

Effective September 1, 2010, the interest rates used for crediting interest on the products listed below will be those rates shown in the “New Rate” column.

<u>Plan/Rider</u>	<u>Old Rate</u>	<u>New Rate</u>	<u>Guaranteed Rate</u>
SPDA-1 year (Royal Choice)	3.00%	3.00%	3.00% for first year only / 3% thereafter
SPDA-3 year (Regal Choice 3)			
<99,999	2.00%	1.75%	1.75% for three years / 1.15% thereafter
≥ 100 K	2.10%	1.85%	1.85% for three years / 1.15% thereafter
SPDA-5 year (Neighbors Choice)	3.50%	3.25%	3.25% for five years / 3% thereafter
SPDA-6 year (Crown Choice)			
<20 K	3.00%	3.00%	3.00% for six years / 3% thereafter
20-99,999 K	3.40%	3.15%	3.15% for six years / 3% thereafter
≥100 K	3.50 %	3.25%	3.25% for six years / 3% thereafter
<u>Plan/Rider</u>	<u>Old Rate</u>	<u>New Rate</u>	<u>Guaranteed Rate</u>
FPDA – Steady Choice	3.50%	3.50%	3.00% guaranteed rate