

Preserve Plus Deferred Annuity



GUGGENHEIM LIFE AND ANNUITY



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It's never too early to start planning for retirement. Selecting a strategy that works best involves assessing your goals, time horizon, and risk tolerance.

Preserve Plus is a single-premium, deferred annuity product that credits a guaranteed interest rate combined with credits earned, based on the performance of the S&P 500 Index. You are able to enjoy the upside of increases in a stock market index, while being protected against the downside risk. Preserve Plus does not directly participate in any stock or equity investment.

If your time horizon to retirement is not long enough to recover from declining markets or you don't want to risk principal loss through investing directly in the market, Preserve Plus is a great alternative.

Preserve Plus allows you to receive the guaranteed interest rate of a fixed annuity combined with the potential for growth through index credits linked to the S&P 500 Index. This product offers free withdrawals, tax-deferred growth, and the option for a guaranteed lifetime income, while providing protection against stock market declines. The Preserve Plus will provide you with the safety and opportunity you need when planning for retirement.

Your account value will be credited with a guaranteed interest rate for the term you choose PLUS a percentage of the growth in the S&P 500 over that same term. The guaranteed interest rate will be at least 1% and could be higher. The amount credited for the index is based on the performance of the index and the participation rate declared by the company and is applied to your account balance at the end of the term. Amounts withdrawn before the end of the term due to death, withdrawal, surrender or annuitization will not be credited with the performance of the index.

Preserve Plus Annuity Details

Annuities have two phases: the Accumulation Phase and the Payout Phase.

The Accumulation Phase.

The period when the annuity's interest grows on a tax-deferred basis. This is the period when tax deferral is most valuable; growing as time passes and compounding interest becomes a powerful ally.

The Payout Phase.

The period during which money is regularly dispersed from the annuity, usually in the form of monthly, quarterly, semi-annual, or annual payments.



Benefits of Tax-Deferred Growth.

Tax-deferred growth allows your money to grow faster because you earn interest on funds that would otherwise be immediately taxable. Your premium earns interest, the interest compounds within the annuity and the money you would have paid in taxes earns interest. Income taxes are deferred until funds are withdrawn from the contract.

Death Benefit.

If an owner dies prior to annuitization, the named beneficiary (ies) may elect to be paid a death benefit equal to the account value. The death benefit would receive interest at a rate required by the state in which the beneficiary resides between the date of death and the date of payment. Alternatively, if the contract is continued by a surviving spouse who is named as the primary sole beneficiary of the contract, the account value will continue according to the terms of the contract. Non-spousal beneficiaries must receive the death benefit within 5 years of the date of death. It may be advantageous to continue the contract in order to receive a possible index credit at the end of the term.

Free Withdrawals.

The Preserve Plus deferred annuity product provides a single, free withdrawal each year beginning in the second year of the contract. The maximum free withdrawal amount will be 10% of your account value on the previous contract anniversary (or the required minimum distribution for IRA plans, if greater). A free withdrawal waives any surrender charges or market value adjustment on the withdrawn amount.

Nursing Home Care Rider.

Should the need arise, Preserve Plus will provide full liquidity to assist with nursing home care expenses subject to the rider provisions which are: contract purchased prior to age 76 and confinement to a nursing home for 90 continuous days. The Nursing Home Care Rider is not available in Massachusetts.*

Terminal Illness Rider.

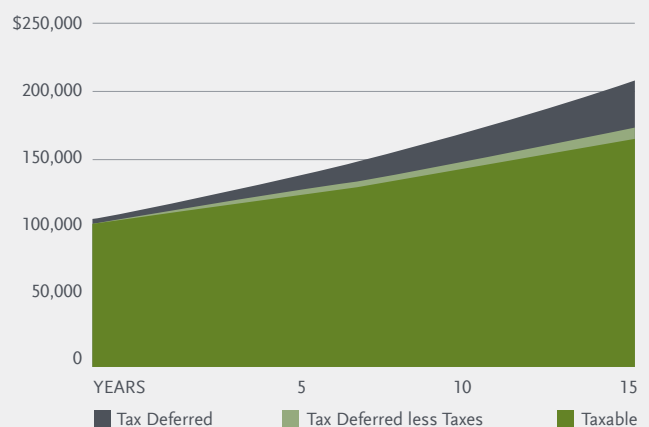
If the owner of the contract is diagnosed with a critical illness (heart attack, stroke or life threatening cancer) or is deemed terminally ill by a physician, Preserve Plus will provide full liquidity to assist with the additional expenses that may arise. Eligibility is subject to rider provisions which are: terminal illness; physician must certify that the owner's life expectancy is nine months or less; for one of the critical illness conditions to take effect, the contract must have been purchased prior to the owner's age 70. The Terminal Illness Rider is not available in Texas, but is replaced by a Waiver of Surrender Charge Rider.*

*To meet the criteria for either the Nursing Home Care Rider or the Terminal Illness Rider, the contract must have been in force for a minimum of one year. There is no charge or fee associated with either rider. Availability and benefits may vary by state of issue. If any of these situations occur, a partial or full withdrawal will be available with no surrender charge or market value adjustment.

