	Fifth Renewal 0.00% 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00% 0.00%	Ninth Renewal 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)	Rate at issue 15.00% 15.00% 2.75%	First Renewal 0.00% 0.00%	Second Renewal 0.00% 0.00%	Third Renewal 0.00% 0.00%	Fourth Renewal 0.00% 0.00%	Fifth Renewal 0.00% 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00% 0.00%	Eighth Renewal 0.00% 0.00%	Ninth Renewal 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)	Rate at issue 15.00% 15.00% 2.75% 3.75%	First Renewal 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00%	First Renewal 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)	Rate at issue 15.00% 2.75% 3.75% 20.00% 25.00%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00% 25.00% 1.15%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00% 25.00% 1.15%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00% 25.00% 1.15% 400%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00% 25.00% 1.15% 400% 550%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band (\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00% 25.00% 1.15% 400% 550% 2.55%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.0%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)Point-to-Point Trigger Strategy (PPT) High Band (\$75,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00% 25.00% 1.15% 400% 550% 2.55% 3.00%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date11/21/2012-12/25/2012Spread Strategy (MAI) Low Band(\$15,000)Spread Strategy (MAI) High Band (\$75,000)Cap Strategy (PCI) Low Band (\$15,000)Cap Strategy (PCI) High Band (\$75,000)Participation Strategy (PPI) Low Band (\$15,000)Participation Strategy (PPI) High Band (\$75,000)Monthly Cap Index Strategy (MCI)Low Band (\$15,000)Monthly Cap Index Strategy (MCI)High Band (\$75,000)Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)Point-to-Point Trigger Strategy (PPT) High Band (\$75,000)	Rate at issue 15.00% 15.00% 2.75% 3.75% 20.00% 25.00% 1.15% 400% 550% 2.55% 3.00%	First Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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1.50%

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Fixed Rate Strategy (FRS)

Rates shown may differ by version of the product at issue or for an individual contract.

Contract is issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits such as contract

guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.

Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company.

This is a product representation and is not intended to describe all product features. The product and its features may not be available in all states and are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax. Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Clients should consult their attorney or tax advisor about their specific circumstances.

This should not be considered representative of current or future performance.

Interest rates, participation rates, index caps, monthly caps and index spreads are subject to change. Contract Form Series: IU-IA-3025 and IU-IA-3034.



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ING Fixed Annuities ING Secure Index Opportunities Plus Annuity Renewal Rates

	1	2	3	4	5	6	7	8	9	10
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/17/2005 - 10/30/2005	at issue	Renewal	Renewal	Renewal						
Spread Strategy (MAI) Low Band(\$15,000)	2.25%	2.25%	4.75%	7.75%	8.75%	8.75%	15.00%	9.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.95%	1.95%	3.95%	7.45%	7.45%	7.45%	15.00%	8.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.00%	5.00%	5.00%	5.00%	3.50%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.50%	5.50%	5.50%	5.50%	4.50%	4.00%	4.00%	3.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	30%	30%	20%	15%	15%	15%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	35%	30%	25%	15%	15%	20%	0%	0%
Fixed Rate Strategy (FRS)	3.00%	3.00%	2.95%	2.70%	2.05%	1.60%	1.75%	1.65%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/31/2005 - 11/13/2005	at issue	Renewal	Renewal	Renewal						
Spread Strategy (MAI) Low Band(\$15,000)	2.25%	2.25%	4.75%	7.75%	8.75%	8.75%	15.00%	9.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.95%	1.95%	3.95%	7.45%	7.45%	7.45%	15.00%	8.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.50%	5.50%	5.50%	5.50%	4.50%	4.00%	4.00%	3.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	30%	30%	20%	15%	15%	15%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	35%	30%	25%	15%	15%	20%	0%	0%
Fixed Rate Strategy (FRS)	3.00%	3.00%	2.95%	2.70%	2.05%	1.60%	1.75%	1.65%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/14/05 - 01/02/2006	at issue	Renewal	Renewal	Renewal						
Spread Strategy (MAI) Low Band(\$15,000)	1.85%	1.85%	4.85%	14.85%	10.35%	10.00%	14.50%	8.50%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.45%	1.45%	4.45%	14.95%	9.45%	9.45%	13.50%	7.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.00%	5.75%	5.75%	5.00%	4.00%	4.00%	3.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40%	40%	30%	20%	20%	20%	20%	15%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45%	45%	35%	20%	20%	20%	20%	20%	0%	0%
Fixed Rate Strategy (FRS)	3.15%	3.00%	3.00%	2.80%	2.35%	1.70%	1.70%	1.55%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/03/06 - 01/16/2006	at issue	Renewal	Renewal	Renewal						
Spread Strategy (MAI) Low Band(\$15,000)	1.85%	1.60%	6.35%	15.00%	9.00%	7.00%	14.50%	9.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.45%	1.20%	5.95%	15.00%	8.00%	6.00%	13.00%	7.50%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.50%	5.50%	4.50%	4.00%	4.00%	4.00%	3.50%	0.00%	0.00%
	0.0070									
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.25%	6.25%	5.25%	4.25%	4.00%	4.00%	3.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	-	6.25% 40%	6.25% 30%	5.25% 10%	4.25% 20%	4.00% 20%	4.00% 15%	3.50% 15%	0.00%	0.00%
	6.25%									

