

SERFF Tracking Number: FRCS-125547449 State: Arkansas
Filing Company: Investors Insurance Corporation State Tracking Number: 38431
Company Tracking Number: 4922
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: Rate Mark - Filing
Project Name/Number: LMG/83/83

Filing at a Glance

Company: Investors Insurance Corporation

Product Name: Rate Mark - Filing

TOI: A02G Group Annuities - Deferred Non-variable

Sub-TOI: A02G.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: FRCS-125547449 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 38431

Co Tr Num: 4922

Co Status: None

Author: Exselsa Cartwright

Date Submitted: 03/14/2008

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 03/21/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LMG/83

Project Number: 83

Requested Filing Mode: Review & Approval

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments: The forms are not required to be filed in the domicile state of Delaware. This state is the situs state.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/21/2008

State Status Changed: 03/21/2008

Corresponding Filing Tracking Number:

Filing Description:

Market Type: Group

Group Market Size: Large

Group Market Type: Discretionary

Deemer Date:

The Company offers their assurances that the information required by Section 23-79-138 and the Guaranty Association notice required by Regulation 49 will be provided.

These forms are new and are not intended to replace any previously approved forms.

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Application IIC-APP-0706, which was approved by your Department on 08/18/2006, will be used with this product.

The following previously approved forms may be used with the enclosed annuity certificate. These forms were approved for use by your Department.

Form Number / Form Title / Approved

IIC-IRAEND-1202 / Individual Retirement Annuity Endorsement / 01/28/2003

IIC-ROTHEND-1202 / Roth Individual Retirement Annuity Endorsement / 01/28/2003

IIC-APP-0706 / Application / 08/18/2006

IIC-AMEND-0706 / Application Amendment Form / 08/18/2006

IIC-CLAR / Application Clarification / 05/21/2002

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Exselsa Cartwright, Compliance Specialist exselsa.cartwright@firstconsulting.com
1020 Central (800) 927-2730 [Phone]
Kansas City, MO 64105 (816) 391-2755[FAX]

Filing Company Information

Investors Insurance Corporation CoCode: 64939 State of Domicile: Delaware
3030 Hartley Road Group Code: 749 Company Type:
Jacksonville, FL 32257 Group Name: State ID Number:
(800) 749-6992 ext. [Phone] FEIN Number: 93-0465369

Filing Fees

Fee Required? Yes
Fee Amount: \$300.00
Retaliatory? Yes
Fee Explanation: The fee in the domicile state is \$50 per form. The fee in your state is \$50 per policy, per rate;

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\$20 per form filing separately. Therefore, the fee will be the fee charged in the domicile state, which is, 6 forms X \$50 = \$300.00. The fee for this filing is \$300.00.

Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Investors Insurance Corporation	\$300.00	03/14/2008	18680190

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	03/21/2008	03/21/2008

SERFF Tracking Number: *FRCS-125547449* *State:* *Arkansas*
Filing Company: *Investors Insurance Corporation* *State Tracking Number:* *38431*
Company Tracking Number: *4922*
TOI: *A02G Group Annuities - Deferred Non-variable* *Sub-TOI:* *A02G.002 Flexible Premium*
Product Name: *Rate Mark - Filing*
Project Name/Number: *LMG/83/83*

Disposition

Disposition Date: 03/21/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FRCS-125547449 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Addendum to Actuarial Memorandum		No
Supporting Document	SNFL		Yes
Form	Group Flexible Premium Deferred Fixed Annuity Certificate		Yes
Form	Multiple-Year Guaranteed Term Crediting Rate Strategy Endorsement		Yes
Form	Annuity Value Death Benefit Rider		Yes
Form	Enhanced Withdrawal Rider		Yes
Form	Group Master Contract		Yes

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Form Schedule

Lead Form Number: IIC-GMYGA-1107

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IIC-GMYGA-1107	Certificate	Group Flexible Premium Deferred Fixed Annuity Certificate	Initial		59	IIC-GMYGA-1107.pdf
	IIC-MYR-1107	Policy/Contract	Multiple-Year Guaranteed Term Crediting Rate Certificate: Strategy Amendment, Insert Page, Endorsement or Rider	Initial		54	IIC-MYR-1107-dist.pdf
	IIC-AVDB-1107	Policy/Contract	Annuity Value Death Benefit Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		58	IIC-AVDB-1107-dist.pdf
	IIC-EWD-1107	Policy/Contract	Enhanced Withdrawal Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		57	IIC-EWD-1107-dist.pdf
	IIC-	Certificate	Group Master	Initial		58	IIC-GMYGA-

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GMYGA-
1107-MC

Contract

1107-MC.pdf

Investors Insurance Corporation

Home Office: Wilmington, DE

Administrative Office: {P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free)}

GROUP FLEXIBLE PREMIUM DEFERRED FIXED ANNUITY CERTIFICATE

NOTICE OF 10 DAY RIGHT TO CANCEL CERTIFICATE. No later than ten (10) days after this Certificate is delivered (thirty (30) days if this Certificate is replacing another certificate), the Owner may cancel it by returning this Certificate, with a written request to cancel, to the Company's Administrative Office. Upon delivery of this Certificate and written request to cancel, this Certificate shall be void from the beginning. The Company will refund all premiums paid within fifteen (15) days after this Certificate and the written request to cancel are received at the Company's Administrative Office.

Investors Insurance Corporation (hereinafter "the Company") will make the payments and provide the benefits described in this Certificate in consideration for the payment by the Owner of premiums.

This Certificate is issued to the Owner named on the Data Page, and is evidence of the Owner's interest under Group Contract No. 1003 issued to Trustee for The Investors Insurance Corporation Group Insurance Trust (hereinafter "Contractholder"). The Group Contract is issued to the Contractholder by the Company.

This Certificate is issued in consideration of the Application and payment of the premium(s) as described within this Certificate. This Certificate is part of a legal Contract between the Contractholder and Investors Insurance Corporation. It is evidence of the Owner's benefits under the Group Contract. Its terms and provisions are applicable to all Owners under the Group Contract. A copy of the Group Contract is held by the Contractholder.

Only the Company's President, Vice President, or Secretary has the power to: (1) change this Certificate; (2) extend the time for payment of premiums; or (3) waive any Certificate provisions. No agent has the authority to waive or change any provision of this Certificate.

This Certificate provides for Crediting Rate Strategies. The available Crediting Rate Strategies are described in this Certificate and any attached endorsement(s).

Signed for the Company.


Yves Corcos
President


Maxine Hilary Verne
Secretary

**GROUP FLEXIBLE PREMIUM DEFERRED FIXED ANNUITY CERTIFICATE
INCOME PAYABLE ON MATURITY DATE
NON-PARTICIPATING
NO ANNUAL DIVIDENDS**

Please read this Certificate carefully.

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Investors Insurance Corporation

Group Flexible Premium Deferred Fixed Annuity Certificate

DATA PAGE

Annuitant: { John Doe P.O. Box 7873 San Francisco, CA 94120}	{Joint Annuitant: Jane Doe P.O. Box 7873 San Francisco, CA 94120}
---	--

Owner: { Jim Smith 123 Main Street San Francisco, CA 94120}	{Joint Owner: Mary Smith 123 Main Street San Francisco, CA 94120}
--	--

Beneficiary: As stated in the copy of the Application attached to this Certificate unless subsequently changed in compliance with this Certificate's provision.

Benefit Description: Group Flexible Premium Deferred Fixed Annuity	Qualified Type:	{Nonqualified}
Certificate Number: {XXX000100}	Issue Date:	{01/02/2008}
Initial Premium: {\$10,000.00}	Effective Date:	{01/02/2008}
Issue Age: {35}		
{Enhanced Withdrawal Rider}		
{Annuity Value Death Benefit Rider}		

Crediting Rate Strategies

{Strategy Name}	Initial Premium	Date Premium Payment Received	Initial Interest Rates
{One-Year Guaranteed Term}	{\$5,000.00}	{01/02/2008}	{Premium Year 1: 4.10%}
{Multiple Year Guaranteed Term – Three-Year}	{\$0.00}	{01/02/2008}	{Premium Year 1: 3.85%} {Premium Years 2-3: 3.85%}
{Multiple Year Guaranteed Term – Five-Year}	{\$5,000.00}	{01/02/2008}	{Premium Year 1: 3.95%} {Premium Years 2-5: 3.95%}
{Multiple Year Guaranteed Term – Seven-Year}	{\$0.00}	{01/02/2008}	{Premium Year 1: 3.85%} {Premium Years 2-7: 3.85%}
{Multiple Year Guaranteed Term – Ten-Year}	{\$0.00}	{01/02/2008}	{Premium Year 1: 3.85%} {Premium Years 2-10: 3.85%}

The Guaranteed Term Interest Rate is an annualized interest rate of {1.50%}.

The Minimum Guaranteed Interest Rate is an annualized interest rate of {2.15%}.

