

ING Fixed Annuities

ING Secure Index Five Annuity Renewal Rates

Premium Received Date	1	2	3	4	5	6	7	8	9	10
10/17/2005 - 10/30/2005	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)	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	1	2	3	4	5	6	7	8	9	10
10/31/2005 - 11/13/2005	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)	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	1	2	3	4	5	6	7	8	9	10
11/14/05 - 1/2/2006	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)	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	1	2	3	4	5	6	7	8	9	10
01/03/06 - 1/16/2006	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)	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%
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)	3.60%	3.55%	3.45%	2.75%	2.55%	2.60%	2.45%	2.25%	0.00%	0.00%

Premium Received Date 01/17/06 - 2/5/2006	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)	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 02/06/06 - 3/5/2006	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)	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 03/06/06 - 4/2/2006	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)	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%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.25%	7.25%	6.50%	6.50%	6.00%	5.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	50%	35%	25%	25%	35%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	55%	40%	25%	25%	45%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.75%	3.65%	3.10%	2.60%	3.00%	2.55%	0.00%	0.00%	0.00%

Premium Received Date 04/03/06 - 4/16/2006	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)	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%

Premium Received Date 04/17/06 - 4/30/2006	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)	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 05/01/06 - 6/4/2006	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)	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 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
Spread Strategy (MAI) Low Band(\$15,000)	0.75%	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)	0.25%	0.25%	2.25%	10.75%	10.75%	6.25%	6.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.00%	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)	8.75%	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)	4.20%	4.10%	3.85%	3.15%	3.00%	2.55%	2.50%	0.00%	0.00%	0.00%

Premium Received Date 06/19/06 - 6/25/2006	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)	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 06/26/06 - 7/30/2006	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)	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 07/31/06 - 8/13/2006	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)	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 08/14/06 - 8/27/2006	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)	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 08/28/06 - 9/10/2006	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)	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 9/11/2006 - 10/8/2006	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)	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%
Participation Strategy (PPI) Low Band (\$15,000)	50%	40%	40%	25%	25%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	45%	40%	30%	30%	25%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.90%	3.85%	3.50%	2.80%	2.60%	2.35%	2.35%	0.00%	0.00%	0.00%

Premium Received Date 10/9/2006 - 10/29/2006	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)	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%

Premium Received Date 10/30/2006 - 11/19/2006	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)	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%

Premium Received Date 11/20/06 - 12/10/2006	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)	0.95%	3.95%	14.95%	9.95%	9.95%	12.50%	4.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.45%	3.45%	14.95%	7.95%	7.95%	13.00%	4.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	6.50%	6.50%	5.75%	5.00%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.25%	7.25%	6.75%	5.75%	4.75%	3.75%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	35%	20%	25%	25%	25%	30%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	40%	25%	25%	25%	20%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.85%	3.80%	3.60%	3.25%	2.40%	2.40%	2.25%	0.00%	0.00%	0.00%

Premium Received Date 12/11/06 - 12/25/2006	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)	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%	6.25%	6.25%	5.75%	5.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	7.00%	6.50%	5.75%	4.75%	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)	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%

Premium Received Date 12/26/06 - 1/28/2007	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)	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)	50%	35%	25%	30%	30%	20%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.65%	3.55%	3.30%	3.10%	2.45%	2.40%	2.25%	0.00%	0.00%	0.00%

Premium Received Date 01/29/07 - 2/4/2007	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)	1.10%	5.10%	15.00%	8.00%	6.00%	12.00%	5.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.60%	4.60%	15.00%	7.00%	5.00%	11.50%	5.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.50%	6.00%	5.25%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.25%	7.25%	6.75%	6.00%	5.25%	4.25%	4.25%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	25%	25%	25%	20%	30%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	35%	25%	30%	30%	20%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.65%	3.55%	2.95%	2.70%	2.60%	2.45%	2.25%	0.00%	0.00%	0.00%

Premium Received Date 02/05/07 - 2/25/2007	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)	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 02/26/07 - 3/11/2007	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)	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%

Premium Received Date 03/12/07 - 3/25/2007	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)	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 3/26/2007 - 4/15/2007	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)	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 04/16/07 - 5/20/2007	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)	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 05/21/07 - 6/10/2007	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)	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 06/11/07 - 6/24/2007	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)	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 06/25/07 - 7/15/2007	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)	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 07/16/07 - 7/29/2007	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)	1.40%	4.40%	9.40%	9.40%	6.90%	8.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.90%	3.40%	8.40%	8.40%	6.40%	8.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	7.00%	6.25%	5.75%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.75%	7.00%	6.50%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	50%	40%	30%	30%	30%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	55%	45%	30%	30%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.50%	2.80%	2.60%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 07/30/07 - 8/8/2007	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)	1.70%	4.20%	9.20%	9.20%	6.70%	8.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.20%	3.20%	8.20%	8.20%	6.20%	8.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.00%	7.00%	6.25%	5.75%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.75%	7.00%	6.50%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	30%	30%	30%	25%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	30%	30%	35%	25%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.75%	3.50%	2.80%	2.60%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 08/09/07 - 8/21/2007	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)	3.15%	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 08/22/07 - 9/9/2007	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)	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 09/10/07 - 9/23/2007	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)	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 09/24/07 - 9/30/2007	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)	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 10/01/07 - 11/5/2007	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)	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%

Premium Received Date 11/06/07 - 12/2/2007	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)	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 12/03/07 - 1/1/2008	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)	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 1/02/08 - 1/13/2008	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)	5.45%	15.00%	8.00%	6.00%	12.00%	5.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	6.00%	4.00%	11.00%	5.50%	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%	3.75%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.50%	6.75%	5.75%	4.75%	3.75%	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%	2.00%	2.00%	1.75%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.35%	2.35%	2.35%	2.35%	2.35%	2.10%	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%	0.00%