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Premium Received Date 01/17/06 - 02/05/2006	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/17/06 - 02/05/2006 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) High Band (\$75,000)	2.20%	1.95%	6.20%	15.00%	9.00%	7.00%	14.50%	9.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	1.70%	1.45%	5.70%	15.00%	8.00%	6.00%	13.00%	7.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$15,000)	5.00%	5.00%	5.00%	4.25%	4.00%	4.00%	4.00%	3.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	5.75%	5.75%	5.75%	5.00%	4.25%	4.00%	4.00%	3.50%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40%	40%	30%	10%	20%	20%	15%	15%	0%	0%
Fixed Rate Strategy (FRS)	45%	45%	30%	15%	25%	25%	15%	20%	0%	0%
rixed Rate Strategy (FRS)	3.00%	3.00%	2.90%	2.15%	1.85%	1.90%	1.75%	1.55%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/06/06 - 03/05/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	-									
Spread Strategy (MAI) Low Band (\$15,000)	1.75% 1.35%	2.05% 1.65%	7.55% 6.90%	15.00% 15.00%	6.00% 5.25%	6.00%	10.50% 9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	5.25%	5.25%	5.00%	5.25% 4.00%	5.25% 4.00%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$15,000)	5.25% 6.00%		5.25% 6.00%	5.00%	4.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	6.00% 40%	6.00%	6.00% 30%					0.00%	0.00%	0.00%
Participation Strategy (PI) High Band (\$75,000)		35%		15%	20%	20%	15%			
Fixed Rate Strategy (FRS)	45%	40%	30%	15%	25%	25%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.10%	3.00%	2.80%	2.30%	1.70%	2.15%	1.75%	0.00%	0.00%	0.00%
Descrive Descrived Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 03/06/06 - 04/02/2006		Renewal		Renewal	Renewal	Renewal	Renewal		Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	at issue		Renewal					Renewal		
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	1.25%	1.25%	6.25%	15.00%	12.00%	3.75%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	0.65%	0.65%	5.65%	15.00%	12.00%	3.00%	7.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.50%	5.25%	5.25%	5.00%	4.75%	4.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	6.25%	6.00%	6.00%	5.25%	5.00%	4.25%	4.00%	0.00%	0.00%	0.00%
	45%	45%	35%	15%	15%	30%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000) Fixed Rate Strategy (FRS)	50%	50%	35%	20%	20%	35%	25%	0%	0%	0%
rixed Rate Strategy (FRS)	3.20%	3.15%	3.00%	2.40%	1.80%	2.20%	1.75%	0.00%	0.00%	0.00%
	Duta	-	0	771.5.1	F 4	E 101	0.4	0	1 21 - 1 - 4	NP of
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
04/03/06 - 04/16/2006 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
	1.25%	2.00%	2.00%	15.00%	9.00%	5.75%	8.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	0.65%	1.40%	5.40%	15.00%	9.00%	5.00%	7.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.75%	5.25%	5.25%	5.00%	4.75%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	6.50%	6.00%	6.00%	5.50%	5.25%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	45%	40%	35%	15%	15%	25%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	50%	45%	35%	20%	20%	30%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.35%	3.25%	2.90%	2.35%	1.80%	2.20%	2.70%	0.00%	0.00%	0.00%
Dramium Deserved Data	Rate	First	Socord	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 04/17/06 - 04/30/2006			Second				Renewal		Eighth Renewal	
04/17/06 - 04/30/2006 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal		Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	1.15%	1.90%	5.90%	15.00%	9.00%	5.75%	8.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	0.65%	1.40%	5.40%	15.00%	9.00%	5.00%	7.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	6.00%	5.50%	5.50%	5.00%	4.75%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	6.75%	6.25%	6.25%	5.75%	5.50%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	50%	45%	35%	15%	15%	25%	20%	0%	0%	0%
	55%	50%	35%	20%	20%	30%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.50%	3.40%	3.05%	2.45%	1.80%	2.20%	2.35%	0.00%	0.00%	0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
05/01/06 - 06/04/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.05%	1.30%	4.30%	15.00%	4.75%	8.00%	8.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	0.80%	3.80%	15.00%	4.00%	7.00%	7.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.00%	6.00%	5.00%	5.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	6.75%	6.75%	5.75%	5.75%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	35%	15%	15%	20%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	50%	40%	20%	20%	25%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.65%	3.50%	3.30%	2.50%	2.30%	1.75%	1.70%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/05/06 - 06/18/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.25%	0.95%	2.95%	11.45%	11.45%	7.95%	7.95%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.75%	0.55%	2.55%	10.55%	10.55%	6.55%	6.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.00%	6.50%	5.00%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	6.75%	7.25%	5.75%	5.75%	4.75%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	40%	20%	20%	20%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	45%	25%	25%	25%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.65%	3.50%	3.20%	2.45%	2.20%	1.75%	1.70%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/19/06 - 06/25/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.45%	0.95%	2.95%	11.45%	11.45%	7.95%	7.95%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.95%	0.55%	2.55%	10.55%	10.55%	6.55%	6.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.00%	6.50%	5.00%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.75%	7.25%	5.75%	5.75%	4.75%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	40%	20%	20%	20%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	45%	25%	25%	25%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.60%	3.45%	3.15%	2.40%	2.20%	1.75%	1.70%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/26/06 - 07/30/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.45%	0.95%	2.95%	11.45%	11.45%	7.95%	7.95%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.95%	0.55%	2.55%	10.05%	10.05%	6.55%	6.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.00%	6.50%	5.00%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.75%	7.25%	6.00%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	40%	20%	20%	20%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	45%	25%	25%	25%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.80%	3.60%	3.30%	2.50%	2.20%	1.75%	1.70%	0.00%	0.00%	0.00%
	5.0070	3.0078	5.5078	2.0070	2.2070	1.7570	1.7070	0.0078	0.0078	0.0078
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/31/06 - 08/13/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.45%	0.95%	4.45%	9.45%	9.45%	9.45%	9.45%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.95%	0.65%	3.65%	9.45% 8.65%	9.45% 8.65%	9.45% 7.65%	9.45% 7.65%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.00%	6.00%	4.75%	4.25%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.75%	6.75%	4.75%	4.25%	4.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	-									
Participation Strategy (PPI) High Band (\$15,000)	45%	45%	35% 40%	25%	25%	20%	15%	0%	0%	0%
Fixed Rate Strategy (FRS)	50%	50%		25%	25%	25%	20% 1.70%	0%	0%	0%
Fixed rate Stidleyy (FRS)	3.65%	3.50%	3.15%	2.20%	2.00%	1.70%	1.70%	0.00%	0.00%	0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/14/06 - 08/27/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.55%	2.55%	5.05%	9.05%	10.05%	8.55%	8.55%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.05%	2.05%	4.55%	7.55%	9.05%	7.00%	7.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	5.75%	5.75%	4.25%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.50%	6.50%	5.00%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	35%	20%	20%	20%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	40%	25%	20%	25%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.55%	3.40%	2.95%	2.15%	1.90%	1.70%	1.55%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/28/06 - 09/10/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.55%	2.55%	5.05%	9.05%	10.55%	8.55%	8.55%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.05%	2.05%	4.55%	8.05%	9.05%	7.00%	7.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	5.75%	5.75%	4.25%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.50%	6.50%	5.00%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	35%	20%	20%	20%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	35%	25%	20%	25%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.55%	3.40%	2.95%	2.15%	1.90%	1.70%	1.55%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
09/11/06 - 10/01/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.55%	4.55%	4.55%	9.05%	9.05%	12.00%	10.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.05%	4.05%	4.05%	8.05%	8.05%	12.00%	8.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.50%	5.50%	4.00%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.25%	6.25%	5.00%	5.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	35%	20%	20%	20%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	40%	25%	25%	25%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.35%	3.25%	2.85%	2.10%	1.80%	1.55%	1.55%	0.00%	0.00%	0.00%
		0.2070								
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/02/06 - 10/29/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.35%	3.85%	7.35%	7.35%	7.35%	15.00%	8.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.85%	3.35%	6.85%	6.85%	6.85%	15.00%	8.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.50%	5.50%	4.25%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.25%	6.25%	4.25% 5.25%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	30%	25%	4.00%	4.00%	3.50% 15%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45% 50%	40%	30%	30%	20%	15%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.35%	3.25%	2.95%	2.40%	1.60%	1.75%	1.65%	0.00%	0.00%	0.00%
The the chalogy (The)	3.33%	3.23%	2.95%	2.40%	1.00%	1.75%	1.03%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/30/06 - 11/19/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)										
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	1.15%	3.65%	7.15%	7.15%	7.15%	15.00%	8.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	0.65%	3.15%	6.65%	6.65%	6.65%	15.00%	8.00%	0.00%	0.00%	0.00%
	6.25%	5.75%	5.75%	4.50%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.50%	6.50%	5.25%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	45%	30%	25%	20%	15%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	45%	35%	30%	25%	15%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.50%	3.35%	3.00%	2.45%	1.60%	1.75%	1.65%	0.00%	0.00%	0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/20/06 - 12/10/2006	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.15%	4.15%	14.65%	9.65%	9.65%	n/a	n/a	N/A	N/A	N/A
Spread Strategy (MAI) High Band (\$75,000)	0.65%	3.65%	14.65%	8.15%	8.15%	n/a	n/a	N/A	N/A	N/A
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.25%	5.25%	4.75%	4.00%	n/a	n/a	N/A	N/A	N/A
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.00%	6.00%	5.50%	4.50%	n/a	n/a	N/A	N/A	N/A
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	20%	20%	20%	n/a	n/a	N/A	N/A	N/A
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	20%	20%	20%	n/a	n/a	N/A	N/A	N/A
Fixed Rate Strategy (FRS)	3.45%	3.35%	3.05%	2.65%	1.70%	n/a	n/a	N/A	N/A	N/A
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/11/06 - 12/25/2006 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
	1.45%	5.95%	15.00%	7.50%	7.50%	14.50%	6.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.95%	5.45%	15.00%	6.50%	6.50%	13.00%	6.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.00%	5.00%	5.00%	4.75%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.75%	5.75%	5.75%	5.50%	4.75%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40%	30%	15%	20%	20%	15%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45%	30%	20%	25%	25%	15%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.15%	3.00%	2.75%	2.50%	1.75%	1.70%	1.55%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/26/06 - 01/28/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.35%	5.85%	15.00%	7.00%	7.00%	14.00%	6.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.85%	5.35%	15.00%	6.50%	6.50%	12.50%	6.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	5.25%	5.25%	4.75%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.00%	6.00%	6.00%	5.50%	4.75%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	30%	15%	20%	20%	15%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	20%	25%	25%	20%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.20%	3.05%	2.75%	2.50%	1.75%	1.70%	1.55%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/29/07 - 02/04/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.35%	5.35%	15.00%	8.00%	6.00%	13.50%	7.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.85%	4.85%	15.00%	7.00%	5.00%	12.50%	7.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	5.25%	5.00%	4.25%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.00%	6.00%	5.75%	5.00%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	15%	25%	25%	15%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	15%	30%	30%	15%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.20%	3.05%	2.40%	2.10%	1.90%	1.75%	1.55%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/05/07 - 02/25/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	6.45%	15.00%	5.00%	5.00%	10.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	5.80%	15.00%	4.00%	4.00%	9.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.75%	5.00%	4.25%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.50%	5.00%	5.00%	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	30%	15%	30%	30%	20%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	35%	20%	35%	35%	20%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.45%	3.15%	2.70%	2.15%	2.20%	1.85%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/26/07 - 03/11/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	6.95%	15.00%	5.00%	5.00%	10.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	6.30%	15.00%	4.25%	4.25%	9.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.75%	5.00%	4.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.50%	5.00%	5.00%	4.25%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	30%	15%	30%	30%	20%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	35%	20%	30%	30%	20%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.45%	3.15%	2.70%	2.15%	2.20%	1.85%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
03/12/07 - 03/25/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	6.45%	15.00%	12.00%	3.50%	8.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	6.05%	15.00%	12.00%	3.00%	7.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.50%	5.00%	4.75%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.00%	5.50%	5.50%	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	30%	15%	15%	30%	20%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	35%	20%	20%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.45%	3.25%	2.70%	2.25%	2.25%	1.85%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
03/26/2007 - 04/15/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.85%	6.35%	15.00%	12.00%	3.50%	8.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.45%	5.95%	15.00%	12.00%	2.75%	7.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.00%	5.00%	5.00%	4.75%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.75%	5.75%	5.25%	5.25%	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	30%	15%	15%	4.30%	4.00%	0.00 %	0.00 %	0.00 %	0.00 %
Participation Strategy (PPI) High Band (\$75,000)	40%	35%	20%	20%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.00%	2.90%	2.45%	2.10%	2.25%	1.85%	0.00%	0.00%	0.00%	0.00%
(not hat chalogy (no)	3.00 %	2.90 /8	2.4J /0	2.10%	2.2370	1.03 /0	0.00 %	0.00 %	0.00 %	0.00 %
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
	at issue	Renewal								
04/16/07 - 05/20/2007 Spread Strategy (MAI) Low Band(\$15,000)										
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	1.45%	5.95%	15.00%	9.00%	5.75%	8.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	1.05%	5.55%	15.00%	9.00%	4.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.50%	5.50%	5.00%	4.75%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	6.25%	6.25%	5.75%	5.75%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
	45%	35%	20%	20%	30%	20%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	20%	20%	30%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.30%	3.00%	2.55%	2.05%	2.00%	2.75%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
05/21/07 - 06/10/2007	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	1.45%	5.45%	15.00%	4.75%	6.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.05%	4.55%	15.00%	4.00%	5.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.50%	5.00%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.25%	5.50%	5.50%	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	15%	15%	25%	20%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	20%	20%	30%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.30%	3.15%	2.55%	2.30%	1.55%	1.50%	0.00%	0.00%	0.00%	0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/11/07 - 06/24/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.35%	3.85%	11.85%	11.85%	7.35%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.95%	2.95%	10.95%	10.95%	6.45%	6.45%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	6.00%	5.00%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.75%	5.75%	5.75%	4.75%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	20%	20%	20%	15%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	25%	25%	25%	20%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.30%	3.00%	2.40%	2.20%	1.55%	1.50%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/25/07 - 07/15/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.35%	3.35%	11.35%	11.35%	7.35%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.95%	2.95%	10.45%	10.45%	6.45%	8.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	6.25%	5.25%	5.25%	4.25%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	7.00%	6.00%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	20%	20%	25%	15%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	25%	25%	30%	20%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.30%	3.00%	2.40%	2.20%	1.55%	1.50%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/16/07 - 07/29/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	1.60%	4.60%	9.10%	9.10%	8.10%	9.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.20%	3.70%	8.20%	8.20%	6.70%	9.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.75%	5.00%	4.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.50%	5.75%	5.00%	4.25%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	25%	25%	25%	15%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	30%	30%	30%	15%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.30%	3.00%	2.20%	1.95%	1.55%	1.50%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
07/30/07 - 08/08/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	2.05%	4.55%	9.05%	9.05%	8.05%	9.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.65%	3.65%	8.15%	8.15%	6.65%	9.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.75%	5.00%	4.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.50%	5.75%	5.25%	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	25%	25%	25%	15%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	30%	30%	30%	15%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.30%	3.00%	2.20%	1.95%	1.55%	1.50%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/09/07 - 08/21/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	3.65%	5.15%	8.15%	9.65%	7.15%	7.15%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.95%	4.45%	7.45%	8.95%	6.45%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.75%	4.75%	4.25%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.50%	6.50%	5.50%	4.75%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40%	35%	25%	20%	20%	15%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45%	40%	30%	20%	25%	15%	0%	0%	0%	0%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/22/07 - 09/09/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.50%	5.50%	8.00%	9.50%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	5.00%	7.50%	9.00%	6.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.25%	4.75%	4.25%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	5.50%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35%	35%	25%	20%	20%	15%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	40%	40%	30%	20%	25%	15%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.30%	2.90%	2.25%	1.95%	1.55%	1.50%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
09/10/07 - 09/23/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.50%	4.50%	8.50%	8.50%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	4.00%	7.50%	7.50%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.25%	4.50%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	5.25%	5.25%	4.25%	3.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	35.00%	25.00%	25.00%	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40.00%	40.00%	25.00%	25.00%	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.20%	2.20%	1.95%	1.95%	1.50%	1.25%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.35%	2.35%	2.35%	2.35%	1.85%	1.60%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.30%	2.90%	2.25%	1.85%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
09/24/07 - 09/30/2007	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.50%	4.50%	8.50%	8.50%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.50% 5.00%		8.50% 7.50%	8.50%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%
	5.50% 5.00% 6.25%	4.50% 4.00% 6.25%	8.50% 7.50% 4.50%							
Spread Strategy (MAI) High Band (\$75,000)	5.00% 6.25%	4.00% 6.25%	7.50% 4.50%	8.50% 7.50% 4.50%	12.00% 12.00% 4.00%	7.50% 7.50% 3.50%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.00% 6.25% 7.00%	4.00% 6.25% 7.00%	7.50% 4.50% 5.25%	8.50% 7.50% 4.50% 5.25%	12.00% 12.00% 4.00% 4.25%	7.50% 7.50% 3.50% 3.50%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.00% 6.25% 7.00% 35.00%	4.00% 6.25% 7.00% 35.00%	7.50% 4.50% 5.25% 25.00%	8.50% 7.50% 4.50% 5.25% 25.00%	12.00% 12.00% 4.00% 4.25% 20.00%	7.50% 7.50% 3.50% 3.50% 15.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.00% 6.25% 7.00% 35.00% 40.00%	4.00% 6.25% 7.00% 35.00% 40.00%	7.50% 4.50% 5.25% 25.00% 25.00%	8.50% 7.50% 4.50% 5.25% 25.00% 25.00%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20%	7.50% 4.50% 5.25% 25.00% 25.00% 1.95%	8.50% 7.50% 4.50% 5.25% 25.00% 25.00% 1.95%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35%	7.50% 4.50% 5.25% 25.00% 25.00% 1.95% 2.35%	8.50% 7.50% 4.50% 5.25% 25.00% 25.00% 1.95% 2.35%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50% 1.85%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25% 1.60%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20%	7.50% 4.50% 5.25% 25.00% 25.00% 1.95%	8.50% 7.50% 4.50% 5.25% 25.00% 25.00% 1.95%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90%	7.50% 4.50% 5.25% 25.00% 25.00% 1.95% 2.35% 2.25%	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50% 1.85% 1.50%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25% 1.60% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90% First	7.50% 4.50% 5.25% 25.00% 2.50% 1.95% 2.35% 2.25% Second	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85% Third	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50% 1.85% 1.50% Fourth	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25% 1.60% 1.50% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 - 11/05/2007	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90% First Renewal	7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 2.25% Second Renewal	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85% Third Renewal	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50% 1.85% 1.85% 1.85% Fourth Renewal	7.50% 7.50% 3.50% 15.00% 20.00% 1.25% 1.60% 1.50% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 - 11/05/2007 Spread Strategy (MAI) Low Band(\$15,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90% First Renewal 6.65%	7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65%	8.50% 7.50% 4.50% 5.25% 25.00% 25.00% 1.95% 2.35% 1.85% Third Renewal 6.65%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50% 1.85% 1.85% 1.50% Fourth Renewal 15.00%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25% 1.60% 1.50% Fifth Renewal 8.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 - 11/05/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15% 2.65%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90% First Renewal 6.65% 6.15%	7.50% 4.50% 5.25% 25.00% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65% 6.15%	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85% Third Renewal 6.65% 6.15%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50% 1.50% Fourth Renewal 15.00%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25% 1.60% 1.50% Fifth Renewal 8.00% 8.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 - 11/05/2007 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15% 2.65% 6.75%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90% First Renewal 6.65% 6.15% 6.75%	7.50% 4.50% 5.25% 25.00% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65% 6.15% 5.50%	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85% Third Renewal 6.65% 6.15% 4.25%	12.00% 12.00% 4.00% 4.25% 25.00% 1.50% 1.50% 1.85% Tourth Renewal 15.00% 4.00%	7.50% 7.50% 3.50% 15.00% 20.00% 1.25% 1.60% 1.50% Fifth Renewal 8.00% 8.00% 3.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 11/05/2007 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15% 2.65% 6.75% 7.50%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90% First Renewal 6.65% 6.15% 6.75% 7.50%	7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65% 6.15% 5.50% 6.25%	8.50% 7.50% 4.50% 5.25% 25.00% 2.50% 1.95% 2.35% 1.85% Third Renewal 6.65% 6.15% 4.25% 4.25%	12.00% 12.00% 4.00% 4.25% 20.00% 25.00% 1.50% 1.50% T.50% Fourth Renewal 15.00% 15.00% 4.00%	7.50% 7.50% 3.50% 3.50% 15.00% 20.00% 1.25% 1.60% 1.50% Fifth Renewal 8.00% 3.50% 3.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 11/05/2007 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15% 2.65% 6.75% 40.00%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.90% First Renewal 6.65% 6.15% 6.75% 7.50% 30.00%	7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65% 6.15% 5.50% 6.25% 25.00%	8.50% 7.50% 4.50% 5.25% 25.00% 25.00% 1.95% 2.35% 1.85% 7.185% 8.65% 6.15% 4.25% 4.25% 4.25% 20.00%	12.00% 12.00% 4.00% 4.25% 20.00% 1.50% 1.50% 1.50% Fourth Renewal 15.00% 4.00% 4.00%	7.50% 7.50% 3.50% 3.50% 15.00% 1.25% 1.60% 1.50% 1.50% 8.00% 8.00% 3.50% 3.50% 15.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 - 11/05/2007 Spread Strategy (MAI) Low Band(\$15,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15% 2.65% 6.75% 40.00% 45.00%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.35% 2.90% First Renewal 6.65% 6.15% 6.75% 30.00% 35.00%	7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65% 6.15% 5.50% 25.00% 30.00%	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85% 7.185% 8.65% 6.15% 4.25% 20.00% 25.00%	12.00% 12.00% 4.00% 4.25% 20.00% 1.50% 1.50% 1.50% Fourth Renewal 15.00% 4.00% 4.00% 15.00%	7.50% 7.50% 3.50% 3.50% 15.00% 1.25% 1.60% 1.60% 1.50% 1.50% 8.00% 3.50% 3.50% 15.00% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 - 11/05/2007 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band(\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15% 2.65% 6.75% 7.50% 40.00% 45.00% 2.20%	4.00% 6.25% 7.00% 35.00% 40.00% 2.35% 2.35% 2.35% 2.90% First Renewal 6.65% 6.15% 6.75% 7.50% 30.00% 35.00% 2.20%	7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65% 6.15% 5.50% 6.25% 30.00% 2.20%	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85% Third Renewal 6.65% 6.15% 4.25% 4.75% 20.00% 25.00% 1.95%	12.00% 12.00% 4.00% 4.25% 20.00% 1.50% 1.50% 1.50% Fourth Renewal 15.00% 15.00% 4.00% 15.00% 20.00% 1.70%	7.50% 7.50% 3.50% 3.50% 15.00% 1.25% 1.60% 1.50% 1.50% 8.00% 8.00% 3.50% 3.50% 15.00% 1.45%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 10/01/07 - 11/05/2007 Spread Strategy (MAI) Low Band(\$15,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 3.30% Rate at issue 3.15% 2.65% 6.75% 40.00% 45.00%	4.00% 6.25% 7.00% 35.00% 40.00% 2.20% 2.35% 2.35% 2.90% First Renewal 6.65% 6.15% 6.75% 30.00% 35.00%	7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 2.25% Second Renewal 6.65% 6.15% 5.50% 25.00% 30.00%	8.50% 7.50% 4.50% 5.25% 25.00% 1.95% 2.35% 1.85% 7.185% 8.65% 6.15% 4.25% 20.00% 25.00%	12.00% 12.00% 4.00% 4.25% 20.00% 1.50% 1.50% 1.50% Fourth Renewal 15.00% 4.00% 4.00% 15.00%	7.50% 7.50% 3.50% 3.50% 15.00% 1.25% 1.60% 1.60% 1.50% 1.50% 8.00% 3.50% 3.50% 15.00% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/06/07 - 12/02/2007 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	4.85%	14.85%	9.35%	9.35%	13.50%	6.00%	0.00%	0.00%	0.00%	0.00%
	4.35%	14.85%	8.35%	8.35%	12.50%	6.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.25%	5.50%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	6.00%	5.25%	4.25%	3.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	20.00%	20.00%	20.00%	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	37.00%	22.00%	22.00%	22.00%	22.00%	20.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.20%	2.20%	1.95%	1.95%	1.70%	1.45%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.35%	2.35%	2.35%	2.35%	2.10%	1.85%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.15%	2.85%	2.50%	1.90%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/03/07 - 01/01/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.45%	15.00%	7.50%	7.50%	14.00%	6.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	6.50%	6.50%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	6.25%	5.50%	4.75%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	6.25%	5.50%	4.50%	3.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	15.00%	20.00%	20.00%	15.00%	20.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00%	20.00%	25.00%	25.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.10%	2.10%	2.10%	2.00%	1.75%	1.75%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.25%	2.25%	2.25%	2.25%	2.00%	1.75%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.15%	2.80%	2.50%	1.90%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/02/08 - 01/13/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.45%	15.00%	8.00%	6.50%	13.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.45% 4.95%	15.00% 15.00%	8.00% 7.00%	6.50% 4.50%	13.50% 12.00%	7.00% 7.00%	0.00%	0.00%	0.00% 0.00%	0.00%
	-									
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	7.00%	4.50%	12.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	4.95% 6.25%	15.00% 5.50%	7.00% 4.50%	4.50% 4.00%	12.00% 4.00%	7.00% 3.50%	0.00%	0.00%	0.00% 0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	4.95% 6.25% 6.75%	15.00% 5.50% 6.75%	7.00% 4.50% 5.75%	4.50% 4.00% 4.75%	12.00% 4.00% 4.00%	7.00% 3.50% 3.50%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	4.95% 6.25% 6.75% 35.00%	15.00% 5.50% 6.75% 15.00%	7.00% 4.50% 5.75% 25.00%	4.50% 4.00% 4.75% 25.00%	12.00% 4.00% 4.00% 15.00%	7.00% 3.50% 3.50% 20.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	4.95% 6.25% 6.75% 35.00% 35.00%	15.00% 5.50% 6.75% 15.00% 15.00%	7.00% 4.50% 5.75% 25.00% 30.00%	4.50% 4.00% 4.75% 25.00% 30.00%	12.00% 4.00% 4.00% 15.00% 20.00%	7.00% 3.50% 3.50% 20.00% 20.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	4.95% 6.25% 6.75% 35.00% 35.00% 2.10%	15.00% 5.50% 6.75% 15.00% 15.00% 2.10%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50%	12.00% 4.00% 4.00% 15.00% 20.00% 1.25%	7.00% 3.50% 3.50% 20.00% 20.00% 0.75%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	4.95% 6.25% 6.75% 35.00% 35.00% 2.10% 2.25%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00%	12.00% 4.00% 15.00% 20.00% 1.25% 1.75%	7.00% 3.50% 3.50% 20.00% 20.00% 0.75% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	4.95% 6.25% 6.75% 35.00% 35.00% 2.10% 2.25%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00%	12.00% 4.00% 15.00% 20.00% 1.25% 1.75%	7.00% 3.50% 3.50% 20.00% 20.00% 0.75% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	4.95% 6.25% 6.75% 35.00% 2.10% 2.25% 3.15%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25% 2.10%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80%	12.00% 4.00% 4.00% 15.00% 20.00% 1.25% 1.75% 1.60%	7.00% 3.50% 3.50% 20.00% 20.00% 0.75% 1.50% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	4.95% 6.25% 6.75% 35.00% 2.10% 2.25% 3.15% Rate at issue	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25% 2.10% Second Renewal	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal	12.00% 4.00% 15.00% 20.00% 1.25% 1.75% 1.60% Fourth Renewal	7.00% 3.50% 20.00% 20.00% 0.75% 1.50% 1.50% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 02/03/2008	4.95% 6.25% 6.75% 35.00% 2.10% 2.25% 3.15% Rate at issue 5.45%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25% 2.10% Second Renewal 9.00%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal 7.00%	12.00% 4.00% 15.00% 20.00% 1.25% 1.75% 1.60% Fourth Renewal 13.50%	7.00% 3.50% 3.50% 20.00% 0.75% 1.50% 1.50% Fifth Renewal 7.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 02/03/2008 Spread Strategy (MAI) Low Band(\$15,000)	4.95% 6.25% 6.75% 35.00% 2.10% 2.25% 3.15% Rate at issue 5.45% 4.95%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25% 2.10% Second Renewal 9.00% 7.00%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal 7.00% 5.00%	12.00% 4.00% 4.00% 15.00% 20.00% 1.25% 1.75% 1.60% Fourth Renewal 13.50% 12.50%	7.00% 3.50% 3.50% 20.00% 0.75% 1.50% 1.50% Fifth Renewal 7.00% 7.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 02/03/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	4.95% 6.25% 6.75% 35.00% 2.10% 2.25% 3.15% Rate at issue 5.45% 4.95% 6.25%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00% 5.00%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25% 2.10% Second Renewal 9.00% 7.00% 4.00%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal 7.00% 5.00% 4.00%	12.00% 4.00% 4.00% 15.00% 20.00% 1.25% 1.75% 1.60% Fourth Renewal 13.50% 12.50% 4.00%	7.00% 3.50% 20.00% 20.00% 0.75% 1.50% Fifth Renewal 7.00% 7.00% 3.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 02/03/2008 Spread Strategy (MAI) High Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	4.95% 6.25% 6.75% 35.00% 2.10% 2.25% 3.15% Rate at issue 5.45% 6.25% 6.25% 6.75%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00% 5.00% 6.25%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25% 2.10% Second Renewal 9.00% 7.00% 4.00% 5.50%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal 7.00% 4.00% 4.00%	12.00% 4.00% 4.00% 15.00% 1.25% 1.25% 1.60% Fourth Renewal 13.50% 12.50% 4.00%	7.00% 3.50% 3.50% 20.00% 0.75% 1.50% 1.50% Fifth Renewal 7.00% 3.50% 3.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 02/03/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	4.95% 6.25% 6.75% 35.00% 2.10% 2.21% 3.15% Rate at issue 5.45% 6.25% 6.25% 6.75% 35.00%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00% 5.00% 6.25% 10.00%	7.00% 4.50% 5.75% 25.00% 30.00% 1.80% 2.25% 2.10% Second Renewal 9.00% 7.00% 4.00% 5.50% 20.00%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% 1.80% Third Renewal 7.00% 5.00% 4.00% 4.75% 20.00%	12.00% 4.00% 4.00% 15.00% 1.25% 1.25% 1.60% Fourth Renewal 13.50% 4.00% 4.00%	7.00% 3.50% 3.50% 20.00% 0.75% 1.50% 1.50% Fifth Renewal 7.00% 3.50% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 02/03/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	4.95% 6.25% 6.75% 35.00% 2.10% 2.20% 3.15% Rate at issue 5.45% 4.95% 6.25% 6.75% 35.00% 35.00%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00% 5.00% 6.25% 10.00%	7.00% 4.50% 5.75% 25.00% 30.00% 2.25% 2.10% Second Renewal 9.00% 7.00% 4.00% 5.50% 20.00% 30.00%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal 7.00% 5.00% 4.00% 20.00% 30.00%	12.00% 4.00% 4.00% 15.00% 20.00% 1.25% 1.25% 1.60% Fourth Renewal 13.50% 4.00% 4.00% 15.00% 20.00%	7.00% 3.50% 3.50% 20.00% 0.75% 1.50% 1.50% T.00% 7.00% 3.50% 3.50% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 02/03/2008 Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) How Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	4.95% 6.25% 6.75% 35.00% 2.10% 2.25% 3.15% Rate at issue 5.45% 6.25% 6.25% 6.25% 6.25% 35.00% 35.00%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00% 5.00% 6.25% 10.00% 15.00% 19.00%	7.00% 4.50% 5.75% 25.00% 30.00% 2.25% 2.10% Second Renewal 9.00% 7.00% 4.00% 5.50% 30.00% 1.75%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal 7.00% 5.00% 4.00% 4.75% 20.00% 30.00% 1.45%	12.00% 4.00% 15.00% 20.00% 1.25% 1.75% 1.75% 1.60% Fourth Renewal 13.50% 12.50% 4.00% 4.00% 15.00% 20.00% 1.20%	7.00% 3.50% 20.00% 20.00% 0.75% 1.50% 1.50% 7.00% 7.00% 3.50% 3.50% 20.00% 0.95%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/14/08 - 02/03/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	4.95% 6.25% 6.75% 35.00% 2.00% 2.10% 2.20% 3.15% Rate at issue 5.45% 4.95% 6.25% 6.75% 35.00% 35.00%	15.00% 5.50% 6.75% 15.00% 2.10% 2.25% 2.45% First Renewal 15.00% 5.00% 6.25% 10.00%	7.00% 4.50% 5.75% 25.00% 30.00% 2.25% 2.10% Second Renewal 9.00% 7.00% 4.00% 5.50% 20.00% 30.00%	4.50% 4.00% 4.75% 25.00% 30.00% 1.50% 2.00% 1.80% Third Renewal 7.00% 5.00% 4.00% 20.00% 30.00%	12.00% 4.00% 4.00% 15.00% 20.00% 1.25% 1.25% 1.60% Fourth Renewal 13.50% 4.00% 4.00% 15.00% 20.00%	7.00% 3.50% 3.50% 20.00% 0.75% 1.50% 1.50% T.00% 7.00% 3.50% 20.00% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/04/08 - 03/02/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	6.25%	15.00%	6.50%	6.50%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.75%	15.00%	5.75%	4.75%	9.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	5.00%	4.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	6.25%	6.00%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	15.00%	25.00%	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00%	20.00%	35.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.90%	1.90%	1.90%	1.70%	1.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.20%	2.20%	2.20%	2.20%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.40%	2.95%	2.35%	2.10%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/03/08 - 04/06/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.35%	15.00%	12.00%	5.35%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.75%	15.00%	12.00%	4.75%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	5.75%	5.50%	4.75%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)		7.00%								
Participation Strategy (PPI) Low Band (\$15,000)	8.25%		6.75%	6.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00%	20.00%	20.00%	30.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	41.00%		21.00%	36.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.05%	2.05%	1.95%	1.65%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.25%	2.25%	2.50%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
rixed Rate Strategy (FRS)	3.65%	3.05%	2.50%	2.25%	1.55%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/07/08 - 04/27/2008							- · ·		5	
- 04/2/1/2000	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)		Renewal 15.00%		Renewal 6.50%		Renewal 0.00%	Renewal 0.00%		Renewal 0.00%	
	5.35%	15.00%	9.00%	6.50%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000)	5.35% 4.75%	15.00% 15.00%	9.00% 9.00%	6.50% 5.00%	8.00% 7.00%	0.00%	0.00% 0.00%	0.00%	0.00% 0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.35% 4.75% 7.00%	15.00% 15.00% 6.25%	9.00% 9.00% 6.00%	6.50% 5.00% 5.00%	8.00% 7.00% 4.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25%	15.00% 15.00% 6.25% 7.75%	9.00% 9.00% 6.00% 7.50%	6.50% 5.00% 5.00% 5.50%	8.00% 7.00% 4.00% 4.50%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	5.35% 4.75% 7.00% 8.25% 35.00%	15.00% 15.00% 6.25% 7.75% 20.00%	9.00% 9.00% 6.00% 7.50% 20.00%	6.50% 5.00% 5.50% 25.00%	8.00% 7.00% 4.00% 4.50% 20.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00%	15.00% 15.00% 6.25% 7.75% 20.00% 25.00%	9.00% 9.00% 6.00% 7.50% 20.00% 25.00%	6.50% 5.00% 5.00% 5.50% 25.00% 35.00%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05%	15.00% 15.00% 6.25% 7.75% 20.00% 25.00% 2.05%	9.00% 9.00% 6.00% 7.50% 20.00% 25.00% 2.05%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25%	15.00% 15.00% 6.25% 7.75% 20.00% 25.00% 2.05% 2.25%	9.00% 9.00% 6.00% 7.50% 20.00% 25.00% 2.05% 2.25%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25%	8.00% 7.00% 4.00% 20.00% 25.00% 1.50% 2.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05%	15.00% 15.00% 6.25% 7.75% 20.00% 25.00% 2.05%	9.00% 9.00% 6.00% 7.50% 20.00% 25.00% 2.05%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65%	15.00% 15.00% 6.25% 7.75% 20.00% 25.00% 2.05% 2.25% 3.10%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.55%	6.50% 5.00% 5.00% 25.00% 35.00% 1.75% 2.25% 2.25%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50% 2.00% 2.70%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate	15.00% 15.00% 6.25% 7.75% 20.00% 25.00% 2.05% 2.25% 3.10% First	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.55% Second	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% Third	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50% 2.00% 2.70% Fourth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate at issue	15.00% 15.00% 6.25% 7.75% 20.00% 25.00% 2.05% 2.25% 3.10% First Renewal	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.55% Second Renewal	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% Third Renewal	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 2.00% 2.00% 2.70% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) Low Band(\$15,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate at issue 4.25%	15.00% 15.00% 6.25% 7.75% 20.00% 2.50% 2.25% 3.10% First Renewal 15.00%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.25% Second Renewal 9.00%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% Third Renewal 7.00%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 2.00% 2.00% 2.70% Fourth Renewal 8.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate at issue 4.25% 3.50%	15.00% 15.00% 6.25% 7.75% 20.00% 2.00% 2.25% 3.10% First Renewal 15.00%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.25% Second Renewal 9.00% 9.00%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% 2.25% Third Renewal 7.00% 5.00%	8.00% 7.00% 4.00% 20.00% 25.00% 1.50% 2.00% 2.00% 2.70% Fourth Renewal 8.00% 7.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate at issue 4.25% 3.50% 7.00%	15.00% 15.00% 6.25% 7.75% 20.00% 2.50% 2.25% 3.10% First Renewal 15.00% 6.25%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.25% Second Renewal 9.00% 9.00% 6.00%	6.50% 5.00% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% Third Renewal 7.00% 5.00%	8.00% 7.00% 4.00% 4.50% 25.00% 2.500% 2.00% 2.70% Fourth Renewal 8.00% 7.00% 4.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Freed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate at issue 4.25% 3.50% 7.00% 8.25%	15.00% 15.00% 6.25% 7.75% 20.00% 2.50% 2.25% 3.10% First Renewal 15.00% 15.00% 6.25% 7.50%	9.00% 9.00% 6.00% 7.50% 20.00% 2.25% 2.25% 2.25% Second Renewal 9.00% 9.00% 6.00% 7.25%	6.50% 5.00% 5.50% 25.00% 35.00% 35.00% 2.25% 2.25% Third Renewal 7.00% 5.00% 5.00% 5.00%	8.00% 7.00% 4.00% 4.50% 25.00% 2.00% 2.70% Fourth Renewal 8.00% 7.00% 4.00% 4.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.25% 3.65% Rate at issue 4.25% 3.50% 8.25% 3.50%	15.00% 15.00% 6.25% 7.75% 20.00% 2.00% 2.25% 3.10% First Renewal 15.00% 15.00% 6.25% 6.25% 2.00%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.25% Second Renewal 9.00% 9.00% 7.25% 20.00%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% Third Renewal 7.00% 5.00% 5.00% 5.50%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50% 2.70% 7.00% 7.00% 4.00% 4.50% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$15,000) Cap Strategy (PCI) High Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate at issue 4.25% 3.50% 7.00% 8.25% 38.00% 43.00%	15.00% 15.00% 6.25% 7.75% 20.00% 2.05% 2.25% 3.10% First Renewal 15.00% 6.25% 7.50% 20.00% 25.00%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.25% 2.25% Second Renewal 9.00% 6.00% 6.00% 20.00% 25.00%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% 2.25% Third Renewal 7.00% 5.00% 5.50% 25.00% 35.00%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50% 2.70% Fourth Renewal 8.00% 7.00% 4.00% 4.50% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (RCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) Low Band(\$15,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) How Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.25% 3.65% Rate at issue 4.25% 3.50% 7.00% 8.25% 38.00% 43.00% 43.00% 2.15%	15.00% 15.00% 6.25% 7.75% 20.00% 2.05% 2.25% 3.10% First Renewal 15.00% 6.25% 7.50% 20.00% 20.00% 2.15%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.55% Second Renewal 9.00% 9.00% 6.00% 7.25% 20.00% 20.00% 2.15%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% Third Renewal 7.00% 5.00% 5.00% 5.50% 35.00% 1.75%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 2.70% Fourth Renewal 8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/28/08 - 06/01/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$15,000) Cap Strategy (PCI) High Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	5.35% 4.75% 7.00% 8.25% 35.00% 41.00% 2.05% 2.25% 3.65% Rate at issue 4.25% 3.50% 7.00% 8.25% 38.00% 43.00%	15.00% 15.00% 6.25% 7.75% 20.00% 2.05% 2.25% 3.10% First Renewal 15.00% 6.25% 7.50% 20.00% 25.00%	9.00% 9.00% 6.00% 7.50% 20.00% 2.05% 2.25% 2.25% 2.25% Second Renewal 9.00% 6.00% 6.00% 20.00% 25.00%	6.50% 5.00% 5.50% 25.00% 35.00% 1.75% 2.25% 2.25% 2.25% Third Renewal 7.00% 5.00% 5.50% 25.00% 35.00%	8.00% 7.00% 4.00% 4.50% 20.00% 25.00% 1.50% 2.70% Fourth Renewal 8.00% 7.00% 4.00% 4.50% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/02/08 - 06/22/2008 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
	4.25%	12.75%	12.75%	8.10%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.50%	10.00%	10.00%	5.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.00%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25%	7.75%	7.75%	6.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	38.00%	23.00%	23.00%	23.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	43.00%	28.00%	28.00%	33.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.15%	2.15%	2.15%	1.90%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.35%	2.35%	2.35%	2.10%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.65%	3.00%	2.60%	2.05%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/23/08 - 07/20/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.25%	11.25%	11.25%	7.25%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.50%	9.00%	9.00%	5.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	6.75%	6.75%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.00%	8.25%	8.25%	7.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	25.00%	25.00%	30.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	30.00%	30.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.40%	2.40%	2.40%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.40%	2.40%	2.40%	2.15%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)			2.60%			0.00%	0.00%	0.00%		0.00%
	3.85%	3.15%	2.70%	2.10%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
7/21/08 - 08/17/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.85%	9.35%	9.35%	8.35%	9.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.75%	7.50%	7.50%	5.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	6.25%	5.50%	4.75%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	7.75%	6.75%	6.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	25.00%	25.00%	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)		20.0070	20.0070							
	40.00%	30.00%	30.00%			0.00%	0.00%			
	40.00%	30.00%	30.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.40%	2.40%	2.40%	35.00% 2.15%	25.00% 1.90%	0.00%	0.00%	0.00%	0.00%	0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.40% 2.60%	2.40% 2.60%	2.40% 2.60%	35.00% 2.15% 2.35%	25.00% 1.90% 2.35%	0.00%	0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.40%	2.40%	2.40%	35.00% 2.15%	25.00% 1.90%	0.00%	0.00%	0.00%	0.00%	0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	2.40% 2.60% 3.75%	2.40% 2.60% 2.90%	2.40% 2.60% 2.40%	35.00% 2.15% 2.35%	25.00% 1.90% 2.35% 1.50%	0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.40% 2.60% 3.75% Rate	2.40% 2.60% 2.90%	2.40% 2.60% 2.40% Second	35.00% 2.15% 2.35% 1.95% Third	25.00% 1.90% 2.35% 1.50% Fourth	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% Ninth
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	2.40% 2.60% 3.75% Rate at issue	2.40% 2.60% 2.90% First Renewal	2.40% 2.60% 2.40% Second Renewal	35.00% 2.15% 2.35% 1.95% Third Renewal	25.00% 1.90% 2.35% 1.50% Fourth Renewal	0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band(\$15,000)	2.40% 2.60% 3.75% Rate at issue 3.25%	2.40% 2.60% 2.90% First Renewal 7.25%	2.40% 2.60% 2.40% Second Renewal 8.75%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	2.40% 2.60% 3.75% Rate at issue 3.25% 2.25%	2.40% 2.60% 2.90% First Renewal 7.25% 5.75%	2.40% 2.60% 2.40% Second Renewal 8.75% 7.25%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75% 4.75%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00% 6.50%	0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	2.40% 2.60% 3.75% Rate at issue 3.25% 2.25% 8.50%	2.40% 2.60% 2.90% First Renewal 7.25% 5.75% 6.75%	2.40% 2.60% 2.40% Second Renewal 8.75% 7.25% 5.75%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75% 4.75% 4.75%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00% 6.50% 3.75%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	2.40% 2.60% 3.75% Rate at issue 3.25% 2.25% 8.50% 10.00%	2.40% 2.60% 2.90% First Renewal 7.25% 5.75% 6.75% 8.25%	2.40% 2.60% 2.40% Second Renewal 8.75% 7.25% 5.75% 7.25%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75% 4.75% 4.75% 6.25%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00% 6.50% 3.75% 5.25%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	2.40% 2.60% 3.75% Rate at issue 3.25% 2.25% 8.50% 10.00% 40.00%	2.40% 2.60% 2.90% First Renewal 7.25% 5.75% 6.75% 8.25% 30.00%	2.40% 2.60% 2.40% Second Renewal 8.75% 7.25% 5.75% 7.25% 20.00%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75% 4.75% 4.75% 6.25% 30.00%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00% 6.50% 3.75% 5.25% 20.00%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	2.40% 2.60% 3.75% Rate at issue 3.25% 2.25% 8.50% 10.00% 40.00%	2.40% 2.60% 2.90% First Renewal 7.25% 5.75% 6.75% 8.25% 30.00% 35.00%	2.40% 2.60% 2.40% Second Renewal 8.75% 7.25% 5.75% 7.25% 20.00% 30.00%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75% 4.75% 6.25% 30.00% 40.00%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00% 6.50% 3.75% 5.25% 20.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 8eventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.40% 2.60% 3.75% Rate at issue 3.25% 2.25% 8.50% 10.00% 40.00% 45.00% 2.60%	2.40% 2.60% 2.90% First Renewal 7.25% 5.75% 6.75% 8.25% 30.00% 35.00% 2.60%	2.40% 2.60% 2.40% Second Renewal 8.75% 7.25% 5.75% 7.25% 20.00% 30.00% 2.30%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75% 4.75% 6.25% 30.00% 40.00% 2.05%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00% 6.50% 3.75% 5.25% 20.00% 25.00% 1.80%	0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 8/18/08 - 09/21/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	2.40% 2.60% 3.75% Rate at issue 3.25% 2.25% 8.50% 10.00% 40.00%	2.40% 2.60% 2.90% First Renewal 7.25% 5.75% 6.75% 8.25% 30.00% 35.00%	2.40% 2.60% 2.40% Second Renewal 8.75% 7.25% 5.75% 7.25% 20.00% 30.00%	35.00% 2.15% 2.35% 1.95% Third Renewal 6.75% 4.75% 6.25% 30.00% 40.00%	25.00% 1.90% 2.35% 1.50% Fourth Renewal 7.00% 6.50% 3.75% 5.25% 20.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 8eventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/22/08 - 10/05/2008 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	4.95%	7.45%	7.45%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.75%	6.25%	6.25%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%
	7.75%	6.25%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.00%	7.50%	7.50%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	30.00%	30.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	40.00%	35.00%	35.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.70%	2.45%	2.45%	1.95%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.90%	2.90%	2.90%	2.40%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.05%	2.50%	1.90%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Provident Provident Profession	Data	First	Second	Third	Fourth	Fifth	Sixth	Causath	Einlath	Ninth
Premium Received Date 10/06/08 - 10/14/2008	Rate at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Seventh Renewal	Eighth Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	4.95%	6.45%	6.45%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.75%	4.75%	4.75%	12.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	6.50%	4.75%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.00%	8.00%		4.00% 5.25%		0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)		30.00%	6.25% 25.00%	5.25% 20.00%	4.25% 20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00% 40.00%	30.00%	25.00%	20.00%	20.00%	0.00%	0.00%		0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)							0.00%	0.00%		
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.70%	2.70%	2.45%	2.20%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.90%	2.90%	2.90%	2.65%	2.40%	0.00%		0.00%	0.00%	0.00%
The that Strategy (Tho)	3.75%	3.15%	2.45%	1.90%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/15/08 - 10/28/2008	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	10.00%	10.00%	10.00%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	10.00%	10.00%	10.00%	10.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	6.50%	5.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.00%	8.00%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	32.00%	32.00%	27.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	36.00%	36.00%	31.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.70%	2.70%	2.45%	2.20%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.90%	2.90%	2.90%	2.65%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.5070	2.0070				0.0070	0.0070	0.0070	0.0070	
Fixed Rate Strategy (FRS)	3 75%	3 15%	2 45%			0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.15%	2.45%	1.90%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
						0.00% Fifth	0.00% Sixth			
Premium Received Date	Rate	First	Second	1.90% Third	1.50% Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
	Rate at issue	First Renewal	Second Renewal	1.90% Third Renewal	1.50% Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Premium Received Date 10/29/08 - 11/25/2008	Rate at issue 15.00%	First Renewal 15.00%	Second Renewal 15.00%	1.90% Third Renewal 15.00%	1.50% Fourth Renewal 8.00%	Fifth Renewal 0.00%	Sixth Renewal 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00%	Ninth Renewal 0.00%
Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000)	Rate at issue 15.00% 15.00%	First Renewal 15.00% 15.00%	Second Renewal 15.00% 15.00%	1.90% Third Renewal 15.00% 15.00%	1.50% Fourth Renewal 8.00% 8.00%	Fifth Renewal 0.00% 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00%	Ninth Renewal 0.00% 0.00%
Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	Rate at issue 15.00% 15.00% 7.75%	First Renewal 15.00% 15.00% 6.25%	Second Renewal 15.00% 5.00%	1.90% Third Renewal 15.00% 15.00% 4.00%	1.50% Fourth Renewal 8.00% 3.50%	Fifth Renewal 0.00% 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00% 0.00%	Eighth Renewal 0.00% 0.00%	Ninth Renewal 0.00% 0.00%
Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	Rate at issue 15.00% 15.00% 7.75% 9.00%	First Renewal 15.00% 15.00% 6.25% 7.75%	Second Renewal 15.00% 15.00% 5.00% 6.25%	1.90% Third Renewal 15.00% 15.00% 4.00% 5.50%	1.50% Fourth Renewal 8.00% 8.00% 3.50% 4.50%	Fifth Renewal 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00%
Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000)	Rate at issue 15.00% 15.00% 7.75% 9.00% 20.00%	First Renewal 15.00% 15.00% 6.25% 7.75% 20.00%	Second Renewal 15.00% 15.00% 5.00% 6.25% 20.00%	1.90% Third Renewal 15.00% 15.00% 4.00% 5.50% 20.00%	1.50% Fourth Renewal 8.00% 8.00% 3.50% 4.50% 20.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	Rate at issue 15.00% 15.00% 7.75% 9.00% 20.00% 25.00%	First Renewal 15.00% 15.00% 6.25% 7.75% 20.00% 25.00%	Second Renewal 15.00% 15.00% 6.25% 20.00% 25.00%	1.90% Third Renewal 15.00% 4.00% 5.50% 20.00% 25.00%	1.50% Fourth Renewal 8.00% 8.00% 3.50% 4.50% 20.00% 25.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	Rate at issue 15.00% 15.00% 7.75% 9.00% 20.00% 25.00% 2.70%	First Renewal 15.00% 15.00% 6.25% 7.75% 20.00% 25.00% 2.70%	Second Renewal 15.00% 15.00% 6.25% 20.00% 25.00% 2.45%	1.90% Third Renewal 15.00% 4.00% 5.50% 20.00% 25.00% 2.20%	1.50% Fourth Renewal 8.00% 3.50% 4.50% 20.00% 25.00% 1.95%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date 10/29/08 - 11/25/2008 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	Rate at issue 15.00% 15.00% 7.75% 9.00% 20.00% 25.00%	First Renewal 15.00% 15.00% 6.25% 7.75% 20.00% 25.00%	Second Renewal 15.00% 15.00% 6.25% 20.00% 25.00%	1.90% Third Renewal 15.00% 4.00% 5.50% 20.00% 25.00%	1.50% Fourth Renewal 8.00% 8.00% 3.50% 4.50% 20.00% 25.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%