DATA PAGE
Investors Insurance Corporation
Group Flexible Premium Deferred Fixed Annuity Certificate

Certificate #: {XXX000100}
Initial Premium: {\$10,000.00}
Issue Age: {35}
{Enhanced Withdrawal Rider}
{Annuity Value Death Benefit Rider}

{Nonqualified}
Issue Date: {01/02/2008}
Effective Date: {01/02/2008}
Maturity Date: {01/02/2072}

End of Certificate Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 1	10,403	8,938	10,403
2	10,686	9,130	10,686
3	10,979	9,327	10,979
4	11,281	9,527	11,281
5	11,593	9,732	11,593
6	11,767	9,941	11,767
7	11,943	10,155	11,943
8	12,123	10,373	12,123
9	12,304	10,596	12,304
10	12,489	10,824	12,489
11	12,676	11,057	12,676
12	12,866	11,295	12,866
13	13,059	11,537	13,059
14	13,255	11,785	13,255
15	13,454	12,039	13,454
16	13,656	12,298	13,656
17	13,861	12,562	13,861
18	14,069	12,832	14,069
19	14,280	13,108	14,280
20	14,494	13,390	14,494
21	14,711	13,678	14,711
22	14,932	13,972	14,932
23	15,156	14,272	15,156
24	15,383	14,579	15,383
25	15,614	14,892	15,614
26	15,848	15,213	15,848
27	16,086	15,540	16,086
28	16,327	15,874	16,327
29	16,572	16,215	16,572
30	16,821	16,564	16,821
31	17,073	16,920	17,073
32	17,329	17,284	17,329
33	17,589	17,655	17,655
34	17,853	18,035	18,035
35	18,121	18,423	18,423
36	18,393	18,819	18,819
37	18,669	19,223	19,223
38	18,949	19,637	19,637
39	19,233	20,059	20,059
40	19,521	20,490	20,490
41	19,814	20,931	20,931
42	20,111	21,381	21,381 }

End of Certificate Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 43	20,413	21,840	21,840
44	20,719	22,310	22,310
45	21,030	22,789	22,789
46	21,345	23,279	23,279
47	21,666	23,780	23,780
48	21,991	24,291	24,291
49	22,320	24,814	24,814
50	22,655	25,347	25,347
51	22,995	25,892	25,892
52	23,340	26,449	26,449
53	23,690	27,017	27,017
54	24,046	27,598	27,598
55	24,406	28,192	28,192
56	24,772	28,798	28,798
57	25,144	29,417	29,417
58	25,521	30,049	30,049
59	25,904	30,695	30,695
60	26,292	31,355	31,355
61	26,687	32,029	32,029
62	27,087	32,718	32,718
63	27,493	33,421	33,421
64	27,906	34,140	34,140 }

For the purpose of this illustration, the values are based on the Initial Premium shown on the Data Page and assume the Initial Premium was received on the Certificate's Effective Date. The Annuity Value is based on the Initial Interest Rates for the Guaranteed Terms shown on the Data Page and the Guaranteed Term Interest Rate thereafter. The values assume there are no additional Premium Payments, Transfers, Withdrawals and Market Value Adjustments (and are adjusted to reflect any Optional Benefit Deductions).

Any Withdrawal will be assessed a Surrender Charge as follows:

TABLE OF SURRENDER CHARGE PERCENTAGES
Based on the attained age of the current older Owner
on the date of receipt of each Premium Payment

Premium Year	Prior to Age 76	Age 76-80	Age 81 and older
1	12.00%	11.50%	11.00%
2	12.00%	10.50%	10.00%
3	12.00%	9.50%	9.00%
4	11.00%	8.50%	8.00%
5	10.00%	7.50%	7.00%
6	9.00%	6.00%	6.00%
7	8.00%	5.00%	5.00%
8	6.00%	4.00%	4.00%
9	3.00%	3.00%	3.00%
10	1.00%	1.00%	1.00%
11 and later	0.00%	0.00%	0.00%

Surrender Charges may be waived subject to the provisions of this Certificate.

DEFINITIONS

Access is Surrender, the payment of a Death Benefit, any Withdrawal, any Optional Benefit Deduction or application of the Certificate proceeds under a Settlement Option.

Annuitant is the individual whose age and gender are used to determine the amount of Settlement Option payments. Joint Annuitants may be named and must be spouses when the Owner is an entity. The Owner(s) and Annuitant(s) may be different persons. Prior to Maturity Date should an Annuitant die while the Owner is living, the surviving Joint Annuitant (if any) shall become the sole Annuitant. If there is no surviving Annuitant and the Owner is an individual, the Owner shall automatically become the Annuitant. If there are Joint Owners, then both will become the Joint Annuitants. Unless otherwise indicated, "Annuitant" shall refer to more than one person, if applicable.

Annuity Value equals the sum of all the Strategy Values.

Beneficiary is the person(s) designated by the Owner to receive the Death Benefit if the Owner dies before the Maturity Date and there is no Joint Owner.

Certificate is this annuity contract issued under the Group Contract.

Certificate Year is the 12-month period measured from the Effective Date, and each succeeding 12-month period.

Confinement Waiver allows a Withdrawal without incurring a Surrender Charge and Market Value Adjustment, subject to the terms of the Confinement Waiver provision.

Crediting Rate Strategies are the methods for determining the amount of interest credited to this Certificate. The Owner may allocate Premium Payments and Transfers among the Crediting Rate Strategies then available.

Death Benefit is the amount payable as a result of the death of any Owner (or Annuitant if the Owner is an entity) before the Maturity Date.

Effective Date is the date the first Premium Payment is received by the Company at its Administrative Office and the date this Certificate becomes effective.

Gross Withdrawals are Withdrawals plus any assessed Surrender Charges, adjusted for any applicable Market Value Adjustment.

Group Contract is the Group Flexible Premium Deferred Fixed Annuity Contract under which this Certificate is issued.

Guaranteed Term is a specified duration available under the Guaranteed Term Crediting Rate Strategies. Each Premium Payment, Transfer or renewing value has its own Guaranteed Term and corresponding declared annualized interest rate.

Guaranteed Term Interest Rate is the minimum declared annualized interest rate credited to each Guaranteed Term under the Crediting Rate Strategies. The Guaranteed Term Interest Rate is shown on the Data Page.

Initial Premium is the total of Premium Payments received on or before the Issue Date. If portions of the Initial Premium are received at different times, each will be applied to the Crediting Rate Strategies as of the date each is received at the Company's Administrative Office.

Issue Age is the age, as of the Effective Date, of the older Owner, or if the Owner is an entity, the older Annuitant. A person's age is determined as of his or her last birthday.

Issue Date is the date this Certificate is issued.

Joint Annuitant is the person so named on the Data Page or changed by the Owner before the Maturity Date. Joint Annuitants must be spousal if no Owner is named or if the Owner is an entity.

Market Value Adjustment is an adjustment that may be applied to the Strategy Value of a Guaranteed Term upon Surrender or Withdrawal during the Surrender Charge period.

Maturity Date is the date payments begin under a Settlement Option. This date is shown on the Data Page.

Minimum Guaranteed Interest Rate is the annualized interest rate credited to the Minimum Guaranteed Surrender Value. This is the minimum nonforfeiture interest rate. The rate is shown on the Data Page.

Minimum Guaranteed Surrender Value equals 87.50% of Premium Payments received, minus Withdrawals and any Optional Benefit Deductions as they occur, all accumulated at the Minimum Guaranteed Interest Rate for the life of this Certificate.

Nonqualified for purposes of this Certificate is defined as a Certificate funded with after-tax dollars.

Optional Benefit Deductions is the cost of any optional benefits for which a charge is assessed.

Owner is any person or entity with an ownership interest in this Certificate. If there is more than one Owner, the Owners must be spousal and exercise ownership rights jointly. Unless otherwise indicated, "Owner" as used in connection with the exercise of Certificate rights shall refer to more than one person if there are Joint Owners.

Premium Payments are the amounts paid on this Certificate and received by the Company at its Administrative Office. Each Premium Payment will have its own Premium Year.

Premium Year is the 12-month period measured from the date of receipt of each Premium Payment, and each succeeding 12-month period.

Qualified means that this Certificate is funded with pre-tax dollars for an arrangement such as an IRA, SEP IRA or pension or profit-sharing trust.

Settlement Option is a method that may be elected for receiving payments of this Certificate's proceeds. A Settlement Option may be elected by the Owner or by the person to whom Death Benefits are payable.

Strategy Value for each Guaranteed Term under a Crediting Rate Strategy equals: Premium Payments and Transfers allocated to the Guaranteed Term; plus any interest credited; minus any amounts deducted for Gross Withdrawals, Transfers, and Optional Benefit Deductions from the Guaranteed Term.

Surrender is the Withdrawal of all available Certificate values on or before the Maturity Date. "Surrender" shall be interpreted to include other Withdrawals where appropriate.

Surrender Charge is a charge that may be assessed for a Surrender or Withdrawal. It is based on the attained age of the current older Owner on the date the Premium Payment is received and the years that have elapsed since the receipt of each affected Premium Payment. The Table of Surrender Charge Percentages is shown on the Data Page.

Surrender Value is the amount payable upon Surrender of this Certificate. It is equal to the greater of: (a) the Annuity Value, adjusted for any applicable Market Value Adjustments and/or Surrender Charges; or (b) the Minimum Guaranteed Surrender Value.

Transfer is an amount reallocated from one Crediting Rate Strategy to another Crediting Rate Strategy, or from one Guaranteed Term to another Guaranteed Term under the same Crediting Rate Strategy

Withdrawal is an amount paid to the Owner under the Withdrawals provision.