Premium Received Date 1/14/08 - 2/3/2008	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)	5.45%	15.00%	8.00%	6.00%	12.00%	5.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	6.00%	4.00%	11.50%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	5.75%	5.00%	4.50%	4.00%	3.75%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.00%	6.25%	5.50%	4.50%	3.75%	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%	20.00%	30.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.10%	2.10%	2.10%	1.90%	1.90%	1.65%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.30%	2.30%	2.30%	2.30%	2.30%	2.05%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.60%	3.00%	2.75%	2.55%	2.40%	2.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 2/04/08 - 3/2/2008	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)	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 3/03/08 - 4/6/2008	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)	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%

Premium Received Date 4/07/08 - 4/27/2008	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)	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)	8.00%	7.25%	7.00%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.25%	8.75%	8.75%	7.00%	6.00%	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%	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%
Monthly Cap Index Strategy (MCI)High Band	2.50%	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.05%	3.55%	3.15%	3.00%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/28/08 - 6/1/2008	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)	3.90%	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)	2.50%	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)	8.50%	7.25%	7.00%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	8.75%	8.75%	7.00%	6.00%	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%	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	2.40%	2.40%	2.40%	2.40%	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%	3.65%	3.20%	3.00%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 6/02/08 - 6/22/2008	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)	3.90%	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 6/23/08 - 7/20/2008	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)	3.90%	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 7/21/08 - 8/17/2008	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)	4.20%	8.20%	8.20%	6.20%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.95%	6.45%	6.45%	3.95%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.50%	7.50%	6.75%	6.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.00%	9.00%	8.25%	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%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	35.00%	35.00%	45.00%	35.00%	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%	2.40%	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%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.25%	3.45%	3.05%	2.65%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/18/08 - 9/21/2008	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)	2.95%	6.45%	7.95%	4.45%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.95%	4.95%	5.95%	2.95%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.50%	8.00%	7.00%	6.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	11.00%	9.50%	8.50%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45.00%	35.00%	25.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	50.00%	40.00%	35.00%	45.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.80%	2.80%	2.80%	2.55%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	3.10%	3.10%	3.10%	3.10%	2.85%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.55%	3.85%	3.35%	2.80%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 9/22/08 - 10/5/2008	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)	4.25%	6.75%	6.75%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.95%	4.95%	4.95%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.00%	7.50%	7.50%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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 10/06/08 - 10/14/2008	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)	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%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	35.00%	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%	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%
Monthly Cap Index Strategy (MCI)High Band	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 10/15/08 - 10/28/2008	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)	10.00%	10.00%	10.00%	13.00%	6.50%	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%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.25%	7.00%	6.00%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	8.50%	7.50%	6.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	32.00%	32.00%	32.00%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	37.00%	37.00%	37.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	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	3.20%	3.20%	3.20%	2.95%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.05%	3.55%	3.00%	2.60%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 10/29/08 - 11/25/2008	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%	15.00%	15.00%	13.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	15.00%	13.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.25%	6.75%	5.75%	5.25%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	8.25%	7.25%	6.25%	5.50%	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%	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%	25.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band	2.90%	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	3.20%	3.20%	2.95%	2.70%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.05%	3.55%	3.00%	2.60%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/26/08 - 12/9/2008	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%	11.00%	10.00%	12.00%	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%	11.00%	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 12/10/08 - 1/1/2009	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%	10.50%	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 1/02/09 - 1/20/2009	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%	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%

Premium Received Date 1/21/09 - 2/2/2009	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%	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	2.15%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band	2.55%	2.55%	2.55%	2.55%	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 2/03/09 - 2/17/2009	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%	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%

Premium Received Date 2/18/09 - 3/17/2009	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%	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 3/18/09 - 4/7/2009	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%	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)	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%
Monthly Cap Index Strategy (MCI)High Band	2.90%	2.90%	2.90%	2.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.45%	3.25%	3.25%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/08/09 - 4/28/2009	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%	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%	8.75%	8.75%	7.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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 4/29/09 - 5/12/2009	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%	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%	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%	3.45%	3.35%	3.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 5/13/09 - 5/26/2009	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%	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%

Premium Received Date 5/27/09 - 6/16/2009	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%	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 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
Spread Strategy (MAI) Low Band(\$15,000)	15.00%	13.00%	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%	13.00%	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%	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%	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	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%	3.55%	3.25%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 7/09/09 - 8/4/2009	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%	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%	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 8/05/09 - 8/18/2009	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%	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 8/19/09 - 9/29/2009	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%	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%	5.50%	5.50%	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%	7.00%	6.25%	6.25%	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)	25.00%	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	2.10%	2.10%	2.10%	2.10%	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%	2.60%	2.60%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 9/30/09 - 11/11/2009	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%	12.00%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	12.00%	12.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	6.00%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	6.75%	6.75%	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%	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	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%	2.60%	2.55%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/12/09 - 12/9/2009	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%	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 12/10/09 - 2/2/2010	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)	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 2/03/10 - 3/2/2010	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)	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%	0.00%	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	2.00%	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	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%	2.55%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 3/3/2010 - 3/16/2010	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)	15.00%	5.75%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.50%	5.50%	5.50%	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%	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%	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	2.00%	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	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%	2.60%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 3/17/10 - 4/27/2010	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%	5.50%	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 4/28/10 - 5/11/2010	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%	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 5/12/10 - 6/8/2010	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%	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)	25.00%	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%	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%
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 6/09/10 - 6/22/2010	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%	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%	4.25%	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 6/23/10 - 8/8/2010	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%	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 8/09/10 - 8/31/2010	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)	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 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
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%

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	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	9.50%	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)	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)	3.50%	4.00%	3.75%	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%	4.00%	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%	1.50%	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 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)	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 11/24/10 - 12/21/2010	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)	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%

Premium Received Date 12/22/10 - 2/1/2011	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)	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)	7.95%	15.00%	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%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.50%	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)	25.00%	15.00%	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%	20.00%	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%	1.15%	1.60%	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%

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
Spread Strategy (MAI) Low Band(\$15,000)	7.00%	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)	5.25%	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)	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%	4.50%	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%	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	1.15%	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	1.60%	1.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.70%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 5/11/11 - 6/21/2011	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)	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%