Descrives Descrived Dete	Boto	First	Cocond	Third	Fourth	Fifth	Sixth	Coverth	Eighth	Ninth
Premium Received Date 11/26/08 - 12/09/2008	Rate at issue	Renewal	Second Renewal	Renewal	Fourth Renewal	Renewal	Renewal	Seventh Renewal	Eighth Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	12.00%	10.00%	13.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	9.00%	13.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.00%	5.25%	4.25%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25%	7.25%	6.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	23.00%	23.00%	23.00%	23.00%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.70%	2.20%	2.20%	2.00%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.90%	3.00%	2.65%	1.90%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
i kee hale olialegy (i he)	3.40 %	3.00 %	2.437	1.90%	1.30 %	0.00 %	0.00%	0.00 %	0.00%	0.00 %
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/10/08 - 01/01/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	11.00%	11.00%	15.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	8.50%	8.50%	14.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	5.25%	4.75%	4.00%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	6.75%	6.25%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	15.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.60%	2.10%	2.00%	1.75%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.90%	2.65%	2.50%	2.25%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.75%	2.50%	2.10%	1.75%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.1070	2.0070	2.1070	1.7070	1.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
1/02/09 - 01/20/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	11.00%	9.00%	13.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	6.50%	13.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	5.00%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	6.25%	5.75%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	30.00%	30.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.60%	2.10%	1.85%	1.85%	1.60%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60% 2.90%	2.10% 2.40%	1.85% 2.20%	1.85% 2.20%	1.60% 2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.90%	2.40%	2.20%	2.20%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.90%	2.40%	2.20%	2.20%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	2.90% 2.75%	2.40% 2.50%	2.20% 2.30%	2.20% 2.15%	2.20% 1.90%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	2.90% 2.75% Rate	2.40% 2.50% First	2.20% 2.30% Second	2.20% 2.15% Third	2.20% 1.90% Fourth	0.00% 0.00% Fifth	0.00% 0.00% Sixth	0.00% 0.00% Seventh	0.00% 0.00% Eighth	0.00% 0.00% Ninth
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009	2.90% 2.75% Rate at issue	2.40% 2.50% First Renewal	2.20% 2.30% Second Renewal	2.20% 2.15% Third Renewal	2.20% 1.90% Fourth Renewal	0.00% 0.00% Fifth Renewal	0.00% 0.00% Sixth Renewal	0.00% 0.00% Seventh Renewal	0.00% 0.00% Eighth Renewal	0.00% 0.00% Ninth Renewal
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009 Spread Strategy (MAI) Low Band(\$15,000)	2.90% 2.75% Rate at issue 15.00%	2.40% 2.50% First Renewal 11.00%	2.20% 2.30% Second Renewal 8.50%	2.20% 2.15% Third Renewal 13.50%	2.20% 1.90% Fourth Renewal 7.00%	0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% Ninth Renewal 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	2.90% 2.75% Rate at issue 15.00%	2.40% 2.50% First Renewal 11.00% 9.00%	2.20% 2.30% Second Renewal 8.50% 6.00%	2.20% 2.15% Third Renewal 13.50% 13.50%	2.20% 1.90% Fourth Renewal 7.00% 7.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	2.90% 2.75% Rate at issue 15.00% 15.00% 6.25%	2.40% 2.50% First Renewal 11.00% 9.00% 5.25%	2.20% 2.30% Second Renewal 8.50% 6.00% 4.75%	2.20% 2.15% Third Renewal 13.50% 13.50% 4.00%	2.20% 1.90% Fourth Renewal 7.00% 7.00% 4.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	2.90% 2.75% Rate at issue 15.00% 6.25% 7.50%	2.40% 2.50% First Renewal 11.00% 9.00% 5.25% 6.25%	2.20% 2.30% Second Renewal 8.50% 6.00% 4.75% 5.75%	2.20% 2.15% Third Renewal 13.50% 13.50% 4.00% 5.00%	2.20% 1.90% Fourth Renewal 7.00% 7.00% 4.00% 5.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	2.90% 2.75% Rate at issue 15.00% 6.25% 7.50% 20.00%	2.40% 2.50% First Renewal 11.00% 9.00% 5.25% 6.25% 20.00%	2.20% 2.30% Second Renewal 8.50% 6.00% 4.75% 5.75% 20.00%	2.20% 2.15% Third Renewal 13.50% 13.50% 4.00% 5.00% 20.00%	2.20% 1.90% Fourth Renewal 7.00% 4.00% 5.00% 20.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	2.90% 2.75% Rate at issue 15.00% 6.25% 7.50% 20.00% 25.00%	2.40% 2.50% First Renewal 11.00% 9.00% 5.25% 6.25% 20.00% 30.00%	2.20% 2.30% Second Renewal 8.50% 6.00% 4.75% 5.75% 20.00% 30.00%	2.20% 2.15% Third Renewal 13.50% 13.50% 4.00% 5.00% 20.00%	2.20% 1.90% Fourth Renewal 7.00% 4.00% 5.00% 20.00%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 1/21/09 - 02/02/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.90% 2.75% Rate at issue 15.00% 6.25% 7.50% 20.00% 25.00% 2.30%	2.40% 2.50% First Renewal 11.00% 9.00% 5.25% 6.25% 20.00% 30.00% 2.05%	2.20% 2.30% Second 8.50% 6.00% 4.75% 5.75% 20.00% 30.00% 1.90%	2.20% 2.15% Third Renewal 13.50% 13.50% 4.00% 5.00% 20.00% 20.00% 1.90%	2.20% 1.90% Fourth Renewal 7.00% 4.00% 5.00% 20.00% 25.00% 1.65%	0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% Ninth Renew 0.00% 0.00% 0.00% 0.00% 0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/03/09 - 02/17/2009 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	15.00%	6.75%	6.75%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	15.00%	5.00%	5.00%	9.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	5.75%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.00%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	30.00%	30.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	35.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.40%	2.15%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.70%	2.45%	2.70%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.60%	2.50%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/18/09 - 03/17/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	6.00%	6.00%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	4.25%	4.25%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	6.50%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	7.50%	6.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	35.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	40.00%	40.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.65%	2.40%	2.40%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.95%	2.70%	2.70%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.30%	2.85%	2.65%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/18/09 - 04/07/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	12.00%	7.00%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	12.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	7.25%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.25%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.65%	2.45%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.95%	2.80%	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.30%	2.90%	2.70%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/08/09 - 04/28/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	9.00%	5.75%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	4.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.00%	9.00%	4.00%	5.50% 6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)										
Participation Strategy (PPI) Low Band (\$15,000)	10.25%	10.25%	8.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	20.00%	20.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	25.00%	25.00%	45.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.75%	2.75%	2.75%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	3.05% 4.25%	3.05% 3.65%	3.05% 3.25%	3.05% 2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
4/29/09 - 05/12/2009 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	5.75%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	15.00%	9.00%	4.00%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25%	8.25%	8.25%	7.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.80%	2.80%	2.80%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.25%	2.95%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/13/09 - 05/26/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	4.00%	6.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	2.50%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25%	8.25%	7.75%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.80%	2.80%	2.80%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.40%	2.90%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/27/09 - 06/16/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	4.00%	6.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	2.75%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.25%	8.25%	7.75%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	45.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.50%	2.50%	2.50%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.80%	2.80%	2.90%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.75%	3.35%	2.85%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/17/09 - 07/08/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	13.00%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	13.00%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	6.50%	4.30% 5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	-	8.25%	7.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)						0.00%	0.00%	0.00%		0.00%
Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	8.25%					0.00%	0.009/	0.009/		0.009/
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	20.00% 25.00%	20.00% 25.00%	20.00% 25.00%	20.00% 25.00%	0.00% 0.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	20.00% 25.00% 2.50%	20.00% 25.00% 2.50%	20.00% 25.00% 2.50%	20.00% 25.00% 2.50%	0.00% 0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00%
Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	20.00% 25.00%	20.00% 25.00%	20.00% 25.00%	20.00% 25.00%	0.00% 0.00%	0.00%	0.00%	0.00%	0.00% 0.00%	0.00%