THE BENEFITS OF TAX DEFERRAL*

Paying taxes on investments each year will reduce the amount of funds available for growth and compounding. With a tax-deferred investment, your earnings will accumulate on both your principal and interest which results in greater accumulation over time.

*Chart is a hypothetical illustration of tax deferral and assumes an initial premium of \$100,000 earning 5.00% compounded annual interest for each guarantee period on an annuity that is renewed for 3 consecutive 5-year guarantee periods, totaling 15 years. For other guarantee period combinations, surrender charges may apply using this same hypothetical 15-year period. Not intended to predict or project performance. Tax-deferred value less taxes represents the increase in value due to tax deferral, less taxes at an assumed rate of 33%, with no surrender charge or market value adjustment applied. Precise measurement of tax benefit will depend upon each owner's individual circumstances.





May Avoid Probate.

By naming a beneficiary (other than your estate), the proceeds from your contract will be paid directly to the beneficiary, thereby avoiding inclusion in a probated estate. This benefit may minimize the delays, expenses and publicity often associated with probate. Your designated beneficiary will receive death proceeds in either a lump-sum or a series of income payments.

Surrender Charges.

Surrender charges are applied to withdrawals greater than the free withdrawal or upon surrender of the contract prior to the end of the term. Each guarantee period has its own surrender charge schedule. The amount of the surrender charge is a percentage of your withdrawal, which decreases over time as shown in the chart below. If you renew into a new guarantee period, surrender charges will reset. (All periods shown in the chart may not be offered at all times.)

YEAR	1	2	3	4	5	6	7
3-YEAR GUARANTEE PERIOD OPTION	7%	6%	5%				
5-YEAR GUARANTEE PERIOD OPTION	7%	6%	5%	4%	3%		
7-YEAR GUARANTEE PERIOD OPTION	7%	6%	5%	4%	3%	2%	1%

Market Value Adjustment (“MVA”).

Any amounts that are assessed a surrender charge will also be subject to an MVA, which may increase or decrease the account value. The MVA generally increases the contract withdrawal value when interest rates fall, and decreases the contract withdrawal value when interest rates rise. The MVA is not applied a) at the end of a guarantee period; b) to free withdrawals; c) to the death benefit for death of the owner; or d) to any settlement option after the 5th contract year with the payments being made over at least 5 years. If you renew into a new guarantee period, the MVA will reset. The MVA is not applicable in Minnesota, Missouri, Oregon, Pennsylvania, or Washington.

Renewal Feature.

At the end of each guarantee period, you will have the option to renew your contract for another guaranteed interest rate term. This convenient option assures you of a competitive, current interest rate and an easy transition to a new guarantee period. Renewal rates for subsequent guarantee periods will be based on competitive current interest rates and financial market circumstances, and may differ from the initial guaranteed interest rate. The renewal feature is not available in Delaware, Florida, Minnesota, Missouri, Oregon, Pennsylvania, or Washington. In these states the contract may be continued at an annual interest rate, surrendered or annuitized at the end of the term with no MVA or surrender charges.

Make the most of your retirement assets – with the guarantee of a lifetime income

Income that's guaranteed and not subject to stock market fluctuations is an integral component to a successful retirement income plan. An important feature of the Preserve Plus is the ability to receive an income that you cannot outlive. With the Preserve Plus, Guggenheim Life can provide you with a guaranteed income stream, which is achieved by annuitization. You will have the ability to choose from several different annuitization options to meet your future income needs.

Increased Impact During Retirement – Income Bonus

The income bonus percentage, which is based on the number of guaranteed period terms you have completed, will be applied to your payout at the time of annuitization. (Multiple terms are not allowed in Delaware, Florida, Minnesota, Missouri, Oregon, or Pennsylvania). Minimum annuitization periods are required.