GENERAL PROVISIONS

THIS CERTIFICATE

The Company has issued this Certificate in consideration of the Initial Premium stated on the Data Page. This Certificate, the application, and any riders or endorsements attached or subsequently added to this Certificate are the entire contract between the Owner and the Company, as issued under the Group Contract and held by the Contractholder.

The entire Group Contract between the Contractholder and the Company consists of the Group Contract, the Contractholder's application, a copy of which is attached and made a part of the Group Contract, any riders or endorsements attached or subsequently added to the Group Contract, and the entire Certificate as to each Owner.

EFFECTIVE DATE

This Certificate is effective as of the Effective Date shown on the Data Page. Certificate years, anniversaries, and months are measured from the Effective Date.

AUTHORITY TO CHANGE

Only the Company's President, Vice President, or Secretary has the power to: (1) change this Certificate; (2) extend the time for payment of premiums; or (3) waive any Certificate provisions. No agent has the authority to waive or change any provision of this Certificate. The Company will not make any change that reduces the amounts payable under this Certificate unless the change is required by law. The Company will give the Owner a copy of any changes made to this Certificate.

INCONTESTABILITY

This Certificate is incontestable from the Effective Date.

MISSTATEMENT OF AGE OR GENDER

If the age or gender of an Owner or Annuitant has been misstated, benefits will be adjusted to the correct amount for the true age or gender. Age will be calculated as of the last birthday.

ASSIGNMENT

The Owner may assign any part or all of his, her, or its interest in this Certificate to another person to the extent allowed by law. No assignment will bind the Company until recorded at its Administrative Office. The Company is not obligated to see that an assignment is valid or sufficient. Any claim by an assignee is subject to proof of the validity and extent of the assignee's interest in this Certificate. Such assignment may impact the tax deferred status of this Certificate. A tax advisor should be consulted regarding any tax impact this action may have. The Company is not responsible for the sufficiency, validity, tax effects, or other consequences of any assignment or Ownership change.

CLAIMS OF CREDITORS

To the extent allowed by law, the benefits will not be subject to the claims of any creditor.

ADMINISTRATIVE ERROR

This Certificate describes the annuity benefits that it provides. No action by the Company, whether by mistake or otherwise, will convey any greater or lesser benefit other than that which was applied for and for which premiums have been paid.

OWNER

The Owner possesses all rights described in this Certificate, subject to the Death Benefit provision. If no Owner is named for this Certificate, the Annuitant will be the Owner. If at the time of application no Owner is named and there are Joint Annuitants that are spouses, the Joint Annuitants will be the Joint Owners. If there are Joint Annuitants and they are not spouses, an Owner must be named. If there are Joint Annuitants and an entity is named as the Owner, the Joint Annuitants must be spousal. In the event there are Joint Owners, all elections and other actions which may be taken by the Owner pursuant to the terms of this Certificate require joint action of both Owners. If there are Joint Owners, the election or other action of either Owner alone will be ineffective. Joint Owners must be spouses.

Prior to the Maturity Date and prior to a death that causes payment of a Death Benefit, the Owner may have the right to, but is not limited to:

- Name and/or change the Beneficiary(ies).
- Make additional Premium Payments to this Certificate.
- Make Withdrawals from and Transfers within this Certificate.
- Select the method for distribution of the Death Benefit under the Settlement Options provision.
- Select and/or change a Settlement Option.
- Name a payee to receive payments under a Settlement Option.
- Surrender this Certificate and receive the Surrender Value.
- Select a Crediting Rate Strategy.

When the Owner is ready to exercise any of these rights, the Company must receive the Owner's instructions in a form and manner acceptable to the Company. These rights may be subject to certain limitations. Contact the Company's Administrative Office for the necessary forms to take any action.

BENEFICIARY

The Beneficiary is the person or persons to whom the Death Benefit may become payable if the Owner dies before the Maturity Date and there is no Joint Owner. If no Beneficiary is named or surviving, any Death Benefit will be paid to the Owner or the estate of the Owner.

The Owner may name or change a Beneficiary at any time prior to a death that causes payment of the Death Benefit. If the Owner names an irrevocable Beneficiary, certain changes the Owner makes must also include the written consent of the irrevocable Beneficiary. A change of Beneficiary does not bind the Company unless said change is made in writing and received by the Company at its Administrative Office. A change of Beneficiary will be effective on the date the change request was signed, but will not apply to any action taken by the Company before it received written notice of the change. The Owner may select a Settlement Option that cannot be changed by the Beneficiary.

If more than one Beneficiary is named, each named Beneficiary will share in any benefit or rights granted by this Certificate, as indicated on the Beneficiary designation. If the Owner provides no other written instructions, all remaining living Beneficiaries will share proportionately.

If the person to whom the Death Benefit would otherwise have been payable dies at the time of, or within six (6) days after, the death that caused payment of the Death Benefit, the Company will pay any benefits as if such person had died before such decedent. If the person to whom the Death Benefit is payable dies thereafter, but before the entire Death Benefit is paid, the Company will pay the remaining Death Benefit in a lump sum to: (1) the payee named by such person; or, (2) if no payee was named, to such person's estate.

DEATH BENEFIT

The Death Benefit is determined as of the date of death. The Death Benefit is equal to the Surrender Value. The Company must receive proof of death acceptable to the Company before it will pay the Death Benefit.

PROOF OF DEATH

Before the Company pays any Death Benefit, the Company must receive proof of death acceptable to the Company. This may include one or more of the following:

- A certified copy of a death certificate.
- A certified copy of a court decree stating the cause of death.
- Any other proof or documents the Company may require.

DEATH BEFORE THE MATURITY DATE

Upon the death of any Owner before the Maturity Date, the Company will pay the Death Benefit as specified in this section. The Death Benefit will not be paid upon the death of an Annuitant, unless the Owner is an entity. The manner in which the Company will pay the Death Benefit depends on the relationship and/or status of the person(s) involved in this Certificate. This Certificate will terminate upon a death that causes payment of the Death Benefit except for the applicable provisions of this section. The Death Benefit will be payable to the first person from the applicable list as follows:

If the Owner is not an entity and the Owner dies:

- The Joint Owner, if any.
- The Beneficiary.
- The contingent Beneficiary.
- The Owner's estate.

In any event, the Death Benefit shall be paid in accordance with Section 72(s) of the Internal Revenue Code.

If the Owner is an entity, the death of an Annuitant is treated as the death of the Owner, as provided in Internal Revenue Code Section 72(s)(6). The Death Benefit will be payable to the first person from the applicable list as follows:

- The Joint Annuitant, if any.
- The Beneficiary.
- The contingent Beneficiary.

The Beneficiary can elect this Certificate to remain in force with the Annuitant's surviving spouse as the new Annuitant if:

- This Certificate is owned by a trust; and
- The designated Beneficiary is either: (1) the Annuitant's surviving spouse; or (2) a trust holding this Certificate solely for the benefit of such spouse.

If the Death Benefit is payable to the Owner's surviving spouse (or to a trust for the sole benefit of the Owner's surviving spouse), the Company will continue this Certificate with the Owner's spouse as the Annuitant (and the Owner, as applicable), unless the Owner's spouse selects a lump sum payment or a Settlement Option.

If the Death Benefit is payable to someone other than the Owner's surviving spouse, the Company will pay the Death Benefit in a lump sum to, or for the benefit of, such Beneficiary(ies) within one year, unless such person selects a Settlement Option as provided in this Certificate.

In lieu of a lump sum Death Benefit, the individual to whom the Death Benefit is payable may select a Settlement Option within sixty (60) days after the Company has received proof of death. Such payments must begin within one year after the Owner's death, and a) must be in equal amounts over five years; or b) a period of time not extending beyond the Beneficiary's life or life expectancy.

If more than one Beneficiary is named and one or more of the persons to whom the Death Benefit would otherwise have been payable dies before the death that initiated payment of the Death Benefit, and the Owner provides no other written instructions, all remaining living Beneficiaries will share proportionately.

If the person to whom the Death Benefit would otherwise have been payable dies at the time of, or within six (6) days after, the death that initiated payment of the Death Benefit, the Company will pay any benefits as if such person had died before such decedent. If the person to whom the Death Benefit is payable dies thereafter, but before the entire Death Benefit is paid, the Company will pay the remaining Death Benefit in a lump sum to: a) the payee named by such person; or b) if no payee was named, to such person's estate.

DEATH AFTER THE MATURITY DATE

See the SETTLEMENT OPTIONS section.

MATURITY DATE

The Maturity Date is the Certificate anniversary that occurs on or immediately follows the 99th birthday of the person whose age determined the Issue Age. The Maturity Date is shown on the Data Page and cannot change. The Maturity Date is the date payments are required to begin under a Settlement Option.

INCOME TAX QUALIFICATION

This Certificate is intended to qualify as an annuity contract for federal income tax purposes. All provisions will be interpreted to maintain such tax qualification despite any other provision to the contrary. The Company reserves the right to change this Certificate to reflect any clarifications that may be needed or are appropriate to maintain this qualification. Any change will be filed and approved by the appropriate state insurance department prior to its use. The Company will give the Owner a copy of any such changes made to this Certificate.

CONFORMITY WITH APPLICABLE LAWS

This Certificate is governed by the laws of the jurisdiction in which it is delivered. If any provision of this Certificate is in conflict with such laws, such provision will be deemed to be amended to conform with such laws. All values and benefits available under this Certificate are at least equal to those required by that jurisdiction.