	Data	Einet	Casard	Thind	Escuth	E:64b	Ciuth	Causarth	E i su la Ala	NUmath
Premium Received Date 7/09/09 - 08/04/2009	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	10.00%	8.00%	9.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	10.00%	6.50%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.50%		9.00% 4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	-		5.75%							
Participation Strategy (PPI) Low Band (\$15,000)	7.75%	7.50%	6.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	20.00%	20.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	40.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.50%	2.50%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.80%	2.80%	2.80%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.65%	2.40%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/05/09 - 08/18/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	12.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	12.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.00%	5.00%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.00%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	40.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.50%	2.50%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Data (\$15,000)	2.50%	2.30%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.80%	2.80%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
The field of alogy (The)	3.00%	2.70%	2.40%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Thing	Fourth	Fifth	Sixth	Seventh	E i a la Ala	Ninth
		FIISL	Second	Third	FOULUI	FIIUI	Sixuri	Seveniin	Eighth	
8/19/09 - 09/29/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
									U U	
8/19/09 - 09/29/2009	at issue 15.00%	Renewal 12.00%	Renewal 7.00%	Renewal 7.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000)	at issue 15.00% 15.00%	Renewal 12.00% 12.00%	Renewal 7.00% 7.00%	Renewal 7.00% 7.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) - - Spread Strategy (MAI) High Band (\$75,000) - -	at issue 15.00%	Renewal 12.00%	Renewal 7.00%	Renewal 7.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) - - Spread Strategy (MAI) High Band (\$75,000) - - Cap Strategy (PCI) Low Band (\$15,000) - -	at issue 15.00% 15.00% 6.00% 7.00%	Renewal 12.00% 12.00% 5.25% 6.25%	Renewal 7.00% 7.00% 4.50% 5.50%	Renewal 7.00% 7.00% 4.50% 5.50%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) - - Spread Strategy (MAI) High Band (\$75,000) - - Cap Strategy (PCI) Low Band (\$15,000) - - Cap Strategy (PCI) High Band (\$75,000) - -	at issue 15.00% 15.00% 6.00% 7.00% 20.00%	Renewal 12.00% 5.25% 6.25% 20.00%	Renewal 7.00% 4.50% 5.50% 30.00%	Renewal 7.00% 4.50% 5.50% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Spread Strategy (PCI) High Band (\$75,000) Spread Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$75,000) Spread Strategy (PPI) High Band (\$75,000) Spread Strategy (PPI) High Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 25.00%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 25.00%	Renewal 7.00% 7.00% 4.50% 5.50% 30.00% 35.00%	Renewal 7.00% 4.50% 5.50% 25.00% 30.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 25.00% 2.25%	Renewal 7.00% 7.00% 4.50% 5.50% 30.00% 35.00% 2.00%	Renewal 7.00% 7.00% 4.50% 5.50% 25.00% 30.00% 2.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.60%	Renewal 12.00% 5.25% 6.25% 20.00% 25.00% 2.25% 2.60%	Renewal 7.00% 7.00% 4.50% 5.50% 30.00% 35.00% 2.00% 2.35%	Renewal 7.00% 4.50% 5.50% 25.00% 30.00% 2.00% 2.35%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 09/29/2009 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 25.00% 2.25%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 25.00% 2.25%	Renewal 7.00% 7.00% 4.50% 5.50% 30.00% 35.00% 2.00%	Renewal 7.00% 7.00% 4.50% 5.50% 25.00% 30.00% 2.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Fixed Rate Strategy (FRS)	at issue 15.00% 15.00% 7.00% 20.00% 25.00% 2.25% 2.60% 2.50%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 25.00% 2.25% 2.60% 2.35%	Renewal 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.20%	Renewal 7.00% 7.00% 4.50% 5.50% 25.00% 30.00% 2.00% 2.35% 1.95%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS)	at issue 15.00% 6.00% 7.00% 20.00% 25.00% 2.25% 2.60% 2.50% Rate	Renewal 12.00% 5.25% 6.25% 20.00% 25.00% 2.25% 2.60% 2.35%	Renewal 7.00% 7.00% 4.50% 5.50% 30.00% 35.00% 2.00% 2.35% 2.20%	Renewal 7.00% 7.00% 5.50% 25.00% 30.00% 2.35% 1.95%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Fixed Rate Strategy (FRS)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 2.25% 2.60% 2.50% Rate at issue	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 225.00% 2.25% 2.60% 2.35% First Renewal	Renewal 7.00% 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.20%	Renewal 7.00% 4.50% 5.50% 25.00% 30.00% 2.35% 1.95%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 9/30/09 11/11/2009 Spread Strategy (MAI) Low Band(\$15,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 2.00% 2.60% 2.60% 2.60% 2.50%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 22.5% 2.60% 2.60% 2.60% First Renewal 12.00%	Renewal 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.00% 2.32% Second Renewal 12.00%	Renewal 7.00% 4.50% 5.50% 25.00% 30.00% 2.00% 1.95% Third Renewal 7.50%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 9/30/09 - 11/11/2009 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 2.50% 2.60% 2.60% 2.50% Rate at issue 15.00% 15.00%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 25.00% 2.25% 2.60% 2.35% First Renewal 12.00% 12.00%	Renewal 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.35% 2.32% Second Renewal 12.00% 12.00%	Renewal 7.00% 7.00% 4.50% 5.50% 25.00% 200% 2.00% 2.35% 1.95% Third Renewal 7.50% 7.50%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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8/19/09 - 09/29/2009 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fremium Received Date 9/30/09 - 11/11/2009 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 2.25% 2.60% 2.50% Rate at issue 15.00% 6.00% 7.00%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 25.00% 2.50% 2.60% 2.35% First Renewal 12.00% 6.00% 7.00%	Renewal 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.20% Second Renewal 12.00% 5.00% 6.00%	Renewal 7.00% 7.00% 4.50% 5.50% 25.00% 2.00% 2.05% 1.95% Third 7.50% 4.00% 5.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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8/19/09 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Participation Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (MCI)Low Band (\$75,000) Fixed Rate Strategy (MCI)Low Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 9/30/09 11/11/2009 Spread Strategy (MAI) Low Band(\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 2.25% 2.50% Rate at issue 15.00% 15.00% 7.00% 2.00% 2.00% 2.00% 2.00%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 2.50% 2.60% 2.35% First Renewal 12.00% 6.00% 7.00% 20.00% 20.00%	Renewal 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.20% 2.20% Second Renewal 12.00% 5.00% 6.00% 20.00% 20.00%	Renewal 7.00% 4.50% 5.50% 25.00% 30.00% 2.35% 1.95% Third Renewal 7.50% 4.00% 5.00% 20.00% 2.35%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
8/19/09 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 9/30/09 11/11/2009 Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (MAI) High Band (\$75,000) Participation Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$15,000) Participation Strategy (PPI) High Band (\$15,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 2.25% 2.50% Rate at issue 15.00% 15.00% 6.00% 7.00% 20.00% 20.00% 20.00% 2.25%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 2.50% 2.60% 2.35% First Renewal 12.00% 12.00% 20.00% 20.00% 20.00% 20.00% 22.5%	Renewal 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.20% Second Renewal 12.00% 12.00% 5.00% 20.00% 20.00% 2.00%	Renewal 7.00% 4.50% 5.50% 25.00% 30.00% 2.35% 1.95% 7.50% 5.00% 200% 2.35% 1.95% 7.50% 5.00% 20.00% 20.00% 20.00% 20.00% 2.00% 2.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewall 0.00%	Renewal 0.00%
8/19/09 09/29/2009 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (MCI)Low Band (\$75,000) Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$75,000)	at issue 15.00% 15.00% 6.00% 7.00% 20.00% 2.25% 2.50% Rate at issue 15.00% 15.00% 7.00% 2.00% 2.00% 2.00% 2.00%	Renewal 12.00% 12.00% 5.25% 6.25% 20.00% 2.50% 2.60% 2.35% First Renewal 12.00% 6.00% 7.00% 20.00% 20.00%	Renewal 7.00% 4.50% 5.50% 30.00% 2.00% 2.35% 2.20% 2.20% Second Renewal 12.00% 5.00% 6.00% 20.00% 20.00%	Renewal 7.00% 4.50% 5.50% 25.00% 30.00% 2.35% 1.95% Third Renewal 7.50% 4.00% 5.00% 20.00% 2.35%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Describer Described Dete	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 11/12/09 - 12/09/2009	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Eighth Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	10.00%	14.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	10.00%	13.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	5.25%	4.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.25%	2.25%	23.00%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.25%	2.25%	2.00%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.80%	2.45%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
i Ned Nate Strategy (i No)	2.30 %	2.30 /8	2.1076	1.05%	0.00 %	0.00 %	0.00%	0.00 %	0.00%	0.00 %
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
12/10/09 - 02/02/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	11.00%	15.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	11.00%	11.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.00%	4.00%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.25%	2.00%	1.80%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60%	2.50%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.20%	2.05%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
о, с , ,	2.1070	2.2070	2.0070	110070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
2/03/10 - 03/02/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	7.00%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	5.00%	9.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.00%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.25%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	30.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	35.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.25%	2.05%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60%	2.60%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.35%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.40%	2.35%			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.40% Rate	2.35% First			0.00% Fourth	0.00% Fifth	0.00% Sixth	0.00% Seventh	0.00% Eighth	0.00% Ninth
Fixed Rate Strategy (FRS)			2.20%	0.00%						
Fixed Rate Strategy (FRS) Premium Received Date	Rate	First	2.20% Second	0.00% Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Fixed Rate Strategy (FRS) Premium Received Date 03/03/2010 - 03/16/2010	Rate at issue	First Renewal	2.20% Second Renewal	0.00% Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Fixed Rate Strategy (FRS) Premium Received Date 03/03/2010 - 03/16/2010 Spread Strategy (MAI) Low Band(\$15,000)	Rate at issue 15.00%	First Renewal 7.00%	2.20% Second Renewal 8.50%	0.00% Third Renewal 0.00%	Fourth Renewal 0.00%	Fifth Renewal 0.00%	Sixth Renewal 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00%	Ninth Renewal 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 03/03/2010 - 03/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	Rate at issue 15.00% 15.00%	First Renewal 7.00% 7.00%	2.20% Second Renewal 8.50% 7.00%	0.00% Third Renewal 0.00% 0.00%	Fourth Renewal 0.00% 0.00%	Fifth Renewal 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00% 0.00%	Ninth Renewal 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 03/03/2010 - 03/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	Rate at issue 15.00% 15.00% 5.75%	First Renewal 7.00% 7.00% 5.75%	2.20% Second Renewal 8.50% 7.00% 4.75%	0.00% Third Renewal 0.00% 0.00%	Fourth Renewal 0.00% 0.00%	Fifth Renewal 0.00% 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00% 0.00%	Eighth Renewal 0.00% 0.00%	Ninth Renewal 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 03/03/2010 - 03/16/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	Rate at issue 15.00% 15.00% 5.75% 6.75%	First Renewal 7.00% 7.00% 5.75% 6.75%	2.20% Second Renewal 8.50% 7.00% 4.75% 6.00%	0.00% Third Renewal 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 03/03/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	Rate at issue 15.00% 5.75% 6.75% 20.00%	First Renewal 7.00% 5.75% 6.75% 20.00%	2.20% Second Renewal 8.50% 7.00% 4.75% 6.00% 20.00%	0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00%
Fixed Rate Strategy (FRS) Premium Received Date 03/03/2010 903/04/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	Rate at issue 15.00% 15.00% 5.75% 6.75% 20.00% 25.00%	First Renewal 7.00% 7.00% 5.75% 6.75% 20.00% 25.00%	2.20% Second Renewal 8.50% 7.00% 4.75% 6.00% 20.00% 25.00%	0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Ninth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%