INCOME BONUS PERCENTAGES	MOST STATES	DE, FL, MN, MO, OR, PA
END OF 1ST TERM	2%	2%
END OF 2ND TERM	4%	NA
END OF 3RD TERM	6%	NA
END OF 4TH TERM	8%	NA
THEREAFTER	8%	2%

The longer you continue the deferral period of your contract, the higher your potential income will be. The Income Bonus Rider is not available in WA.

Annuitization Liquidity

Preserve Plus offers flexibility in starting income payments when you need to, while also providing a liquidity option. After you begin receiving income, you may request that we commute (distribute in a lump-sum) up to 50% of your annuitization option benefits, providing emergency cash should you need it. This option may be elected only one time and there is a brief waiting period when this request is made. A lump-sum distribution will reduce further income payments proportionally. The Annuitization Liquidity Rider is not available in Oregon or Washington.

Guggenheim Life and Annuity Company

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Guggenheim Life and Annuity Company, whose office is in Indianapolis, Indiana, issues the Preserve Plus deferred annuity product. Annuity contracts contain limitations. Please consult your Contract or Product Summary documents for more details regarding these limitations. The Preserve Plus deferred annuity and/or certain product features may not be available in all states. Guggenheim Life is not licensed in New Jersey or New York. The Contract is issued on form number GLA-MYDX-01 or a variation of such. This brochure is provided for clarification of the benefits which may be included in the Contract when it is issued. It is for informational purposes only. In the event of any ambiguity or conflict of terms between this brochure and the Contract, the terms of the Contract shall be controlling.

Neither Guggenheim Life nor its representatives provide legal or tax advice to contract holders. For legal or tax advice concerning your specific situation, you are encouraged to consult with your attorney, accountant or tax advisor.

- NOT A DEPOSIT
- NOT FDIC OR NCUA/NCUSIF INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY A BANK/SAVINGS ASSOCIATION OR CREDIT UNION

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Preserve Plus™ Product Summary

The Preserve Plus™ Single Premium Deferred Annuity ("SPDA") is a single-premium, deferred annuity contract (the "Annuity Contract") with multiple Guarantee Periods and an Index Credit at the end of the Guarantee Period. The Guaranteed Interest Rate and Index Credit features are described below. If applicable in your state (see State Variations Section), the Annuity Contract includes a Market Value Adjustment ("MVA") which applies at any time other than a 30-day period at the end of each Guarantee Period. Payments and values payable under the Annuity Contract may be subject to the MVA. Any MVA may result in upward or downward adjustments in amounts payable. This Annuity Contract is non-participating, which means that it does not share in the profits or surplus of Guggenheim Life and Annuity Company ("Guggenheim Life" or "the Company"). This is an insurance contract. It is not a variable contract or other type of investment contract.

There is a limited liquidity option included in this Annuity Contract which allows a single, penalty-free withdrawal ("Free Withdrawal") each year beginning in Annuity Contract year two (2). The maximum Free Withdrawal amount will be 10% of your Account Value on the previous Annuity Contract Anniversary. In case of confinement in a nursing home, or terminal illness, Surrender Charges may be waived under certain criteria. (See State Variations Section.)

Distributions from Annuity Contracts (both Qualified and Non-Qualified) by Contract holders whose age is under 59 ½ may be subject to an IRS Penalty. Please consult with your financial advisor. Annuity Contracts purchased with Qualified Funds may be subject to Required Minimum Distribution ("RMD") rules. Annuity Contracts offer no additional tax advantages when purchased inside an IRA or other IRS Qualified tax-deferred account.

SURRENDER CHARGES: (All periods shown below may not be offered at all times.)

GUARANTEE PERIOD	SURRENDER CHARGE DURING GUARANTEE PERIOD						
	1	2	3	4	5	6	7
3 Year	7%	6%	5%				
5 Year	7%	6%	5%	4%	3%		
7 Year	7%	6%	5%	4%	3%	2%	1%

MARKET VALUE ADJUSTMENT (MVA): Any amounts that are assessed a Surrender Charge will also be subject to the MVA, which may increase or decrease the Account Value. MVAs generally increase the Annuity Contract Withdrawal Value when interest rates fall, and decrease the Annuity Contract Withdrawal Value when interest rates rise. The MVA is not applied a) at the end of a Guarantee Period; b) to Free Withdrawals; c) to the Death Benefit for Death of the Owner; or d) to any Settlement Option after the 5th Annuity Contract year with the payments being made over at least 5 years. The MVA is not applicable for Annuity Contracts issued in **Minnesota, Missouri, Oregon, Pennsylvania, or Washington. The MVA is further limited in the states of AK, CA, and IA to a percentage of the Account Value.**

The MVA uses the Moody's Yield on Seasoned Corporate Bonds – All Industries Baa, as the reference rate for calculating the change in interest rates from the date of issue to the date of withdrawal. The Market Value Adjustment is equal to the amount withdrawn, less any available Free Withdrawal Amount, times the Market Value Adjustment Factor.