Premium Received Date 6/22/11 - 8/2/2011	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)	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%

Premium Received Date 8/3/2011 - 8/16/2011	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)	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 8/17/2011 - 8/23/2011	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)	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%	0%	0%	0%	0%	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%

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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143570 11/26/2013

ING Fixed Annuities

ING Secure Index Seven Annuity Renewal Rates

	1	2	3	4	5	6	7	8	9	10
Premium Received Date 10/17/2005 - 10/30/2005	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)	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%

	1	2	3	4	5	6	7	8	9	10
Premium Received Date 10/31/2005 - 11/13/2005	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)	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%

	1	2	3	4	5	6	7	8	9	10
Premium Received Date 11/14/05 - 1/2/2006	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)	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%

	1	2	3	4	5	6	7	8	9	10
Premium Received Date 01/03/06 - 1/16/2006	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)	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%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	7.50%	6.25%	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 (FRS)	3.85%	3.75%	3.65%	2.95%	2.70%	2.75%	2.60%	2.40%	0.00%	0.00%

Premium Received Date 01/17/06 - 2/5/2006	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)	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) Low 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) High 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 (FRS)	3.75%	3.70%	3.60%	2.90%	2.70%	2.75%	2.60%	2.40%	0.00%	0.00%

Premium Received Date 02/06/06 - 3/5/2006	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)	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) Low 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) High 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 (FRS)	3.95%	3.85%	3.80%	3.30%	3.15%	3.55%	3.20%	0.00%	0.00%	0.00%

Premium Received Date 03/06/06 - 4/2/2006	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)	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) Low 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) High 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 (FRS)	4.05%	4.00%	3.85%	3.30%	3.25%	3.65%	3.20%	0.00%	0.00%	0.00%

Premium Received Date 04/03/06 - 4/16/2006	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)	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) Low 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) High 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 (FRS)	4.20%	4.15%	3.85%	3.30%	2.75%	3.15%	2.60%	0.00%	0.00%	0.00%

Premium Received Date 04/17/06 - 4/30/2006	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)	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%

Premium Received Date 05/01/06 - 6/4/2006	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)	0.85%	1.10%	5.10%	15.00%	5.75%	15.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.25%	0.50%	4.00%	15.00%	4.25%	9.00%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.25%	7.75%	7.75%	5.75%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.00%	8.50%	9.00%	6.50%	7.00%	5.50%	4.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	60%	55%	40%	20%	20%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	65%	60%	45%	20%	20%	30%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.45%	4.30%	4.15%	3.35%	3.25%	2.70%	2.70%	0.00%	0.00%	0.00%

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
Spread Strategy (MAI) Low Band(\$15,000)	0.95%	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)	0.35%	0.35%	2.35%	12.85%	12.85%	8.85%	8.85%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.25%	7.75%	7.75%	5.75%	5.75%	5.25%	4.25%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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 (FRS)	4.45%	4.30%	4.05%	3.30%	3.20%	2.70%	2.65%	0.00%	0.00%	0.00%

Premium Received Date 06/19/06 - 6/25/2006	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)	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) Low 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) High 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 (FRS)	4.45%	4.30%	4.05%	3.30%	3.20%	2.70%	2.65%	0.00%	0.00%	0.00%

Premium Received Date 06/26/06 - 7/30/2006	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)	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) Low 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) High Band (\$75,000)	8.75%	8.50%	8.75%	7.00%	7.00%	6.00%	5.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	55%	55%	45%	25%	25%	25%	25%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	60%	60%	50%	25%	25%	30%	35%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.65%	4.50%	4.20%	3.40%	3.20%	2.70%	2.65%	0.00%	0.00%	0.00%

Premium Received Date 07/31/06 - 8/13/2006	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)	1.15%	0.85%	3.85%	10.85%	10.85%	12.85%	12.85%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	0.55%	3.55%	9.55%	9.55%	9.55%	9.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.00%	7.75%	7.75%	5.75%	5.25%	4.50%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.75%	8.50%	8.50%	6.75%	6.25%	5.50%	4.50%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	55%	55%	40%	25%	25%	15%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	60%	60%	45%	30%	30%	25%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.50%	4.35%	4.05%	3.15%	2.95%	2.65%	2.65%	0.00%	0.00%	0.00%

Premium Received Date 08/14/06 - 8/27/2006	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)	1.15%	2.15%	5.15%	9.65%	11.65%	13.65%	13.65%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	1.55%	4.55%	9.05%	10.55%	9.55%	9.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	7.50%	7.50%	5.25%	4.50%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.25%	8.50%	6.25%	5.50%	4.50%	3.75%	0.00%	0.00%	0.00%
Participation Strategy (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 (FRS)	4.40%	4.30%	3.90%	3.10%	2.85%	2.65%	2.50%	0.00%	0.00%	0.00%

Premium Received Date 08/28/06 - 9/10/2006	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)	1.15%	2.15%	5.15%	10.15%	11.65%	13.65%	13.65%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	1.55%	5.05%	9.05%	10.55%	9.55%	9.55%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	7.50%	7.50%	5.00%	4.25%	4.00%	3.50%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.50%	8.25%	8.50%	6.00%	5.25%	4.25%	4.25%	0.00%	0.00%	0.00%
Participation Strategy (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 (FRS)	4.40%	4.30%	3.90%	3.10%	2.85%	2.65%	2.50%	0.00%	0.00%	0.00%

Premium Received Date 09/11/06 - 10/8/2006	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)	1.15%	4.15%	4.15%	10.15%	10.15%	11.00%	15.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.55%	3.55%	3.55%	9.05%	9.05%	11.00%	11.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low 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) High Band (\$75,000)	8.00%	8.00%	8.00%	6.00%	6.00%	5.00%	4.00%	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%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.20%	4.15%	3.80%	3.05%	2.80%	2.50%	2.50%	0.00%	0.00%	0.00%