NONPARTICIPATING

This Certificate pays no dividends, and the Owner has no voting rights. It does not share in the Company's profits or surplus.

PERIODIC REPORTS

The Company will send the Owner a statement regarding the Annuity Value, Surrender Value, and activity at least once per year until: (1) the Owner starts Settlement Option payments; or (2) this Certificate is surrendered.

PREMIUMS AND CREDITING RATE STRATEGIES**PREMIUMS**

The Initial Premium received by the Company, as shown on the Data Page, establishes this Certificate.

Prior to any Owner's (or, if the Owner is an entity, any Annuitant's) attainment of age 86, the Owner may make Premium Payments to this Certificate. The Owner may allocate Premium Payments among the various Crediting Rate Strategies then available. The Company reserves the right to limit additional Premium Payments to this Certificate.

Premium Payments are allocated by the Owner to the Crediting Rate Strategies as described in this Certificate and any attached endorsement(s). The Company may return any portion of a Premium Payment that would cause it to exceed any federal or state limitations on Premium Payments during any taxable year. At any time, the Company may cease to accept Premium Payments, Transfers or renewals to a specific Guaranteed Term. In that event, any new Premium Payments will be allocated subject to the terms and conditions of the Crediting Rate Strategies available at that time. Whether or not the Owner makes any additional Premium Payments, this Certificate will continue to be in effect until all values are distributed.

CREDITING RATE STRATEGIES

The One-Year Guaranteed Term Crediting Rate Strategy is described below. Additional Crediting Rate Strategies are made a part of this Certificate by separate endorsement. Premium Payments may be allocated and values transferred to the available Crediting Rate Strategies in accordance with the provisions of this Certificate and any applicable endorsements. Each Crediting Rate Strategy shall establish the method by which interest is credited to the Strategy Value.

ONE-YEAR GUARANTEED TERM CREDITING RATE STRATEGY

The following terms apply once the Owner allocates Premium Payments or Transfers into the One-Year Guaranteed Term Crediting Rate Strategy.

Guaranteed Term

The Guaranteed Term is one year. Each Premium Payment, Transfer and renewal will establish a new One-Year Guaranteed Term.

Interest Credited

The Company will calculate interest to be credited and added to the Strategy Value for the Guaranteed Term at the beginning of each day before any Access. The interest to be credited will be equal to the Strategy Value for the applicable Guaranteed Term at the end of the prior day multiplied by the applicable Interest Crediting Rate.

Interest Crediting Rate

The Interest Crediting Rate for the Guaranteed Term will be the equivalent daily interest rate of the annualized interest rate declared by the Company. The rate is guaranteed not to change for each One-Year Guaranteed Term. A new declared annualized interest rate may be effective upon processing of a new Premium Payment, Transfer or renewal.

The equivalent daily interest rate for the One-Year Guaranteed Term Crediting Rate Strategy is computed as:

$$\text{equivalent daily interest rate} = (1+i)^{(1/365)} - 1,$$

where
i= declared annualized interest rate

The declared annualized interest rate will not be less than the Guaranteed Term Interest Rate shown on the Data Page.

One-Year Guaranteed Term Expiration

The values in the expired One-Year Guaranteed Term will automatically renew into a new One-Year Guaranteed Term with a new declared annualized interest rate.

The Owner may request a Transfer to another Crediting Rate Strategy at any time, subject to any limitations stated for that Crediting Rate Strategy.

The Owner may request a Transfer into the One-Year Guaranteed Term Crediting Rate Strategy from another Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy

CONTRACT VALUES

STRATEGY VALUE

The Strategy Value for each Guaranteed Term under a Crediting Rate Strategy equals: Premium Payments and Transfers allocated to the Guaranteed Term; plus any interest credited; minus any amounts deducted for Gross Withdrawals, Transfers, and Optional Benefit Deductions from the Guaranteed Term.

ANNUITY VALUE

The Annuity Value equals the sum of all the Strategy Values.

SURRENDER VALUE

The Surrender Value is the amount payable upon Surrender of this Certificate. It is equal to the greater of: (a) the Annuity Value, adjusted for any applicable Market Value Adjustments and/or Surrender Charges; or (b) the Minimum Guaranteed Surrender Value.

If the Surrender Value is reduced to less than \$1,000, the Company reserves the right to surrender this Certificate for the greater of the Annuity Value or the Surrender Value.

MINIMUM GUARANTEED SURRENDER VALUE

The Minimum Guaranteed Surrender Value equals 87.50% of Premium Payments received, minus Withdrawals and any Optional Benefit Deductions as they occur, all accumulated at the Minimum Guaranteed Interest Rate for the life of this Certificate.

SURRENDER

The Owner may surrender this Certificate at any time for its Surrender Value. A Withdrawal that equals the Surrender Value will be treated as a Surrender of this Certificate and will terminate all of the Company's obligations under this Certificate. The Company reserves the right to defer payment of any Surrender for up to six (6) months, if approved by the Department of Insurance.

MARKET VALUE ADJUSTMENT

The Market Value Adjustment measures changes in an external index from the date each Premium Payment is received to the date of Access by Withdrawal or Surrender during the Surrender Charge period. The Market Value Adjustment may be positive or negative and is limited based on the number of years remaining in the Surrender Charge period. The Market Value Adjustment may be applied to the Strategy Value of a Guaranteed Term. The external index used is the Constant Maturity Treasury Rate.

The Market Value Adjustment is calculated and is limited either positively or negatively as described below:

The amount subject to Market Value Adjustment is first multiplied by the following formula:

$[(1 + A)/(1 + B + .005)]^N - 1$, where

A = 10-year Constant Maturity Treasury Rate (expressed as a decimal) reported by the Federal Reserve in effect on the date the Premium Payment is received.

B = N-year Constant Maturity Treasury Rate (expressed as a decimal) reported by the Federal Reserve in effect on the date the Market Value Adjustment occurs.

N = Remaining number of years in the Surrender Charge period for the related Premium Payment.

The limit on the Market Value Adjustment is the greater of $[D - (D * E) - F]$ and zero, where

D = Amount subject to Market Value Adjustment

E = Surrender Charge Percentage (from Table on the Data Page)

F = Amount subject to Market Value Adjustment; divided by the Annuity Value; multiplied by the Minimum Guaranteed Surrender Value.

The Market Value Adjustment may be positive or negative. The above formula reflects the degree to which the Market Value Adjustment may be limited either positively or negatively.

If the Constant Maturity Treasury Rate is not available on a specified date, the Company will use the first preceding day that the Constant Maturity Treasury Rate is available. If the Constant Maturity Treasury Rate is not published for a specific term, A or B will be obtained by linearly interpolating between the two closest published rates.

SURRENDER CHARGES

The Company may assess a Surrender Charge to amounts accessed. The Surrender Charge will be determined by multiplying the applicable surrender charge percentage against the amount withdrawn, adjusted for any applicable Market Value Adjustments. The surrender charge percentage is based on the attained age of the current older Owner on the date the Premium Payment is received and the years that have elapsed since the receipt of each affected Premium Payment. The Table of Surrender Charge Percentages is shown on the Data Page.

WITHDRAWALS

The Owner may request a Withdrawal at any time: a) following 30 days after this Certificate's Effective Date; and b) at or before the Maturity Date. The Withdrawal may be subject to Surrender Charges and Market Value Adjustments. A Withdrawal may not exceed the Surrender Value. The Company will use the Annuity Value as of the date of Access in determining any applicable Surrender Charge and Market Value Adjustment. The minimum Withdrawal amount is \$500.

Unless otherwise instructed in writing by the Owner, Withdrawals will be taken proportionally. Withdrawal amounts are processed against the values associated with each underlying Premium Payment, beginning with the earliest. The Company reserves the right to defer payment of any Withdrawal for up to six (6) months, if approved by the Department of Insurance.

SUBSTANTIALLY EQUAL PERIODIC PAYMENT OPTION

Substantially equal periodic payments may be elected pursuant to Internal Revenue Service Code Sections 72(q) and 72(t). Substantially equal periodic payments must continue for five years or until the Owner reaches age 59½, whichever is later. Surrender Charges and Market Value Adjustments will not be applied to these payments. Additional Withdrawals are not allowed when this option is elected. A tax advisor should be consulted prior to electing this option.

MINIMUM REQUIRED DISTRIBUTIONS

The amount of any minimum required distribution pursuant to the Internal Revenue Code will not be subject to Surrender Charges or Market Value Adjustments. In determining the amount of the minimum required distribution that may be withdrawn from this Certificate free of charges, only the Annuity Value of this Certificate may be considered. The amount equal to one tax year minimum required distribution may be taken during each Certificate Year. If the Withdrawal exceeds this amount, Surrender Charges and Market Value Adjustments may apply. A tax advisor should be consulted prior to the election of minimum required distributions.

CONFINEMENT WAIVER

Subject to the terms of this provision, the Owner may request a Surrender or Withdrawal without incurring a Surrender Charge or Market Value Adjustment, if the Owner (one individual in the case of Joint Owners) is confined in a Hospital, Hospice Facility, or Nursing Home. If the Owner is an entity, this Confinement Waiver will be based on the confinement of the Annuitant (one Annuitant in the case of Joint Annuitants). The Confinement Waiver will not apply if there is a change in the Owner (or an Annuitant if the Owner is an entity) after the Certificate is issued.

