

BPASelect Series--February 5, 2010¹



bpaselect 12

Maximum Issue Age 76
8% Bonus Maximum Issue Age 76
12 year Surrender Schedule

ALLOCATION OPTIONS				RIDERS OFFERED	
	INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
A	72 / 28	2.40%	2.95%	1 5% Death Benefit	0.60%
B	60 / 40	2.40%	1.95%	2 8% Bonus*	1.10%
C	50 / 50	2.40%	1.00%	3 Income Advantage**	0.75%
D	40 / 60	2.40%	0.00%		

bpaselect 10

Maximum Issue Age 78
8% Bonus Maximum Issue Age 78
10 year Surrender Schedule

	INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
A	72 / 28	2.40%	3.20%	1 5% Death Benefit	0.60%
B	60 / 40	2.40%	2.40%	2 8% Bonus*	1.10%
C	50 / 50	2.40%	1.50%	3 Income Advantage**	0.75%

bpaselect 6

Maximum Issue Age 82
5% Bonus Maximum Issue Age 82
6 year Surrender Schedule

	INDEXED % / DECLARED%	DECLARED RATE	FEE	RIDER	FEE
A	60 / 40	2.40%	3.20%	1 4% Death Benefit	0.60%
B	50 / 50	2.40%	2.40%	2 5% Bonus*	1.00%
C	40 / 60	2.40%	1.60%	3 Income Advantage**	0.75%

* Included Death Benefit Rider

** Income Advantage can only be purchased at issue of the bpaselect annuity. The minimum age for the rider is 40.

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1 Rates remain unchanged from previous month. Any rate changes are effective for applications received after the date indicated on the rate card.