Premium Received Date 10/9/2006 - 10/29/2006	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)	1.25%	3.75%	7.75%	8.75%	8.75%	12.00%	5.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.65%	3.15%	7.65%	7.65%	7.65%	15.00%	5.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.75%	6.75%	5.25%	4.25%	5.00%	5.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	7.50%	6.00%	5.00%	5.00%	5.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	30%	25%	15%	25%	35%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	35%	30%	25%	25%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.95%	3.90%	3.65%	3.15%	2.45%	2.60%	2.50%	0.00%	0.00%	0.00%

Premium Received Date 10/30/06 - 11/19/2006	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)	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) Low 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) High Band (\$75,000)	8.25%	7.75%	7.75%	6.00%	5.00%	5.00%	5.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	55%	45%	30%	20%	15%	25%	30%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	60%	45%	35%	30%	25%	25%	30%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.20%	4.10%	3.80%	3.25%	2.45%	2.60%	2.50%	0.00%	0.00%	0.00%

Premium Received Date 11/20/06 - 12/10/2006	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)	0.95%	3.95%	14.95%	11.95%	10.00%	11.00%	3.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low 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) High 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 (PPI) Low Band (\$15,000)	50%	35%	20%	20%	20%	25%	35%	0%	0%	0%
Participation Strategy (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 12/11/06 - 12/25/2006	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)	1.20%	6.70%	15.00%	9.00%	9.00%	15.00%	3.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low 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) High 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 (PPI) Low Band (\$15,000)	45%	30%	15%	20%	20%	20%	35%	0%	0%	0%
Participation Strategy (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 12/26/06 - 1/28/2007	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)	1.10%	6.60%	15.00%	9.00%	9.00%	15.00%	3.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low 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) High 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 (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 01/29/07 - 2/4/2007	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)	1.10%	6.10%	15.00%	10.00%	7.50%	10.50%	4.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low 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) High 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 (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%

Premium Received Date 02/05/07 - 2/25/2007	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)	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 02/26/07 - 3/11/2007	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)	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) Low 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) High 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 (FRS)	4.15%	3.90%	3.50%	3.00%	3.05%	2.70%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 03/12/07 - 3/25/2007	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)	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) Low 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) High 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 (FRS)	4.15%	4.00%	3.50%	3.10%	3.15%	2.70%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 3/26/2007 - 4/15/2007	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)	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) Low 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) High 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 (FRS)	3.70%	3.65%	3.25%	2.95%	3.15%	2.70%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 04/16/07 - 5/20/2007	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)	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) Low 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) High 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 (FRS)	4.00%	3.70%	3.30%	2.85%	2.90%	2.80%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 05/21/07 - 6/10/2007	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)	1.35%	5.85%	15.00%	6.25%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.85%	4.85%	15.00%	4.50%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.75%	4.25%	5.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	5.75%	6.50%	5.25%	5.25%	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%	40%	15%	15%	35%	35%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.90%	3.35%	3.15%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 06/11/07 - 6/24/2007	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)	1.15%	3.65%	14.65%	13.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low Band (\$15,000)	7.00%	7.00%	4.75%	4.75%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.75%	6.00%	6.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	15%	20%	35%	35%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	20%	20%	35%	35%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.75%	3.20%	3.00%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 06/25/07 - 7/15/2007	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)	1.15%	3.65%	14.15%	13.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low Band (\$15,000)	7.50%	7.50%	5.00%	5.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.25%	6.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	40%	15%	20%	35%	35%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	20%	20%	35%	35%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.75%	3.20%	3.00%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 07/16/07 - 7/29/2007	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)	1.40%	4.40%	10.90%	10.90%	5.40%	6.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low Band (\$15,000)	7.50%	7.50%	5.25%	4.50%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.25%	5.75%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	20%	20%	35%	30%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	25%	25%	35%	30%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.70%	2.95%	2.75%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 07/30/07 - 8/8/2007	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)	1.70%	4.70%	10.70%	10.70%	5.20%	6.50%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) 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) Low Band (\$15,000)	7.50%	7.50%	5.25%	4.75%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.50%	6.00%	5.25%	5.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	35%	20%	20%	35%	30%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	45%	25%	25%	35%	30%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.70%	2.95%	2.75%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 08/09/07 - 8/21/2007	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)	3.15%	5.65%	10.15%	12.15%	4.15%	4.15%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.65%	4.65%	8.65%	10.15%	4.15%	4.15%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	4.50%	4.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.00%	5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40%	35%	20%	15%	40%	35%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45%	40%	25%	15%	40%	35%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.65%	3.05%	2.80%	2.40%	2.25%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 08/22/07 - 9/9/2007	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)	5.50%	5.50%	10.00%	12.00%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	5.00%	5.00%	8.50%	10.50%	4.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.50%	7.50%	4.50%	4.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	8.00%	6.00%	5.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35%	35%	20%	15%	40%	35%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	40%	40%	25%	15%	40%	35%	0%	0%	0%	0%
Fixed Rate Strategy (FRS)	4.00%	3.65%	3.05%	2.80%	2.40%	2.25%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 09/10/07 - 9/23/2007	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)	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) Low 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) High 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 Strategy (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 Strategy (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 (FRS)	4.00%	3.60%	3.00%	2.70%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 09/24/07 - 9/30/2007	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)	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) Low 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) High 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 Strategy (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 Strategy (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 (FRS)	4.00%	3.60%	3.00%	2.70%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 10/01/07 - 11/5/2007	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)	3.30%	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) Low 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) High Band (\$75,000)	8.50%	8.50%	6.75%	5.50%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (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%
Participation Strategy (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%
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)	4.00%	3.65%	3.15%	2.60%	2.25%	2.15%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/06/07 - 12/2/2007	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)	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 12/03/07 - 1/1/2008	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)	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 1/02/08 - 1/13/2008	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)	5.45%	15.00%	11.00%	10.50%	10.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	8.00%	6.00%	10.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	5.50%	4.50%	4.00%	5.25%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	7.25%	6.25%	5.25%	5.25%	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%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00%	15.00%	25.00%	25.00%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.20%	2.20%	1.95%	1.70%	1.45%	1.20%	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%	3.20%	2.90%	2.65%	2.45%	2.05%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 1/14/08 - 2/3/2008	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)	5.45%	15.00%	12.00%	12.00%	10.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	9.00%	7.00%	10.50%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.25%	4.75%	4.00%	4.00%	5.25%	5.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	6.50%	5.75%	5.00%	5.25%	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%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00%	15.00%	25.00%	25.00%	25.00%	40.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.10%	2.10%	1.85%	1.60%	1.35%	1.10%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.30%	2.30%	2.30%	2.30%	2.05%	1.80%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.85%	3.20%	2.90%	2.65%	2.45%	2.05%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 2/04/08 - 3/2/2008	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)	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) Low 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) High 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 Strategy (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 Strategy (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 (FRS)	3.95%	3.55%	3.05%	2.90%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 3/03/08 - 4/6/2008	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)	5.35%	15.00%	12.00%	3.85%	5.50%	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%	6.00%	5.75%	5.75%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.25%	7.75%	7.50%	6.75%	5.75%	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%	31.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (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%
Monthly Cap Index Strategy (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%
Monthly Cap Index Strategy (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 (FRS)	4.25%	3.75%	3.30%	3.10%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/07/08 - 4/27/2008	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)	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) Low 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) High 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%
Participation Strategy (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%
Monthly Cap Index Strategy (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%
Monthly Cap Index Strategy (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 (FRS)	4.25%	3.75%	3.30%	3.10%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/28/08 - 6/1/2008	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)	3.90%	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)	2.50%	15.00%	9.00%	4.50%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.50%	6.50%	6.25%	5.50%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	8.25%	8.00%	6.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	42.00%	17.00%	17.00%	37.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	48.00%	23.00%	23.00%	33.00%	33.00%	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%	1.65%	1.40%	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%	2.60%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.35%	3.80%	3.30%	3.05%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 6/02/08 - 6/22/2008	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)	3.90%	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 6/23/08 - 7/20/2008	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)	3.90%	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 7/21/08 - 8/17/2008	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)	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%
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%	2.95%	2.70%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.45%	3.65%	3.20%	2.75%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/18/08 - 9/21/2008	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)	2.95%	7.45%	8.95%	3.95%	3.95%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.95%	5.45%	6.95%	3.95%	3.95%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.50%	7.25%	6.25%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	11.00%	9.00%	8.00%	7.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45.00%	30.00%	25.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	35.00%	35.00%	40.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.80%	2.80%	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)	3.10%	3.10%	3.10%	2.85%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.75%	4.00%	3.45%	2.90%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 9/22/08 - 10/5/2008	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)	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 10/06/08 - 10/14/2008	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)	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 10/15/08 - 10/28/2008	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)	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%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.25%	6.25%	5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	8.00%	7.00%	6.00%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	31.00%	31.00%	24.00%	25.00%	35.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	36.00%	36.00%	36.00%	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%	2.40%	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%	2.95%	2.70%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.25%	3.75%	3.15%	2.70%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 10/29/08 - 11/25/2008	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%	15.00%	15.00%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	15.00%	12.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.25%	6.00%	5.00%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	9.75%	7.75%	6.75%	6.00%	5.25%	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%	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 (\$15,000)	2.90%	2.65%	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)	3.20%	2.95%	2.95%	2.70%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.25%	3.75%	3.15%	2.75%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/26/08 - 12/9/2008	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%	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%