The amount available without Surrender Charge or Market Value Adjustment is based on the Issue Age as follows:

Issue Age 70 or below	100% of the greater of the Annuity Value or the Surrender Value at the time the request is complete.
Issue Age 71 - 80	50% of the greater of the Annuity Value or the Surrender Value at the time the request is complete.
Issue Age 81 and above	25% of the greater of the Annuity Value or the Surrender Value at the time the request is complete.

No additional Premium Payments will be accepted after the Owner has received a Withdrawal in accordance with this Confinement Waiver provision. Amounts received under the Confinement Waiver will only be payable to the Owner. Payments will be made in either a lump sum or no more frequently than annually. This provision may be exercised once during the lifetime of this Certificate.

The Company will not assess a Surrender Charge or Market Value Adjustment on that portion of the Annuity Value accessed through a Withdrawal if the following conditions are satisfied:

1. A written request is received by the Company's Administrative Office, signed by the Owner, requesting a Withdrawal pursuant to the terms of this Confinement Waiver provision.
2. The Owner must be confined to a Hospital, Hospice Facility, or Nursing Home for at least sixty (60) consecutive days.
3. The Owner must request the Withdrawal no later than ninety (90) days following the date that confinement has ceased. The Owner must be living at the time all required documentation is received by the Company's Administrative Office.
4. Written documentation from a Physician must be provided to the Company that such confinement was recommended because of an Injury or Sickness (as defined below).
5. Injury must be sustained or Sickness must first manifest itself while this Certificate is in effect.
6. Written proof of confinement from the facility, indicating the type of facility and specific services provided, must be provided to the Company.

Hospital means an institution which: (1) is licensed as a Hospital and operated pursuant to law; and (2) is primarily engaged in providing or operating (either on its premises or in facilities available to the Hospital on a prearranged contractual basis and under the supervision of a staff of one or more duly licensed Physicians) diagnostic and major surgery facilities for the medical care and treatment of injured and sick persons on an inpatient basis for which a charge is made; and (3) provides 24-hour nursing service by or under the supervision of a registered nurse (RN).

Hospital does not include any institution which is principally a rest home, nursing home, convalescent home, or home for the aged or is principally an institution for the care and treatment of alcohol or chemical dependency.

Hospice Facility means an institution that provides a formal program of care for terminally ill patients whose life expectancy is less than six (6) months, provided on an inpatient basis and directed by a Physician. It must be licensed, certified, or registered in accordance with state law.

Nursing Home means a facility which is licensed and operated primarily to provide nursing care for a charge (including room and board), according to the laws of the jurisdiction in which it is located.

A Nursing Home may be a freestanding facility or it may be a distinct part of a facility, including a ward or a wing of a hospital or other facility.

Nursing Home does not mean: (1) a hospital or clinic; (2) a rest home (a home for the aged or a retirement home) which does not, as its primary function, provide custodial care; (3) the Owner's home; or (4) a facility for the treatment of alcoholism, drug addiction, or mental illness.

Physician means a practitioner of the healing arts, who is duly licensed by the state to treat the Injury or Sickness causing the loss and who is not a member of the Owner's family or an employee of the Nursing Home or Hospice Facility where the Owner is confined.

Injury means an accidental bodily injury sustained while this Certificate is in effect that results in a qualifying confinement.

Sickness means an illness, disease, or physical impairment, which is diagnosed by a Physician and which first manifests itself while this Certificate is in effect.

SETTLEMENT OPTIONS

BENEFIT AMOUNT

The greater of the Annuity Value or the Surrender Value may be applied to one of the Settlement Options described below.

Upon the Owner's death, the amount applied to a Settlement Option is the Death Benefit.

WHEN PAYMENTS BEGIN

Settlement Option payments will begin on the Maturity Date, provided the Annuitant(s) is alive on the Maturity Date. The Owner chooses whether the Company will provide payments monthly, quarterly, semi-annually, or annually, subject to the minimum settlement option payment amount. Once Settlement Option payments begin, the Settlement Option elected is irrevocable.

The Maturity Date is shown on the Data Page. To change the Settlement Option, the Owner must notify the Company at least thirty (30) days before the Maturity Date.

If the Owner does not choose a Settlement Option, payments will begin under a Life Annuity with 10 years certain.

If Joint Annuitants, the age and gender of the primary Annuitant is used to determine the amount of the annuity payments for the Settlement Options other than Joint and Survivor.

This Certificate will terminate on the Maturity Date except for the applicable provisions of this Settlement Options section. After the Maturity Date, a supplementary contract will be issued for the Settlement Option selected and will supersede the terms of this Certificate.

MINIMUM SETTLEMENT OPTIONS PAYMENTS

If the amount of each payment would be less than \$100, the Company may change the frequency so that this minimum amount may be met. If the amount to be applied to the Settlement Option will not provide payments of at least \$100 per year, the Company may pay such amount in a lump sum and terminate this Certificate.

SETTLEMENT OPTIONS

Option 1. Interest—Interest at not less than 1.00% per year will be paid and will accrue for any period of time equal to or exceeding 5 years. The amount remaining at the end of the period will be paid in a lump sum or in another manner approved by the Company. The Company reserves the right to prescribe the maximum length of the period.

Option 2. Fixed Payments—The Company provides payments for a fixed period equal to or exceeding 5 years; until the proceeds and interest are fully paid. The proceeds will be credited with interest at a rate of at least 1.00% per year. The Company reserves the right to prescribe the maximum length of the period.

Option 3. Life Annuity—The Company provides payments over the Annuitant’s life. Payments end with the last payment made before the Annuitant’s death. If the Annuitant dies before the first payment is made, no payments will be due under this option.

Option 4. Life Annuity with a Period Certain—The Company provides payments for as long as the Annuitant lives. If the Annuitant dies before the selected period certain is over, the Company will continue making payments until the end of the period certain. Such payments will be made to the person(s) specified by the Owner. The Owner may choose a period certain of 5, 10, 15, or 20 years.

Option 5. Joint and Survivor Annuity—The Company provides payments for as long as either the Annuitant or the Joint Annuitant lives. When the first Annuitant dies, payments will continue in an amount equal to 100%, 66 2/3% or 50% of the original payments, as selected. If one of the Joint Annuitants dies before the first payment is made, payments will be made to the surviving Annuitant under Option 3. Payments under Option 5 end with the last payment made before the second Annuitant’s death.

AGE ADJUSTMENTS

Payments under Options 3, 4 and 5 will be determined based on the age of the Annuitant(s) as of the nearest birthday, at the date the Settlement Option payments commence, adjusted as follows:

Settlement Option Payments <u>Commencement Year</u>	<u>Age Adjustment</u>
Prior to 2011	No adjustment
2011 – 2020	Age nearest birthday minus 3 years
2021 – 2030	Age nearest birthday minus 6 years
2031 and later	As determined by the Company

OTHER FORMS OF PAYMENT

Payments may be provided under other Settlement Options not described in this section. The Owner or Beneficiary may contact the Company’s Administrative Office for more information.

WHAT THE COMPANY MAY NEED

Before making any Settlement Option payments, the Company may require proof of the age and gender of the Annuitant(s). The Company reserves the right to require proof that any Annuitant is living on the date of any payment.

OPTION 2 TABLE A

FIXED PERIOD MINIMUM INCOME TABLE*

Monthly Payments for each \$1,000 applied

Number of Years	Monthly Installments	Number of Years	Monthly Installments	Number of Years	Monthly Installments
1	83.78	11	8.00	21	4.40
2	42.10	12	7.37	22	4.22
3	28.21	13	6.84	23	4.06
4	21.26	14	6.38	24	3.90
5	17.09	15	5.98	25	3.77
6	14.31	16	5.64	26	3.64
7	12.33	17	5.33	27	3.52
8	10.84	18	5.06	28	3.41
9	9.68	19	4.82	29	3.31
10	8.76	20	4.60	30	3.21

*The table is based on a minimum guaranteed interest rate of 1.00% per year.