The Market Value Adjustment Factor is: $(M \times (A-B) \times N/12)$. where:

A = The MVA Reference Rate at the beginning of the current Guaranteed Interest Rate Period;

B = The MVA Reference Rate at the time of the withdrawal or surrender;

M = The Market Value Adjustment Multiplier shown on the Specifications Page;

N = The number of complete months from the date of withdrawal to the end of the Market Value Adjustment Period.

The following examples are for a 5 year term issued on 2/1/2012.

Issue Date = 2/1/2012. Moody's Baa rate = 5.12% or 0.0512

Example A: Decreasing Interest Rates - Withdrawal on 5/10/2013.

Moody's Baa Rate = 4.61% or 0.0461 N (number of months remaining in the term) = 42
 MVA Factor = $100\% \times (0.0512 - 0.0461) \times (42 / 12) = 0.01615 = 1.615\%$

Example B: Increasing Interest Rates - Withdrawal on 9/12/2013

Moody's Baa Rate = 5.57% or 0.0557 N (number of months remaining in the term) = 38
 MVA Factor = $100\% \times (0.0512 - 0.0557) \times (38 / 12) = -0.01425 = -1.425\%$

TWO WAYS TO EARN INTEREST – Your Account Value earns both Guaranteed Interest and Index Credits based on the performance of the S&P 500 Index.

GUARANTEED INTEREST RATE: Your Account Value earns the interest rates guaranteed on the specifications pages of your Contract. The rates shown in your Contract are guaranteed for the Initial Guaranteed Interest Rate Period. The Guaranteed Interest Rate Period is the same as the Surrender Charge Period. After the Initial Guaranteed Interest Rate Period, your Contract will continue to earn interest at a rate that the Company sets, which cannot be less than the Minimum Guaranteed Interest Rate of 1%.

INDEX CREDIT: Your Account Value also earns an Index Credit as determined by a formula based on the performance of the S&P 500 Index over the Index Term. The Index Term of your Annuity Contract is the same as the Guaranteed Interest Rate Period. The method used to determine the Index Credit is the Point to Point with Participation Rate Strategy.

Point to Point with Participation Rate - This strategy compares the index at the beginning and the end of the Index Term, then applies the Participation Rate percentage to arrive at the amount credited to your Account Value. The following example assumes a 3 year Index Term.

<u>Index Date</u>	<u>Index</u>	<u>% Change</u>	<u>Participation Rate</u>	<u>Index Credit %</u>
7/1/2007	1519.43			
7/1/2010	1027.37	-32.385%	30%	0.000%
7/1/2013	1614.96	57.1936%	25%	14.298%

The above example is based on historical values and is not intended to predict actual future results. It is only hypothetical. Actual results will differ.

The Index Credit is applied at the end of the Index Term, in addition to any Guaranteed Interest that you earn. The Index Credit will never be less than 0%. No partial Index Credits are paid in case of Withdrawals, Surrenders, Death, or Annuitization prior to the end of the Index Term. IRS Code requires proceeds to be Annuitized or distributed within 5 years of date of death. Index Credits may not be available if death occurs more than 5 years prior to the end of the Index Credit Term.

RENEWAL: At the end of each Guarantee Period, until the Maximum Re-entry Age shown in the Annuity Contract, currently age 89, the Annuity Contract will automatically renew for a new Guarantee Period. The rates credited during the new period will be set at that time, but cannot be lower than the minimum guarantees in the Annuity Contract. New Surrender Charges will apply along with any applicable MVA. This renewal feature is not available for Annuity Contracts issued in **Delaware, Florida, Minnesota, Missouri, Oregon, Pennsylvania, or Washington**. (See State Variations Section.) In those states and after the Maximum Re-Entry Age, an annual interest rate will be credited upon renewal and no Index Credit will be available.

DEATH BENEFIT: If an Owner dies prior to Annuitization, the named beneficiary (ies) will be paid a Death Benefit that is equal to the Account Value. The Death Benefit will not include any partial Index Credits. Alternatively, if the Annuity Contract is continued by a Surviving Spouse, the Account Value will continue according to the terms of the Annuity Contract.