		.				=14.1	0 1 11		-	N 11 11
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/17/10 - 04/27/2010 Spread Strategy (MAI) Low Band(\$15,000)	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
	8.50%	7.00%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	5.25%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.25%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.35%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		-	0	771.1.1	F 4	5.01	0: #	0	5 1.1.4	NP-4
Premium Received Date 4/28/10 - 05/11/2010	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	5.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.75%	4.00% 5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)		6.25%								
Participation Strategy (PPI) Low Band (\$15,000)	6.75%		5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	20.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	25.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.25%	1.95%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.60%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
rixed Nale Strategy (r NS)	2.40%	2.35%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/12/10 - 06/08/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.00%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	40.00%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.00%	1.90%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.40%	2.30%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.30%	2.15%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.30%	2.1370	2.00 /8	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00%	0.00%
	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date							Oixui	Jevenill	Lignul	T NITUT
Premium Received Date						Renewal	Renewal	Renewal	Renewal	Renewal
6/09/10 - 06/22/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000)	at issue 8.50%	Renewal 7.00%	Renewal 6.50%	Renewal 0.00%	Renewal 0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	at issue 8.50% 8.50%	Renewal 7.00% 5.00%	Renewal 6.50% 5.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	0.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00%
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000) - - Spread Strategy (MAI) High Band (\$75,000) - - Cap Strategy (PCI) Low Band (\$15,000) - -	at issue 8.50% 8.50% 5.25%	Renewal 7.00% 5.00% 4.50%	Renewal 6.50% 5.00% 4.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 8.50% 8.50% 5.25% 6.25%	Renewal 7.00% 5.00% 4.50% 5.50%	Renewal 6.50% 5.00% 4.00% 5.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Spread (\$15,000)	at issue 8.50% 8.50% 5.25% 6.25% 20.00%	Renewal 7.00% 5.00% 4.50% 5.50% 20.00%	Renewal 6.50% 5.00% 4.00% 5.00% 20.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 8.50% 8.50% 5.25% 6.25% 20.00% 25.00%	Renewal 7.00% 5.00% 4.50% 5.50% 20.00% 25.00%	Renewal 6.50% 5.00% 4.00% 5.00% 20.00% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	at issue 8.50% 8.50% 5.25% 6.25% 20.00% 25.00% 2.00%	Renewal 7.00% 5.00% 4.50% 5.50% 20.00% 25.00% 1.75%	Renewal 6.50% 5.00% 4.00% 5.00% 20.00% 25.00% 1.75%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
6/09/10 - 06/22/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 8.50% 8.50% 5.25% 6.25% 20.00% 25.00%	Renewal 7.00% 5.00% 4.50% 5.50% 20.00% 25.00%	Renewal 6.50% 5.00% 4.00% 5.00% 20.00% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%