Premium Received Date 12/10/08 - 1/1/2009	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%	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 1/02/09 - 1/20/2009	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%	12.00%	8.50%	12.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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)	6.50%	6.25%	6.25%	5.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.25%	7.25%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	15.00%	20.00%	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%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.65%	2.25%	2.15%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	3.00%	2.60%	2.60%	2.60%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.90%	2.90%	2.85%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 1/21/09 - 2/2/2009	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%	11.00%	8.00%	12.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	5.50%	11.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.00%	5.75%	5.75%	5.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.00%	7.00%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	20.00%	15.00%	15.00%	20.00%	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%	25.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.35%	2.10%	2.10%	2.30%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.65%	2.65%	2.65%	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.90%	2.90%	2.85%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 2/3/2009 - 2/17/2009	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%	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 2/18/09 - 3/17/2009	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%	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 3/18/09 - 4/7/2009	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%	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)	9.00%	9.00%	8.50%	7.50%	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%	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)	2.70%	2.65%	2.60%	2.60%	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)	3.65%	3.40%	3.35%	3.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/08/09 - 4/28/2009	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%	9.00%	4.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	2.50%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	9.50%	9.50%	8.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.50%	10.50%	9.75%	8.75%	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%	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%	40.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.90%	2.90%	2.90%	2.90%	0.00%	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%	3.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.30%	3.90%	3.70%	3.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/29/09 - 5/12/2009	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%	9.00%	4.50%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	9.00%	3.00%	4.00%	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%	8.00%	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%	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)	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%	3.65%	3.50%	2.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 5/13/09 - 5/26/2009	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%	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%

Premium Received Date 5/27/09 - 6/16/2009	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%	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 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
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) High Band (\$75,000)	15.00%	13.00%	3.50%	3.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.00%	8.00%	7.25%	6.75%	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%	7.75%	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%	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)	2.70%	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%	3.70%	3.35%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 7/09/09 - 8/4/2009	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%	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%	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)	7.50%	7.25%	6.75%	5.75%	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)	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%	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%	2.70%	2.50%	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)	3.25%	3.05%	2.95%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/05/09 - 8/18/2009	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%	12.00%	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%	12.00%	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%	6.75%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	8.00%	7.25%	7.25%	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%	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)	2.70%	2.70%	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)	3.00%	3.00%	3.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.25%	3.10%	2.95%	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/19/09 - 9/29/2009	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%	12.00%	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%	12.00%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	5.75%	5.75%	5.75%	0.00%	0.00%	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%	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%	0.00%
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%	0.00%
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%	0.00%
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%	0.00%
Fixed Rate Strategy (FRS)	2.80%	2.80%	2.75%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 9/30/09 - 11/11/2009	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%	12.00%	12.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	12.00%	12.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.50%	6.50%	6.00%	5.50%	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)	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%	30.00%	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)	2.65%	2.65%	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.80%	2.75%	2.70%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/12/09 - 12/9/2009	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%	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)	6.50%	6.00%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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)	2.65%	2.65%	2.65%	2.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.80%	2.75%	2.70%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 12/10/09 - 2/2/2010	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)	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%