OPTIONS 3 and 4 TABLE B

MINIMUM GUARANTEED PAYOUT ANNUITY TABLE**

Monthly Payments for each \$1,000 applied

Age Nearest Birthday	Life Only Income		Life 5 Years Certain		Life 10 Years Certain		Life 15 Years Certain		Life 20 Years Certain	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	2.25	2.10	2.25	2.10	2.25	2.10	2.24	2.09	2.23	2.09
41	2.29	2.13	2.29	2.13	2.29	2.13	2.28	2.13	2.27	2.12
42	2.34	2.17	2.34	2.17	2.33	2.17	2.32	2.17	2.31	2.16
43	2.38	2.21	2.38	2.21	2.38	2.21	2.37	2.20	2.35	2.20
44	2.43	2.25	2.43	2.25	2.43	2.25	2.42	2.24	2.40	2.24
45	2.48	2.29	2.48	2.29	2.48	2.29	2.46	2.29	2.45	2.28
46	2.54	2.34	2.53	2.34	2.53	2.34	2.51	2.33	2.49	2.32
47	2.59	2.39	2.59	2.39	2.58	2.38	2.57	2.37	2.54	2.36
48	2.65	2.44	2.65	2.43	2.64	2.43	2.62	2.42	2.59	2.41
49	2.71	2.49	2.71	2.49	2.70	2.48	2.68	2.47	2.65	2.46
50	2.78	2.54	2.77	2.54	2.76	2.53	2.74	2.52	2.70	2.51
51	2.84	2.60	2.84	2.60	2.82	2.59	2.80	2.58	2.76	2.56
52	2.91	2.66	2.91	2.66	2.89	2.65	2.86	2.64	2.82	2.61
53	2.99	2.72	2.98	2.72	2.96	2.71	2.93	2.69	2.88	2.67
54	3.06	2.79	3.06	2.78	3.04	2.78	3.00	2.76	2.95	2.73
55	3.15	2.86	3.14	2.85	3.12	2.84	3.08	2.82	3.01	2.79
56	3.23	2.93	3.23	2.93	3.20	2.92	3.15	2.89	3.08	2.85
57	3.33	3.01	3.32	3.01	3.29	2.99	3.23	2.96	3.15	2.92
58	3.42	3.09	3.41	3.09	3.38	3.07	3.32	3.04	3.22	2.99
59	3.53	3.18	3.52	3.17	3.48	3.16	3.41	3.12	3.29	3.06
60	3.64	3.27	3.63	3.27	3.58	3.24	3.50	3.20	3.37	3.13
61	3.76	3.37	3.74	3.36	3.69	3.34	3.59	3.29	3.44	3.21
62	3.88	3.48	3.86	3.47	3.80	3.44	3.69	3.38	3.52	3.29
63	4.02	3.59	4.00	3.58	3.92	3.54	3.79	3.48	3.59	3.37
64	4.16	3.71	4.14	3.70	4.05	3.66	3.90	3.58	3.67	3.45
65	4.31	3.84	4.28	3.82	4.18	3.77	4.00	3.68	3.75	3.53
66	4.48	3.97	4.44	3.96	4.32	3.90	4.11	3.79	3.82	3.61
67	4.65	4.12	4.61	4.10	4.47	4.03	4.23	3.90	3.90	3.70
68	4.84	4.28	4.79	4.25	4.62	4.17	4.34	4.02	3.97	3.78
69	5.04	4.45	4.98	4.42	4.78	4.32	4.45	4.14	4.04	3.86
70	5.25	4.63	5.18	4.60	4.95	4.48	4.57	4.26	4.10	3.94
71	5.48	4.83	5.39	4.79	5.12	4.65	4.68	4.39	4.17	4.02
72	5.72	5.04	5.62	4.99	5.29	4.82	4.80	4.51	4.22	4.10
73	5.98	5.27	5.86	5.21	5.47	5.00	4.91	4.64	4.28	4.17
74	6.26	5.52	6.11	5.45	5.66	5.20	5.02	4.77	4.33	4.23
75	6.56	5.79	6.37	5.70	5.85	5.39	5.12	4.90	4.37	4.29

Age Nearest Birthday	Life Only Income		Life 5 Years Certain		Life 10 Years Certain		Life 15 Years Certain		Life 20 Years Certain	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
76	6.88	6.09	6.66	5.97	6.04	5.60	5.22	5.02	4.41	4.34
77	7.23	6.41	6.96	6.26	6.23	5.81	5.32	5.14	4.45	4.39
78	7.60	6.75	7.27	6.57	6.43	6.03	5.40	5.25	4.48	4.43
79	7.99	7.13	7.60	6.90	6.62	6.25	5.49	5.35	4.50	4.47
80	8.42	7.54	7.95	7.26	6.81	6.47	5.56	5.45	4.53	4.50
81	8.87	7.98	8.31	7.63	7.00	6.69	5.63	5.53	4.55	4.52
82	9.36	8.46	8.68	8.03	7.18	6.91	5.69	5.61	4.56	4.55
83	9.89	8.99	9.07	8.44	7.36	7.11	5.75	5.68	4.57	4.56
84	10.45	9.56	9.47	8.88	7.52	7.31	5.79	5.74	4.58	4.57
85 and above	11.05	10.18	9.88	9.33	7.68	7.50	5.84	5.80	4.59	4.58

** Minimum guaranteed payout rates are calculated based on Annuity 2000 Mortality Tables and a generational mortality projection scale beyond 2000. The table is based on a minimum guaranteed interest rate of 1.00% per year.

Investors Insurance Corporation

Home Office: Wilmington, DE

Administrative Office: {P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free)}

MULTIPLE-YEAR GUARANTEED TERM CREDITING RATE STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Endorsement establishes the Multiple-Year Guaranteed Term Crediting Rate Strategy for the Contract to which it is attached. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into a Guaranteed Term available under this Crediting Rate Strategy.

For purposes of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

GUARANTEED TERM(S)

The available Guaranteed Term(s) under this Crediting Rate Strategy will be between two and ten years. The Company will give the Owner a description of the current Guaranteed Terms: a) at the time of application; and b) upon the Owner's written request to the Company's Administrative Office.

Each Premium Payment, Transfer and renewal will establish a new Guaranteed Term. The Owner may not select a Guaranteed Term where the duration will extend beyond the Surrender Charge period or the Maturity Date.

At any time, the Company may cease to accept Premium Payments, Transfers or renewals into a specific Guaranteed Term. In that event, any new Premium Payments or Transfers may be allocated to the Guaranteed Terms available at that time.

INTEREST CREDITED

The Company will calculate interest to be credited and added to the Strategy Value for each applicable Guaranteed Term at the beginning of each day before any Access. The interest to be credited will be equal to the Strategy Value for the applicable Guaranteed Term at the end of the prior day multiplied by the applicable Interest Crediting Rate.

INTEREST CREDITING RATE

The Interest Crediting Rate for the applicable Guaranteed Term will be the equivalent daily interest rate of the annualized interest rates declared by the Company for that Guaranteed Term. These rates are guaranteed not to change for the Guaranteed Term with respect to Premium Payments, Transfers and renewals allocated to that Guaranteed Term. New declared annualized interest rates may be effective upon processing of a new Premium Payment, Transfer or renewal. The equivalent daily interest rate for each Guaranteed Term is computed as:

$$\text{equivalent daily interest rate} = (1+i_n)^{(1/365)} - 1,$$

where

i_n = declared annualized interest rate for each Guaranteed Term year

The declared annualized interest rates will not be less than the Guaranteed Term Interest Rate shown on the Contract Data Page.

GUARANTEED TERM EXPIRATION

The values in each expired Guaranteed Term will automatically renew into a new Guaranteed Term of the same duration, if available, provided the Guaranteed Term does not extend beyond the Surrender Charge period or Maturity Date. Such Guaranteed Term will have a new declared annualized interest rate. If the Company is not currently offering a Guaranteed Term with the same duration or if the Guaranteed Term extends beyond the Surrender Charge period or the Maturity Date, the Company will Transfer the Strategy Value associated with the expired Guaranteed Term into the One-Year Guaranteed Term Crediting Rate Strategy.

For 30 days following the expiration of the applicable Guaranteed Term, the Owner may request the following provided the Owner's written request is received by the Company's Administrative Office during the 30 days: (a) a Transfer to a new Guaranteed Term under this Crediting Rate Strategy provided the new Guaranteed Term does not extend beyond the Maturity Date or the Surrender Charge period; (b) a Transfer to another Crediting Rate Strategy; or (c) a Withdrawal of the Strategy Value attributable to the Guaranteed Term without being assessed any Surrender Charges. The Withdrawal will be subject to any applicable Market Value Adjustment

The Owner may request a Transfer into a Guaranteed Term available under this Crediting Rate Strategy from another Crediting Rate Strategy at any time, provided the Guaranteed Term does not extend beyond the Surrender Charge period or the Maturity Date and subject to any limitations stated in that Crediting Rate Strategy.

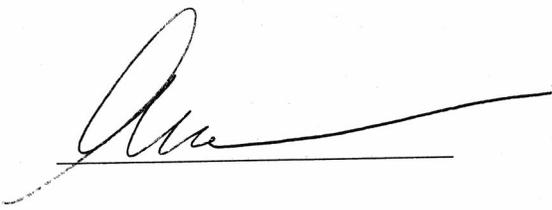
TERMINATION OF ENDORSEMENT

The Company may cease to accept Premium Payments, Transfers or renewals into this Crediting Rate Strategy. The Company may terminate this Endorsement at any time by sending to the Owner, at the Owner's last known address, a written notice stating the termination date. Such notice shall be sent to the Owner at least 30 days in advance of the termination date. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or renewals into this Crediting Rate Strategy and the Strategy Value of the applicable Guaranteed Term(s) under this Crediting Rate Strategy will be transferred to the One-Year Guaranteed Term Crediting Rate Strategy.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this endorsement will be held to change, waive or extend any provisions of the Contract except as stated.

Signed for the Company.


Yves Corcos
President


Maxine Hilary Verne
Secretary

Investors Insurance Corporation

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ANNUITY VALUE DEATH BENEFIT RIDER

If elected by the Owner at time of Application, this Rider is part of the Contract to which it is attached at the time of issue. This Rider's Effective Date is the Effective Date of the Contract.

For the purpose of this Rider, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

While this Rider is in effect, the Death Benefit provision, as stated in the Contract, is changed in its entirety to read as follows:

DEATH BENEFIT: The Death Benefit is determined as of the date of death. The Death Benefit is equal to the greater of: (a) the Annuity Value; or (b) the Surrender Value. The Company must receive proof of death acceptable to the Company before it will pay the Death Benefit.