Descrives Descrived Date	Data	First	Second	Third	Fourth	Eifth	Civith	Soverth	Eighth	Ninth
Premium Received Date 6/23/10 - 08/08/2010	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	8.50%	8.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.00%	1.75%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.00%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Theo hale offalegy (Tho)	2.10%	2.00%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
8/09/10 - 08/31/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	12.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	12.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.00%	4.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.75%	1.50%	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.15%	1.90%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.10%	1.95%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.1070	1.0070	1.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
9/01/10 - 09/28/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	12.00%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	12.00%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.00%	4.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.60%	1.20%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.00%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.50%	4 500/		0.000/	0.00%	0.00%	0.00%	0.00%	0.00%
internate orategy (inter	1.0070	1.30 /6	1.50%	0.00%	0.00%	0.00%	0.0070	0.0070	0.0070	
	1.0070	1.50 %	1.50%	0.00%	0.00%	0.00%	0.0070	0.0078	0.0070	
Premium Received Date	Rate	First	1.50% Second	0.00% Third	0.00% Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 9/29/10 - 10/12/2010										Ninth Renewal
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	
Premium Received Date 9/29/10 - 10/12/2010	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Renewal
Premium Received Date 9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band(\$15,000)	Rate at issue 11.00%	First Renewal 12.00%	Second Renewal 7.50%	Third Renewal 0.00%	Fourth Renewal 0.00%	Fifth Renewal 0.00%	Sixth Renewal 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00%	Renewal 0.00%
Premium Received Date 9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	Rate at issue 11.00% 11.00%	First Renewal 12.00% 12.00%	Second Renewal 7.50% 7.50%	Third Renewal 0.00% 0.00%	Fourth Renewal 0.00% 0.00%	Fifth Renewal 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00%	Eighth Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
Premium Received Date 9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000)	Rate at issue 11.00% 11.00% 3.50%	First Renewal 12.00% 12.00%	Second Renewal 7.50% 7.50% 3.50%	Third Renewal 0.00% 0.00%	Fourth Renewal 0.00% 0.00%	Fifth Renewal 0.00% 0.00%	Sixth Renewal 0.00% 0.00%	Seventh Renewal 0.00% 0.00%	Eighth Renewal 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
Premium Received Date 9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	Rate at issue 11.00% 11.00% 3.50% 4.50%	First Renewal 12.00% 12.00% 4.00% 4.00%	Second Renewal 7.50% 3.50% 3.50%	Third Renewal 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
Premium Received Date 9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	Rate at issue 11.00% 11.00% 3.50% 4.50% 20.00%	First Renewal 12.00% 12.00% 4.00% 4.00% 20.00%	Second Renewal 7.50% 7.50% 3.50% 3.50% 15.00%	Third Renewal 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
Premium Received Date 9/29/10 - 10/12/2010 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	Rate at issue 11.00% 11.00% 3.50% 4.50% 20.00% 25.00%	First Renewal 12.00% 12.00% 4.00% 4.00% 20.00% 25.00%	Second Renewal 7.50% 7.50% 3.50% 3.50% 15.00% 25.00%	Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Fifth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Sixth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Seventh Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Eighth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Burning Burning I Burn	Dete	Circh	Constant	Thind	Encode	E:64	Ciuth	Causanth	E i a la Ala	Nitrada
Premium Received Date 10/13/10 - 11/23/2010	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	11.00%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	11.00%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	3.25%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	4.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.20%	1.20%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Dand (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.20%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)				0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
rixed Rate Strategy (FRS)	1.50%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/24/10 - 12/21/2010	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	11.00%	13.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	11.00%	13.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.25%	3.25%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.20%	1.20%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Dand (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	-		0.95%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.65%	1.65%	1.65%			0.00%	0.00%			
The that Strategy (Tho)	1.50%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Fighth	Ninth
Premium Received Date	Rate at issue	First Renewal	Second Renewal	Third Renewal	Fourth Renewal	Fifth Renewal	Sixth Renewal	Seventh Renewal	Eighth Renewal	Ninth Renewal
12/22/10 - 02/01/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000)	at issue 7.95%	Renewal 15.00%	Renewal 6.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) - - Spread Strategy (MAI) High Band (\$75,000) - -	at issue 7.95% 7.95%	Renewal 15.00% 11.50%	Renewal 6.00% 6.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%	Renewal 0.00% 0.00%
12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	at issue 7.95% 7.95% 3.50%	Renewal 15.00% 11.50% 3.50%	Renewal 6.00% 6.00% 4.25%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 7.95% 7.95% 3.50% 4.50%	Renewal 15.00% 11.50% 3.50% 4.50%	Renewal 6.00% 6.00% 4.25%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00%
12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00%	Renewal 6.00% 4.25% 4.25% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%
12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00% 25.00%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00%	Renewal 6.00% 6.00% 4.25% 4.25% 25.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00% 25.00% 1.45%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45%	Renewal 6.00% 6.00% 4.25% 25.00% 25.00% 1.90%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% 1.90%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45% 1.90%	Renewal 6.00% 6.25% 4.25% 25.00% 25.00% 1.90%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00% 25.00% 1.45%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45%	Renewal 6.00% 6.00% 4.25% 25.00% 25.00% 1.90%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	at issue 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% 1.90% 1.75%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 15.00% 15.00% 1.45% 1.90% 1.70%	Renewal 6.00% 6.00% 4.25% 25.00% 25.00% 1.90% 1.55%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	at issue 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% 1.90% 1.75% Rate	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45% 1.90% 1.70%	Renewal 6.00% 6.25% 4.25% 25.00% 25.00% 1.90%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	at issue 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% 1.90% 1.75% Rate at issue	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45% 1.90% 1.70% First Renewal	Renewal 6.00% 6.00% 4.25% 25.00% 1.90% 1.55%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 02/16/2011	at issue 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% 1.90% 1.90% 1.90% 1.75% Rate at issue 6.25%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 10.00% 1.45% 1.90% First Renewal 9.50%	Renewal 6.00% 6.00% 4.25% 25.00% 1.90% 1.90% 1.90% 1.90% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (PRS) Premium Received Date 2/02/11 - 02/16/2011 Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% 1.90% 1.75% Rate at issue 6.25% 4.50% 3.50% 4.50% 20.00%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45% 1.90% 1.70% First Renewal 9.50% 7.50% 3.50% 4.50% 20.00%	Renewal 6.00% 6.00% 4.25% 4.25% 25.00% 25.00% 1.90% 1.90% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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12/22/10 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 2/02/11 02/16/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) How Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% Rate at issue 6.25% 4.50% 3.50% 4.50% 20.00% 25.00% 1.45%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45% 1.70% First Renewal 9.50% 7.50% 3.50% 4.50% 20.00% 20.00% 20.00% 20.00% 1.45%	Renewal 6.00% 6.00% 4.25% 25.00% 1.90% 1.90% 1.55% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
12/22/10 - 02/01/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$75,000) Fixed Rate Strategy (MCI)Low Band (\$75,000) Fremium Received Date 2/02/11 2/02/11 02/16/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	at issue 7.95% 7.95% 3.50% 4.50% 20.00% 25.00% 1.45% 1.90% 1.75% Rate at issue 6.25% 4.50% 3.50% 20.00% 25.00%	Renewal 15.00% 11.50% 3.50% 4.50% 15.00% 20.00% 1.45% 1.70% First Renewal 9.50% 3.50% 4.50% 20.00% 25.00%	Renewal 6.00% 6.00% 4.25% 4.25% 25.00% 1.90% 1.90% 1.90% 1.55% Second Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%