Premium Received Date 2/03/10 - 3/2/2010	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)	15.00%	7.00%	9.00%	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%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	6.00%	5.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	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%	35.00%	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%	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)	2.25%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.55%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.75%	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 3/3/2010 - 3/16/2010	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)	15.00%	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)	15.00%	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)	6.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	7.00%	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)	2.25%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.55%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.75%	2.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 3/17/10 - 4/27/2010	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%	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 4/28/10 - 5/11/2010	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%	5.50%	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 5/12/10 - 6/8/2010	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%	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%	6.50%	6.00%	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%	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%	2.00%	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)	2.55%	2.45%	2.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.55%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 6/09/10 - 6/22/2010	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%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	8.50%	3.00%	3.00%	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%	5.50%	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%	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%	2.00%	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%	2.55%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 6/23/10 - 8/8/2010	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%	5.50%	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%	3.50%	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%	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%	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%	1.85%	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)	2.55%	2.35%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.60%	2.55%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/09/10 - 8/31/2010	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)	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 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
Spread Strategy (MAI) Low Band(\$15,000)	12.00%	12.00%	6.50%	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%	6.50%	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%	4.75%	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%	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)	1.85%	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 (\$75,000)	2.30%	2.00%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.80%	1.85%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	10.00%	10.00%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	10.00%	10.00%	6.50%	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%	5.00%	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%	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%	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)	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 (\$75,000)	2.30%	2.10%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.80%	1.85%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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)	10.00%	13.00%	7.00%	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%	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)	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)	1.85%	1.70%	1.45%	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%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.80%	1.90%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/24/10 - 12/21/2010	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)	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 12/22/10 - 2/1/2011	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)	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%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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)	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)	1.90%	1.90%	2.35%	0.00%	0.00%	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%	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%

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
Spread Strategy (MAI) Low Band(\$15,000)	4.25%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.00%	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)	4.50%	4.50%	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%	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)	1.90%	1.90%	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)	2.35%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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%

Premium Received Date 3/16/11 - 3/22/2011	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%	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 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
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%	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)	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 4/13/11 - 5/10/2011	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)	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)	5.00%	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)	6.50%	5.75%	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)	1.85%	1.85%	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)	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.70%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 5/11/11 - 6/21/2011	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)	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 6/22/11 - 8/2/2011	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)	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)	5.50%	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)	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)	1.60%	1.60%	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)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.20%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/3/2011 - 8/16/2011	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)	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%	0.00%	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)	1.60%	1.60%	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)	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.20%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/17/2011 - 8/23/2011	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)	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)	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%	4.50%	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)	1.60%	1.60%	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)	2.00%	2.00%	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%	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)	2.20%	2.20%	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.

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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143571 11/26/2013

ING Secure Index Opportunities Plus Annuity Renewal Rates

Premium Received Date 10/17/2005 - 10/30/2005	1	2	3	4	5	6	7	8	9	10
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)	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 10/31/2005 - 11/13/2005	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)	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 11/14/05 - 01/02/2006	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)	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 01/03/06 - 01/16/2006	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)	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%
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)	40%	40%	30%	10%	20%	20%	15%	15%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45%	45%	30%	15%	25%	25%	15%	20%	0%	0%
Fixed Rate Strategy (FRS)	3.00%	2.90%	2.80%	2.10%	1.85%	1.90%	1.75%	1.55%	0.00%	0.00%

Premium Received Date 01/17/06 - 02/05/2006	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)	2.20%	1.95%	6.20%	15.00%	9.00%	7.00%	14.50%	9.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.70%	1.45%	5.70%	15.00%	8.00%	6.00%	13.00%	7.50%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.00%	5.00%	5.00%	4.25%	4.00%	4.00%	4.00%	3.50%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	5.75%	5.75%	5.75%	5.00%	4.25%	4.00%	4.00%	3.50%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40%	40%	30%	10%	20%	20%	15%	15%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	45%	45%	30%	15%	25%	25%	15%	20%	0%	0%
Fixed 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 02/06/06 - 03/05/2006	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)	1.75%	2.05%	7.55%	15.00%	6.00%	6.00%	10.50%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	1.35%	1.65%	6.90%	15.00%	5.25%	5.25%	9.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	5.25%	5.25%	5.25%	5.00%	4.00%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.00%	6.00%	6.00%	5.00%	4.50%	4.00%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40%	35%	30%	15%	20%	20%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	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%

Premium Received Date 03/06/06 - 04/02/2006	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)	1.25%	1.25%	6.25%	15.00%	12.00%	3.75%	9.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	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)	5.50%	5.25%	5.25%	5.00%	4.75%	4.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.00%	6.00%	5.25%	5.00%	4.25%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	35%	15%	15%	30%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	35%	20%	20%	35%	25%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.20%	3.15%	3.00%	2.40%	1.80%	2.20%	1.75%	0.00%	0.00%	0.00%

Premium Received Date 04/03/06 - 04/16/2006	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)	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)	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)	5.75%	5.25%	5.25%	5.00%	4.75%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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)	45%	40%	35%	15%	15%	25%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	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%

Premium Received Date 04/17/06 - 04/30/2006	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)	1.15%	1.90%	5.90%	15.00%	9.00%	5.75%	8.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	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)	6.00%	5.50%	5.50%	5.00%	4.75%	5.00%	4.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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)	50%	45%	35%	15%	15%	25%	20%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	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%