This Rider shall terminate on the earlier of the following dates:

1. The date the Contract terminates; or
2. When Settlement Option payments start.

Nothing contained in this Rider will be held to change, waive or extend any provisions of the Contract except as stated.

Signed for the Company.


Yves Corcos
President


Maxine Hilary Verne
Secretary

Investors Insurance Corporation

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ENHANCED WITHDRAWAL RIDER

If elected by the Owner at time of Application, this Rider is part of the Contract to which it is attached at the time of issue. This Rider's Effective Date is the Effective Date of the Contract.

For the purpose of this Rider, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

While this Rider is in effect, the following Surrender Charge-Free Withdrawal provision is added to the Contract:

SURRENDER CHARGE-FREE WITHDRAWAL

A Surrender Charge-Free Withdrawal is not subject to a Surrender Charge or Market Value Adjustment. Surrender Charge-Free Withdrawals are available each Contract Year. Withdrawals that occur during the 30 days following the expiration of a Multiple-Year Guaranteed Term are not Surrender Charge-Free Withdrawals; therefore, any applicable Market Value Adjustment will apply.

A Surrender Charge-Free Withdrawal is an amount that does not exceed 10% of the Annuity Value, reduced by any Surrender Charge-Free Withdrawals taken during the Contract Year.

The Company will use the Annuity Value as of the date of Access in determining whether a Surrender Charge and Market Value Adjustment will apply.

This Rider shall terminate on the earlier of the following dates:

1. The date the Contract terminates; or
2. When Settlement Option payments start.

Nothing contained in this Rider will be held to change, waive or extend any provisions of the Contract except as stated.

Signed for the Company.


Yves Corcos
President


Maxine Hilary Verne
Secretary

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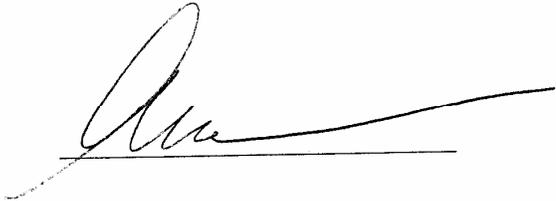
This is a legal Contract – please read it carefully.

Investors Insurance Corporation has issued this Group Flexible Premium Deferred Annuity Contract to the Group Contractholder shown on the Contract Specifications page, in consideration of the Group Contract application, the application of each Certificate Owner, and the premium payment. This Group Contract is effective on the Group Contract Effective Date shown on the Contract Specifications page. The Group Contract is governed by the laws of the state in which it is delivered.

Signed for the Company at Wilmington, DE on the Group Contract Effective Date.



Yves Corcos
President



Maxine Hilary Verne
Secretary

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GROUP FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT

Nonparticipating - Dividends are not payable.

CONTRACT SPECIFICATIONS

Contract Holder: [Trustee for The Investors
Insurance Corporation Group Insurance Trust]

Contract Number: [1003]

Contract Effective Date: [May 1, 2008]

Please Refer To The Sample Certificate and its Endorsements.

CERTIFICATE OWNERS ELIGIBILITY

Persons who have elected to participate in the Group Contract issued to the Trust and their dependent spouses and children, may become a Certificate Owner upon our approval of a Certificate Owner's application and receipt of the initial premium.

EFFECTIVE DATE

A Certificate Owner's effective date of coverage will be the date shown on the Certificate Data Page of each Certificate issued under this Group Contract.

INDIVIDUAL CERTIFICATES

CERTIFICATES

The Company will issue an individual Certificate to each Certificate Owner. The Certificate will state its terms, conditions, and benefits. A sample Certificate, Certificate application, and any endorsements and/or riders are attached hereto and are made a part of this Group Contract.

CERTIFICATE DATA PAGE

The Certificate Data Page of the Certificate will be completed based on the information contained in the Certificate Owner's application and the terms of this Group Contract.

CESSATION OF PARTICIPATION

A Certificate Owner will cease to be a participant when there are no funds held by the Company under the Certificate issued to the participant.

TERMINATION OF NEW PARTICIPATION

If the Company is notified at least 30 days prior; at any time the Group Contractholder may terminate the acceptance of new participants.

CONTINUATION

Notwithstanding the termination of acceptance of new Certificate Owners, the rights and benefits of all participants shall continue.

TERMINATION OF GROUP CONTRACT

This Group Contract will terminate when there are no funds held by the Company under any Certificate issued pursuant to the terms of this Group Contract.

GROUP FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACT

SERFF Tracking Number: *FRCS-125547449* *State:* *Arkansas*
Filing Company: *Investors Insurance Corporation* *State Tracking Number:* *38431*
Company Tracking Number: *4922*
TOI: *A02G Group Annuities - Deferred Non-variable* *Sub-TOI:* *A02G.002 Flexible Premium*
Product Name: *Rate Mark - Filing*
Project Name/Number: *LMG/83/83*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FRCS-125547449 State: Arkansas
Filing Company: Investors Insurance Corporation State Tracking Number: 38431
Company Tracking Number: 4922
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: Rate Mark - Filing
Project Name/Number: LMG/83/83

Supporting Document Schedules

	Review Status:
Satisfied -Name: Certification/Notice	03/14/2008
Comments:	
Attachments:	
Autho-dist.pdf	
AR RDB.pdf	
AR COC.pdf	
	Review Status:
Satisfied -Name: Application	03/14/2008
Comments:	
Attachment:	
AR application.pdf	
	Review Status:
Satisfied -Name: Life & Annuity - Actuarial Memo	03/14/2008
Comments:	
Attachment:	
Actuarial Memo-IIC-GMYGA-1107.pdf	
	Review Status:
Satisfied -Name: Addendum to Actuarial Memorandum	03/14/2008
Comments:	
Attachment:	
Addendums to Actuarial Memo-IIC-MYGA-1107-dist.pdf	
	Review Status:
Satisfied -Name: SNFL	03/14/2008
Comments:	
Attachments:	
SNFL_IIC_EWD_1107-dist.pdf	

SERFF Tracking Number: FRCS-125547449 *State:* Arkansas
Filing Company: Investors Insurance Corporation *State Tracking Number:* 38431
Company Tracking Number: 4922
TOI: A02G Group Annuities - Deferred Non-variable *Sub-TOI:* A02G.002 Flexible Premium
Product Name: Rate Mark - Filing
Project Name/Number: LMG/83/83
SNFL_IIC_GMYGA_1107 .pdf



ANNUITY AND LIFE SERVICES

March 5, 2008

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Investors Insurance Corporation



By: _____

Title: Executive Vice President

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: Investors Insurance Corporation

This is to certify that the forms referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
IIC-GMYGA-1107	59.0
IIC-MYR-1107	54.4
IIC-AVDB-1107	58.4
IIC- EWD-1107	56.6



Susan F. Powell
Executive Vice President

March 5, 2008
Date

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: Investors Insurance Corporation

Form Title(s): Group Flexible Premium Deferred Fixed Annuity Certification, Multiple-Year Guaranteed Term Crediting Rate Strategy Endorsement, Annuity Value Death Benefit Rider, Enhanced Withdrawal Rider, Group Master Contract

Form Number(s): IIC-GMYGA-1107, IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-GMYGA-1107-MC

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Susan F. Powell
Executive Vice President

March 5, 2008
Date

Application is made to Investors Insurance Corporation ("the Company")

Administrative Office: P.O. Box 7873; San Francisco, CA 94120-7873

ANNUITY APPLICATION

PLEASE PRINT AND USE DARK INK ONLY

SECTION 1--THE PROPOSED ANNUITANT(S)

<p>Primary Annuitant</p> <p>Name (print as desired on contract) <u>John Doe Doe</u> First Middle Last</p> <p>Address <u>123 Home Street</u> Street</p> <p><u>City State 12345</u> City State Zip</p> <p>Telephone <u>(123) 456-7890</u></p> <p>Gender <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Social Security Number <u>123-45-6789</u></p> <p>Date of Birth <u>01-01-70</u> Birth State <u>MO</u> Mo Day Yr</p> <p>Marital Status <u>S</u></p>	<p>Joint Annuitant (must be spouse of Annuitant if Owner is an entity) (not applicable to qualified contracts)</p> <p>Name (print as desired on contract) _____ First Middle Last</p> <p>Address _____ Street</p> <p>_____ City State Zip</p> <p>Telephone (____) _____</p> <p>Gender <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Social Security Number _____</p> <p>Date of Birth _____ Birth State _____ Mo Day Yr</p> <p>Marital Status _____</p>
--	---

SECTION 2--THE APPLICANT (PROPOSED OWNER) Complete this Section if Owner(s) is(are) other than Annuitant(s)

<p>Owner (If Owner is a trust, include name and date.)</p> <p>Name _____ First Middle Last</p> <p>Address _____ Street</p> <p>_____ City State Zip</p> <p>Telephone (____) _____</p> <p>Gender <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Social Security Number or Tax ID Number _____</p> <p>Date of Birth _____ Marital Status _____ Mo Day Yr</p> <p>Relationship to Proposed Primary Annuitant _____</p>	<p>Joint Owner (must be spouse of Owner) (not applicable to qualified contracts)</p> <p>Name _____ First Middle Last</p> <p>Address _____ Street</p> <p>_____ City State Zip</p> <p>Telephone (____) _____</p> <p>Gender <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Social Security Number or Tax ID Number _____</p> <p>Date of Birth _____ Marital Status _____ Mo Day Yr</p> <p>Relationship to Proposed Primary Annuitant _____</p>
---	--

SECTION 3--THE BENEFICIARY (If Beneficiary is a trust, include name and date.)