Description Descripted Data	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 2/17/11 - 03/15/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.75%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.25%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.15%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
i ked hale olidiegy (i he)	2.1370	2.03 /8	0.00 %	0.00%	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/16/11 - 03/22/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	5.75%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.25%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.15%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2.1070	2.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
3/23/11 - 04/12/2011	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
3/23/11 - 04/12/2011 Spread Strategy (MAI) Low Band(\$15,000)	at issue 6.75%	Renewal 8.50%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%	Renewal 0.00%
	-									
Spread Strategy (MAI) Low Band(\$15,000)	6.75%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	6.75% 5.00%	8.50% 6.50%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	6.75% 5.00% 4.00%	8.50% 6.50% 4.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	6.75% 5.00% 4.00% 5.25%	8.50% 6.50% 4.00% 4.75%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	6.75% 5.00% 4.00% 5.25% 20.00%	8.50% 6.50% 4.00% 4.75% 20.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PCI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15% 2.15%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15% 2.05%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15% 2.15% Rate	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15% 2.05% First	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 05/10/2011	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15% 2.15% Rate at issue	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15% 2.05% First Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 05/10/2011 Spread Strategy (MAI) Low Band(\$15,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15% 2.15% Rate at issue 6.75%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15% 2.05% First Renewal 6.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 05/10/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15% 2.15% Rate at issue 6.75% 5.00%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.05% First Renewal 6.75% 5.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 05/10/2011 Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15% 2.15% 2.15% Rate at issue 6.75% 5.00% 4.00%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.05% First Renewal 6.75% 5.00% 4.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 05/10/2011 Spread Strategy (MAI) High Band (\$75,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 2.5.00% 1.65% 2.15% 2.15% Rate at issue 6.75% 5.00% 4.00% 5.25%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15% 2.05% First Renewal 6.75% 5.00% 4.00% 4.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 05/10/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65% 2.15% Rate at issue 6.75% 5.00% 4.00% 5.25% 20.00%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15% 2.15% 2.15% 2.05% First Renewal 6.75% 5.00% 4.00% 20.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 05/10/2011 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) Low Band (\$15,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 2.50% 2.15% 2.15% Rate at issue 6.75% 5.00% 4.00% 5.25% 20.00%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.15% 2.05% First Renewal 6.75% 5.00% 4.00% 4.75% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Fixed Rate Strategy (FRS) Premium Received Date 4/13/11 - 05/10/2011 Spread Strategy (MAI) Low Band(\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) High Band (\$75,000)	6.75% 5.00% 4.00% 5.25% 20.00% 2.50% 2.15% 2.15% Rate at issue 6.75% 5.00% 4.00% 5.25% 20.00% 25.00% 1.65%	8.50% 6.50% 4.00% 4.75% 20.00% 25.00% 1.65% 2.05% First Renewal 6.75% 5.00% 4.00% 4.75% 20.00% 1.45%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
5/11/11 - 06/21/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	6.75%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.50%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.35%	1.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.80%	1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.70%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
6/22/11 - 08/02/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	9.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	7.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.75%	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.20%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	1.0070	1.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/03/2011 - 08/16/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	9.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.75%	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.20%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	1.0070	1.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070	0.0070
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/17/2011 - 08/23/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.75%	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.20%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	225%	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0%	0.00 %	0.00 %
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	1.0070	1.0078	0.0070	0.0070	0.0070	0.0078	0.0070	0.0078	0.0070	5.0070