ANNUITIZATION OPTIONS: Your Annuity Contract contains several Annuitization Options. Surrender Charges and any applicable MVA may be applied when calculating your payout. You may choose whether the payouts are based on the life or lives of the Annuitant or Joint Annuitants, or for a Period Certain. (See State Variations Section.)

INCOME BONUS RIDER: Included with your Annuity Contract is an Income Bonus Rider which can increase your income under specific Annuitization Options after the end of the first term. This applies to life contingent payout options and certain-only payout options of 10 years or greater. A 2% bonus is applied to the payout for each term you have completed up to 4 terms, or 8% in total bonus. The entire term must be completed to qualify for the additional bonus from that term. This Income Bonus is limited to 2% for Annuity Contracts issued in **Delaware, Florida, Minnesota, Missouri, Oregon, or Pennsylvania**. The Income Bonus Rider is not available in **Washington**. (See State Variations Section.)

ANNUITIZATION LIQUIDITY RIDER: This Rider is automatically included with your Annuity Contract. If you have Annuitized your Annuity Contract, this Rider allows you to commute (or cash out) up to 50% of the Annuitization Benefit, after a Waiting Period specified in the Rider. The Waiting Period applies to life contingent Annuitizations and requires that the Annuitant be alive at the end of the Waiting Period for the Owner to receive the commuted amount. If this benefit is exercised, the Annuitant's future Annuitization payments will be reduced by a proportional amount. This commutation can only be used one time. The Annuitization Liquidity Rider is not available in **Oregon or Washington**.

STATE VARIATIONS:

The MVA is applicable in all states except **Minnesota, Missouri, Oregon, Pennsylvania, and Washington**.

Renewal Periods are not available in **Delaware, Florida, Minnesota, Missouri, Oregon, Pennsylvania, or Washington**. After the Initial Guarantee Period, your Account Value will continue to earn an annual rate of interest and is not subject to any further Surrender Charges in these states. Your Index Term will not renew.

The Income Bonus is limited to 2% in **Delaware, Florida, Minnesota, Missouri, Oregon, or Pennsylvania**. **It is not available in Washington**.

The Annuitization Liquidity Rider is not available in **Oregon or Washington**.

The Nursing Home Care Rider is not available in **Massachusetts**. Neither the Nursing Home Care Rider nor the Terminal Illness Rider is available in **California**. In lieu of the Terminal Illness Rider in **Texas** the Annuity Contract contains a Waiver of Surrender Charge Rider.

The minimum Annuitization Period in **Florida** is ten years.

Guggenheim Life and Annuity Company does business as Guggenheim Life and Annuity Insurance Company in **California**.

HOW THE AGENT IS COMPENSATED: The Company pays commissions and other sales expenses from its general assets and revenues, including amounts it earns from fees and charges under the Annuity Contracts. The Company sets the price of the Annuity Contract, and the price reflects the compensation it pays for the sale of the Annuity Contract. The price also covers the cost of Annuity Contract guarantees, other costs such as the design, manufacture and service of the Annuity Contract, as well as the investment management needed to support Annuity Contract values.

Agents earn a commission for each Annuity Contract they sell. The commission is generally a percentage of the premium you pay. The percentage may be higher for agents that sell a larger number of Annuity Contracts. The actual percentage and amount of commission paid will vary based on the specific circumstances of your purchase. Your Account Value will not be reduced by any commission paid to the agent.

Guggenheim Life and Annuity Company, whose office is in Indianapolis, Indiana, issues the Guggenheim Preserve Plus™ deferred annuity product. Annuity Contracts contain charges and limitations. The Preserve Plus™ and/or certain product features may not be available in all states. Not licensed in New Jersey and New York. The Annuity Contract is issued on form number GLA-MYDX-01 or a variation of such. This Product Summary is for informational purposes only and is provided for clarification of the benefits which may be included in the Annuity Contract when it is issued. In the event of any ambiguity or conflict of terms between this Product Summary and the Annuity Contract, the terms of the Annuity Contract shall be controlling.

APPLICANT STATEMENT: By signing below, I acknowledge that I have read, or have been read, this document and I understand that I am applying for a single-premium, deferred annuity. I also acknowledge that this Annuity Contract meets my financial objectives. I have received a copy of this document, as well as any advertisement that was used in connection with the sale of this Annuity Contract. I understand that other than the Minimum Guaranteed Contract Values or Minimum Surrender Value in PA, there are no guarantees, promises or warranties.