Premium Received Date 05/01/06 - 06/04/2006	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)	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%

Premium Received Date 06/05/06 - 06/18/2006	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)	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 06/19/06 - 06/25/2006	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)	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 06/26/06 - 07/30/2006	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)	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%

Premium Received Date 07/31/06 - 08/13/2006	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)	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%	8.65%	8.65%	7.65%	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%	5.50%	5.00%	4.25%	4.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	45%	45%	35%	25%	25%	20%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	50%	40%	25%	25%	25%	20%	0%	0%	0%
Fixed Rate Strategy (FRS)	3.65%	3.50%	3.15%	2.20%	2.00%	1.70%	1.70%	0.00%	0.00%	0.00%

Premium Received Date 08/14/06 - 08/27/2006	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)	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%

Premium Received Date 08/28/06 - 09/10/2006	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)	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 09/11/06 - 10/01/2006	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)	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%

Premium Received Date 10/02/06 - 10/29/2006	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)	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%	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%	20%	15%	15%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	40%	30%	30%	25%	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%

Premium Received Date 10/30/06 - 11/19/2006	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)	1.15%	3.65%	7.15%	7.15%	7.15%	15.00%	8.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	0.65%	3.15%	6.65%	6.65%	6.65%	15.00%	8.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	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%

Premium Received Date 11/20/06 - 12/10/2006	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)	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

Premium Received Date 12/11/06 - 12/25/2006	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)	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 12/26/06 - 01/28/2007	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)	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 01/29/07 - 02/04/2007	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)	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 02/05/07 - 02/25/2007	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)	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 02/26/07 - 03/11/2007	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)	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 03/12/07 - 03/25/2007	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)	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 03/26/2007 - 04/15/2007	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)	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%	30%	20%	0%	0%	0%	0%
Participation Strategy (PPI) High Band (\$75,000)	50%	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%

Premium Received Date 04/16/07 - 05/20/2007	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)	1.45%	5.95%	15.00%	9.00%	5.75%	8.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	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)	5.50%	5.50%	5.00%	4.75%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.25%	6.25%	5.75%	5.75%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	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%

Premium Received Date 05/21/07 - 06/10/2007	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)	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%

Premium Received Date 06/11/07 - 06/24/2007	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)	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%

Premium Received Date 06/25/07 - 07/15/2007	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)	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 07/16/07 - 07/29/2007	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)	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 07/30/07 - 08/08/2007	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)	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 08/09/07 - 08/21/2007	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)	3.65%	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%
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 08/22/07 - 09/09/2007	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)	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 09/10/07 - 09/23/2007	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)	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 09/24/07 - 09/30/2007	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)	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 10/01/07 - 11/05/2007	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)	3.15%	6.65%	6.65%	6.65%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.65%	6.15%	6.15%	6.15%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.75%	6.75%	5.50%	4.25%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.50%	7.50%	6.25%	4.75%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	40.00%	30.00%	25.00%	20.00%	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	35.00%	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)	2.20%	2.20%	2.20%	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)	3.30%	2.90%	2.40%	1.75%	1.50%	1.50%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/06/07 - 12/02/2007	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)	4.85%	14.85%	9.35%	9.35%	13.50%	6.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	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%

Premium Received Date 12/03/07 - 01/01/2008	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)	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 1/02/08 - 01/13/2008	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)	5.45%	15.00%	8.00%	6.50%	13.50%	7.00%	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%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	5.50%	4.50%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	5.75%	4.75%	4.00%	3.50%	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%	20.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	35.00%	15.00%	30.00%	30.00%	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%	1.80%	1.50%	1.25%	0.75%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.25%	2.25%	2.25%	2.00%	1.75%	1.50%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.15%	2.45%	2.10%	1.80%	1.60%	1.50%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 1/14/08 - 02/03/2008	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)	5.45%	15.00%	9.00%	7.00%	13.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.95%	15.00%	7.00%	5.00%	12.50%	7.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.25%	5.00%	4.00%	4.00%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.25%	5.50%	4.75%	4.00%	3.50%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	10.00%	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%	15.00%	30.00%	30.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	1.90%	1.90%	1.75%	1.45%	1.20%	0.95%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.20%	2.20%	2.20%	1.90%	1.90%	1.65%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.15%	2.45%	2.10%	1.80%	1.60%	1.50%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 2/04/08 - 03/02/2008	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)	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 3/03/08 - 04/06/2008	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)	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)	8.25%	7.00%	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%	20.00%	20.00%	30.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	41.00%	21.00%	21.00%	36.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.05%	2.05%	1.95%	1.65%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.25%	2.25%	2.50%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed 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 4/07/08 - 04/27/2008	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)	5.35%	15.00%	9.00%	6.50%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	4.75%	15.00%	9.00%	5.00%	7.00%	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)	8.25%	7.75%	7.50%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	35.00%	20.00%	20.00%	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	41.00%	25.00%	25.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.05%	2.05%	2.05%	1.75%	1.50%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.65%	3.10%	2.55%	2.25%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/28/08 - 06/01/2008	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)	4.25%	15.00%	9.00%	7.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.50%	15.00%	9.00%	5.00%	7.00%	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)	8.25%	7.50%	7.25%	5.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) Low Band (\$15,000)	38.00%	20.00%	20.00%	25.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	43.00%	25.00%	25.00%	35.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.15%	2.15%	2.15%	1.75%	1.50%	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%	2.35%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.65%	3.05%	2.50%	2.20%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 6/02/08 - 06/22/2008	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)	4.25%	12.75%	12.75%	8.10%	7.00%	7.00%	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 6/23/08 - 07/20/2008	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)	4.25%	11.25%	11.25%	7.25%	7.00%	7.00%	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)	2.60%	2.60%	2.60%	2.35%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.85%	3.15%	2.70%	2.10%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 7/21/08 - 08/17/2008	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)	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)	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%	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)	3.75%	2.90%	2.40%	1.95%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/18/08 - 09/21/2008	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)	3.25%	7.25%	8.75%	6.75%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	2.25%	5.75%	7.25%	4.75%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	8.50%	6.75%	5.75%	4.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	10.00%	8.25%	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%	20.00%	30.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Strategy (PPI) High Band (\$75,000)	45.00%	35.00%	30.00%	40.00%	25.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)Low Band (\$15,000)	2.60%	2.60%	2.30%	2.05%	1.80%	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%	2.55%	2.30%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.05%	3.25%	2.70%	2.10%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 9/22/08 - 10/05/2008	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)	4.95%	7.45%	7.45%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	3.75%	6.25%	6.25%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	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%