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
08/24/2011 - 10/25/2011	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.10%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	225%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
10/26/2011 - 01/02/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.10%	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	225%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/03/2012 - 01/17/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.10%	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	225%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
01/18/2012 - 02/26/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.10%	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	225%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	400%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
02/27/2012 - 03/13/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
03/14/2012 - 05/01/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
05/02/2012 - 06/19/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
06/20/2012 - 08/07/2012	at issue	Renewal								
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
Premium Received Date 08/08/2012 - 09/25/2012	at issue	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band (\$75,000)	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Descrives Descrived Date	Rate	First	Cocord	Third	Fourth	Fifth	Sixth	Seventh	Fighth	Ninth
Premium Received Date 09/26/2012 - 11/20/2012	at issue	Renewal	Second Renewal	Renewal	Fourth Renewal	Renewal	Renewal	Renewal	Eighth Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	225%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	400%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Point-to-Point Trigger Strategy (PPT) High Band (\$75,000)	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Premium Received Date	Rate	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth
11/21/2012 - 12/25/2012	at issue	Renewal				Renewal	Renewal			
Spread Strategy (MAI) Low Bond(\$15,000)			Renewal	Renewal	Renewal			Renewal	Renewal	Renewal
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00% 15.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000)	15.00% 15.00% 2.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	15.00% 15.00% 2.00% 3.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	15.00% 15.00% 2.00% 3.00% 20.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00% 0.85%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00% 0.85% 1.25%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00% 0.85% 1.25% 225%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00% 0.85% 1.25% 225% 400%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00% 0.85% 1.25% 225% 400% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PPT) High Band (\$75,000) Fixed Rate Strategy (FRS)	15.00% 15.00% 2.00% 3.00% 25.00% 0.85% 1.25% 225% 400% 1.50% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PPT) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date	15.00% 15.00% 2.00% 3.00% 25.00% 0.85% 1.25% 225% 400% 1.50% 2.50% 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% First	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0.00% 0.00% 0.00% 0.00% Fourth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$15,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PPT) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 12/26/2012 - 12/31/2012	15.00% 15.00% 2.00% 20.00% 25.00% 0.85% 1.25% 225% 400% 1.50% 2.50% 1.50% Rate at issue	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% First Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Ninth Renewal
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PPT) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 12/26/2012 - 12/31/2012 Spread Strategy (MAI) Low Band(\$15,000)	15.00% 15.00% 2.00% 3.00% 25.00% 0.85% 1.25% 400% 1.50% 1.50% 7.50% 1.50% 8.84 1.50%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% First Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Eighth Renewal 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Nonk Renewal 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PPT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PPT) High Band (\$75,000) Fixed Rate Strategy (FRS)	15.00% 15.00% 2.00% 3.00% 20.00% 25.00% 0.85% 225% 400% 1.25% 2.50% 1.50% 1.50% Rate at issue 15.00% 15.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% First Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0% 0% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Sixth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PT) High Band (\$75,000) Fixed Rate Strategy (FRS)	15.00% 15.00% 2.00% 3.00% 25.00% 0.85% 1.25% 400% 1.50% 2.50% 1.50% 1.50% Rate at issue 15.00% 15.00% 2.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% First Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000) Participation Strategy (PPI) Low Band (\$15,000) Participation Strategy (PPI) High Band (\$75,000) Monthly Cap Index Strategy (MCI)Low Band (\$15,000) Monthly Cap Index Strategy (MCI)High Band (\$75,000) Interest Rate Benchmark Strategy (IRB) Low Band (\$15,000) Interest Rate Benchmark Strategy (IRB) High Band (\$75,000) Point-to-Point Trigger Strategy (PT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PT) Low Band (\$15,000) Point-to-Point Trigger Strategy (PT) High Band (\$75,000) Fixed Rate Strategy (FRS) Premium Received Date 12/26/2012 - 12/31/2012 Spread Strategy (MAI) Low Band (\$15,000) Spread Strategy (MAI) High Band (\$75,000) Cap Strategy (PCI) Low Band (\$15,000) Cap Strategy (PCI) High Band (\$75,000)	15.00% 15.00% 2.00% 3.00% 25.00% 0.85% 1.25% 400% 1.50% 2.50% 1.50% T.50% T.50% 1.50% 1.50% 1.50% 1.50% 3.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% First Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Second Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Third Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fourth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Fifth Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Seventh Renewal 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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Contract is issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.

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