Signature of Owner/Applicant Date

Name of Owner/Applicant (Please Print)

Signature of Joint Owner/Applicant Date

Name of Joint Owner/Applicant (Please Print)

AGENT STATEMENT: By signing below, I acknowledge that I have reviewed this document with the applicant. I certify that a copy of this document, as well as any advertisement used in connection with the sale of this Annuity Contract, has been provided to the applicant. I have not made statements that differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements.

Signature of Agent Date

Agent Name & Number (Please Print)

GUGGENHEIM LIFE AND ANNUITY COMPANY AND ITS REPRESENTATIVES PROVIDE NO LEGAL OR TAX ADVICE TO ITS CONTRACT HOLDERS. FOR LEGAL OR TAX ADVICE CONCERNING YOUR SPECIFIC SITUATION, YOU ARE ENCOURAGED TO CONSULT WITH YOUR ATTORNEY, ACCOUNTANT, OR TAX ADVISOR.

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Preserve Plus Deferred Annuity																																	
Type	SPDA (Product features may vary by state.)																																
Issue Ages	0-80 Qualified & Non-Qualified																																
Rate Guarantee Options	Products for 3, 5 or 7 year periods																																
Interest Plus Index Credits	Guaranteed interest rate of a fixed annuity plus the potential for growth through index credits linked to the performance of the S&P 500 Index.																																
Minimum/Maximum Contributions Higher amounts with prior home office approval.	Qualified: \$5,000-\$1,000,000 Non-qualified: \$10,000 to \$1,000,000																																
Free Withdrawals	One withdrawal per policy year up to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years.																																
Income Bonus Rider of 2%, 4%, 6%, or 8%	The income bonus percentage, which is based on the number of guaranteed period terms that have been completed, will be applied to the payout at the time annuitization. Minimum annuitization periods are required. Limitations in DE, FL, MN, MO, PA, OR. Not available in WA.																																
Annuitization Liquidity Rider	If contract has been annuitized the rider allows commuting (or cash out) up to 50% of the annuitization benefit, after a waiting period which is currently 3 months and is specified in the rider. The rider may only be used one time. Not available in OR or WA.																																
Systematic Withdrawals	Monthly interest as earned or automatic RMD for qualified plans.																																
Death Benefit	Full account value at death. Surrender Charges waived. No MVA applied.																																
Chargebacks	100% on death, surrender, and withdrawals, in excess of monthly interest, within 1 st contract year.																																
Market Value Adjustment (MVA)	There is an MVA during the Surrender Charge Period. The MVA is not applied in the states of MN, MO, PA, WA, OR (Commission reduced in these states. Contact Marketing for commission schedule).																																
Surrender Charge Schedule	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> </tr> </thead> <tbody> <tr> <td>3-YEAR</td> <td>7%</td> <td>6%</td> <td>5%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-YEAR</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td></td> <td></td> </tr> <tr> <td>7-YEAR</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	3-YEAR	7%	6%	5%					5-YEAR	7%	6%	5%	4%	3%			7-YEAR	7%	6%	5%	4%	3%	2%	1%
Year	1	2	3	4	5	6	7																										
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5-YEAR	7%	6%	5%	4%	3%																												
7-YEAR	7%	6%	5%	4%	3%	2%	1%																										
Renewability	At the end of the initial guaranteed term, there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in DE, FL, MN, MO, OR, PA, or WA.																																

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APRIL FIXED ANNUITY RATES

Preserve Multi-Year Guaranteed Annuity								
Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-\$5,000 NQ-\$10,000-\$249,999	2.00%	2.25%	2.80%	3.00%	3.10%	3.15%	3.20%	3.30%
High Band \$250,000+	2.10%	2.35%	2.90%	3.10%	3.20%	3.25%	3.30%	3.40%

Preserve Plus Deferred Annuity			
Guaranteed Period Option	3-Year	5-Year	7-Year
Guaranteed Interest Rate	1.00%	1.25%	1.50%
Participation Rate	20%	30%	45%

ProOption Multi-Year Guaranteed Annuity with Return of Premium										
Guaranteed Period Option	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
5-Year	2.25%	2.35%	2.45%	2.55%	2.65%					
7-Year	2.45%	2.55%	2.65%	2.75%	2.85%	2.95%	3.05%			
10-Year	2.50%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%	3.20%	3.30%	3.40%

*Interest rates as stated are effective on the date of this form and are subject to change in the future at the discretion of the Company; call and check with your Internal Sales Representative to verify the most current rates.

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