Premium Received Date 10/06/08 - 10/14/2008	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)	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%	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)	35.00%	30.00%	25.00%	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%	30.00%	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%
Fixed Rate Strategy (FRS)	3.75%	3.15%	2.45%	1.90%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 10/15/08 - 10/28/2008	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)	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%
Fixed Rate Strategy (FRS)	3.75%	3.15%	2.45%	1.90%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 10/29/08 - 11/25/2008	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%	15.00%	15.00%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	15.00%	15.00%	15.00%	15.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	7.75%	6.25%	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%	7.75%	6.25%	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)	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%
Fixed Rate Strategy (FRS)	3.75%	3.15%	2.45%	1.95%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/26/08 - 12/09/2008	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%	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)	2.70%	2.20%	2.20%	2.00%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.90%	2.65%	2.65%	2.40%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.40%	3.00%	2.45%	1.90%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 12/10/08 - 01/01/2009	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%	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%

Premium Received Date 1/02/09 - 01/20/2009	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%	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)High Band (\$75,000)	2.90%	2.40%	2.20%	2.20%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.75%	2.50%	2.30%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 1/21/09 - 02/02/2009	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%	11.00%	8.50%	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%	6.00%	13.50%	7.00%	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%	4.00%	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)	2.30%	2.05%	1.90%	1.90%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60%	2.60%	2.25%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.75%	2.50%	2.30%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 2/03/09 - 02/17/2009	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%	6.75%	6.75%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	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%

Premium Received Date 2/18/09 - 03/17/2009	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%	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 3/18/09 - 04/07/2009	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%	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 4/08/09 - 04/28/2009	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%	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%	7.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	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)	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)	2.75%	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)	3.05%	3.05%	3.05%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	4.25%	3.65%	3.25%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 4/29/09 - 05/12/2009	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%	9.00%	5.75%	8.00%	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)	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 5/13/09 - 05/26/2009	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%	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 5/27/09 - 06/16/2009	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%	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 6/17/09 - 07/08/2009	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%	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%	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%	7.25%	6.25%	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%	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)	2.50%	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%	3.35%	2.85%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.75%	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%	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 8/05/09 - 08/18/2009	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%	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)High Band (\$75,000)	2.80%	2.80%	2.55%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	3.00%	2.70%	2.40%	2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/19/09 - 09/29/2009	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%	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%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	5.25%	4.50%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	6.25%	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%	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%	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)	2.25%	2.25%	2.00%	2.00%	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%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.50%	2.35%	2.20%	1.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 9/30/09 - 11/11/2009	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%	12.00%	12.00%	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%	12.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	6.00%	6.00%	5.00%	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	7.00%	7.00%	6.00%	5.00%	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%	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%	2.00%	2.00%	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%	2.40%	2.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.50%	2.35%	2.15%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/12/09 - 12/09/2009	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%	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%	2.00%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60%	2.60%	2.45%	2.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.50%	2.30%	2.10%	1.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 12/10/09 - 02/02/2010	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)	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%

Premium Received Date 2/03/10 - 03/02/2010	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)	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%

Premium Received Date 03/03/2010 - 03/16/2010	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)	15.00%	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)	15.00%	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)	5.75%	5.75%	4.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	6.75%	6.75%	6.00%	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%	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%	2.25%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Monthly Cap Index Strategy (MCI)High Band (\$75,000)	2.60%	2.60%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.40%	2.40%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 3/17/10 - 04/27/2010	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%	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%

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%	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%	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%	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)	2.25%	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)	2.60%	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%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 5/12/10 - 06/08/2010	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%	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%

Premium Received Date 6/09/10 - 06/22/2010	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%	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%	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)	6.25%	5.50%	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%	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)	2.00%	1.75%	1.75%	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%	2.15%	2.15%	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%

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)	5.50%	4.75%	4.25%	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)	2.00%	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)	2.40%	2.15%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	2.10%	2.00%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 8/09/10 - 08/31/2010	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)	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%

Premium Received Date 9/01/10 - 09/28/2010	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)	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%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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	Ninth Renewal
Spread Strategy (MAI) Low Band(\$15,000)	11.00%	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)	11.00%	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)	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)	4.50%	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%	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)	1.50%	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%	1.70%	1.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed 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 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%	15.00%	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)High Band (\$75,000)	1.65%	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%	1.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 11/24/10 - 12/21/2010	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%	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%	0.95%	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%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed 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 12/22/10 - 02/01/2011	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)	7.95%	15.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Spread Strategy (MAI) High Band (\$75,000)	7.95%	11.50%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) Low Band (\$15,000)	3.50%	3.50%	4.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cap Strategy (PCI) High Band (\$75,000)	4.50%	4.50%	4.25%	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%	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 (\$15,000)	1.45%	1.45%	1.90%	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%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fixed Rate Strategy (FRS)	1.75%	1.70%	1.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 2/02/11 - 02/16/2011	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)	6.25%	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)	4.50%	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)	3.50%	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%	4.50%	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)	1.45%	1.45%	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%
Fixed Rate Strategy (FRS)	1.75%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Premium Received Date 5/11/11 - 06/21/2011	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)	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 6/22/11 - 08/02/2011	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)	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%

Premium Received Date 08/03/2011 - 08/16/2011	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)	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%

Premium Received Date 08/17/2011 - 08/23/2011	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)	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%	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%

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-3021 and IU-IA-3032 and IU-IA-3050.



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