If only one beneficiary is elected and no allocation is indicated, the allocation will default to 100%. If multiple beneficiaries are elected and no allocation is indicated, the allocation will default to "share equally".

Primary Beneficiary(ies)	Relationship to Owner	%
<u>Mary Doe</u>	<u>Mother / Son</u>	<u>100</u>
Contingent Beneficiary(ies)	Relationship to Owner	%

SECTION 4—PRODUCT INFORMATION

Product Name Flex Prem Deferred Annuity
 Optional Benefits or Riders Beneficiary Rider *Plus** (Not available with qualified contracts) Other _____
*if applicable

Initial Premium: Cash with Application Amount <u>\$10,000</u> Estimated Transfer Amount \$ _____	<input checked="" type="checkbox"/> Nonqualified	<input type="checkbox"/> Qualified (Complete both types)
		Annuity Type <input type="checkbox"/> IRA <input type="checkbox"/> SEP-IRA <input type="checkbox"/> Roth-IRA <input type="checkbox"/> Other _____
		Premium Type <input type="checkbox"/> Contribution Tax Year _____ <input type="checkbox"/> Direct Transfer <input type="checkbox"/> Rollover

Initial Crediting Rate Strategy Selections		
Strategy Name	<u>Guaranteed One Year Strategy</u>	<u>50</u> %
Strategy Name	<u>SEP 500 One Year Strategy A</u>	<u>50</u> %
Strategy Name		%
Strategy Name		%
Strategy Name		%
Strategy Name		%

SPECIAL INSTRUCTIONS

HOME OFFICE CHANGES

This annuity contract will will not replace insurance or an annuity with any company.

I(We) understand that the Company will invest its general account assets at its sole discretion and no one will have the right to direct the Company concerning the investments owned by the Company. The Producer has no authority to make, modify, alter or discharge any contract. Acceptance of any contract issued on this application will ratify changes noted by the Company in the space titled "Home Office Changes" and a copy of the changed application attached to the contract will be sufficient notice of these changes.

All statements and answers on this application are full, complete and true. If a trust is named as a Beneficiary, I(we) declare that the trust is valid and operational as of the date this application is signed. I(We) certify: (1) the Social Security or Tax ID Number(s) shown on this application is(are) correct and (2) I(we) am(are) responsible for payment of Federal and/or State Income Tax on the taxable portion of withdrawals, if any, and that I(we) may be subject to tax penalties under estimated tax payment rules if my(our) payments of estimated tax and tax withholding, if any, are not adequate.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Dated at City State Date 07-28-06
City and State

John Doe _____
 Signature of Owner Signature of Joint Owner
If Owner is not a natural person, print name (e.g., Trust Name and Trust Date)

By _____ Title of Authority of Owner
 Signature (e.g., Trustee Signature, Trustee)

Agent's (Producer's) Statement: To the best of my knowledge, this application does replace or change does not replace or change existing life insurance or annuities. I attest that I have witnessed all signatures.

Producer _____ Producer _____ 12345 _____
 Signature of Producer (Licensed Agent) Printed Name of Producer Producer Number

Actuarial Memorandum
Flexible Premium Deferred Fixed Annuity
Form No. IIC-GMYGA-1107

Description: This is a Flexible Premium Deferred Fixed Annuity. During the deferral period, the Flexible Premium Deferred Fixed Annuity provides a death benefit as described below. At the end of the deferral period a monthly life income is provided.

The monthly life income at the end of the deferral period will not be less than those guaranteed in the contract.

Maximum issue age is 85

Death Benefit: During the deferral period, the Death Benefit is equal to the greater of:
a) the Minimum Guaranteed Annuity Value; or b) the Surrender Value.

Maturity Date: The Maturity Date is the Policy anniversary that occurs on or immediately follows the 99th birthday of the person whose age determined the Issue Age. The Maturity Date is shown on the Data Page and cannot be changed. The Maturity Date is the date payments are required to begin under a Settlement Option.

Premiums: Premiums after the first are completely flexible but may be subject to company approval. No additional premiums may be made into the contract after attained age 86.

Crediting Rate Strategies: The contract owner may request one or more of the Crediting Rate Strategies offered by the Company. There is a One-Year Guaranteed Term Crediting Rate Strategy and a Multiple-Year Guaranteed Term Crediting Rate Strategy. The Multiple-Year Guaranteed Term Crediting Rate Strategy is part of the contract and is filed as endorsement to the contract. The Multiple-Year Guaranteed Term Crediting Rate Strategy is described in the addendum to the Actuarial Memorandum.

One-Year Guaranteed Term Crediting Rate Strategy

Guaranteed Term

The Guaranteed Term is one year. Each Premium Payment, Transfer and renewal will establish a new One-Year Guaranteed Term.

Interest Crediting Rate

The Interest Crediting Rate for the Guaranteed Term will be the equivalent daily interest rate of the annualized interest rate declared by the Company. The rate is guaranteed not to change for each One-Year Guaranteed Term. A new declared annualized interest rate may be effective upon processing of a new Premium Payment, Transfer

or renewal.

Renewal and Transfer

The values in the expired One-Year Guaranteed Term will automatically renew into a new One-Year Guaranteed Term with a new declared annualized interest rate.

The Owner may request a Transfer to another Crediting Rate Strategy at any time, subject to any limitations stated for that Crediting Rate Strategy.

The Owner may request a Transfer into the One-Year Guaranteed Term Crediting Rate Strategy from another Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy

The assets supporting the Crediting Rate Strategies consist primarily of investment grade bonds.

Strategy Value:

The Strategy Value for each Crediting Rate Strategy equals:

- Premium Payments allocated to this Crediting Rate Strategy; plus
- Transfers, plus
- Interest credited; minus
- Transfers, Gross Withdrawals, and Rider Deductions.

Annuity Value:

The Annuity Value equals the sum of all Strategy Values

Minimum Guaranteed Surrender Value:

The Minimum Guaranteed Surrender Value equals 87.50% of the Premium Payments received, minus Withdrawals and any Optional Benefit Deductions as they occur, all accumulated at the Minimum Guaranteed Interest Rate for the life of this contract.

Minimum Guaranteed Interest Rate:

The Minimum Guaranteed Interest Rate is the annualized interest rate credited to the Minimum Guaranteed Surrender Value. This is the minimum nonforfeiture interest rate. The Minimum Guaranteed Interest Rate is determined based on the first ten business days' average of the 5-year Constant Maturity Treasury (CMT) rate of the month preceding each calendar quarter (i.e., the rate for new issues will be set quarterly, for issue periods, beginning January 1, April 1, July 1, October 1.) The 10 day average rate is then rounded to the nearest 5 basis points, and then 1.25% is deducted, with the resulting Minimum Guaranteed Interest Rate not being less than 1% nor more than 3%.

An example of how the Minimum Guaranteed Interest Rate would be calculated, for the first quarter of 2008 issues, is as follows:

- a) Assume the first 10 business days' average CMT rate for the month of December 2007, is 3.418%
- b) Rounded to the nearest 5 basis point: 3.40%
- c) Reduced by 125 basis points: 2.15%
- d) 2.15% is greater than 1.00%, but less than 3%, therefore 2.15% will be the Minimum Guaranteed Interest Rate.

The Minimum Guaranteed Interest Rate is set at issue and remains constant for the life of the annuity.

Guaranteed Term Interest Rate

The Guaranteed Term Interest Rate is the minimum declared annualized interest rate credited to each Guaranteed Term under the Crediting Rate Strategies. The Guaranteed Term Interest Rate is shown on the Data Page. Currently, the Guaranteed Term Interest Rate is 1.50%.

Surrender Value:

The Surrender Value is equal to the greater of: a) the Annuity Value, adjusted for any applicable Market Value Adjustments and/or Surrender Charges, or b) the Minimum Guaranteed Surrender Value.

Market Value Adjustment:

Upon Surrender or Withdrawal, a Market Value Adjustment may be applied to the Strategy Value during the surrender charge period.

Any Market Value Adjustment will be calculated by multiplying the amount accessed by the formula described below:

$$[(1 + A)/(1 + B + 0.005)]^N - 1, \text{ where}$$

A = 10-year Constant Maturity Treasury Rate reported by the Federal Reserve in effect when each Premium Payment is received.

B = N-Year Constant Maturity Treasury Rate reported by the Federal Reserve at time of the Market Value Adjustment.

N = Remaining number of years in the Surrender Charge period for the related Premium Payment.

If the Constant Maturity Treasury Rate is not available on a specified date, the Company will use the first preceding day that the Constant Maturity Treasury Rate is available. If the Constant Maturity Treasury Rate is not published for a specific term, A or B will be obtained by linearly interpolating between the two closest published rates.

The limit on the Market Value Adjustment is the greater of $[D - (D * E) - F]$ and zero, where

D = Amount subject to Market Value Adjustment

E = Surrender Charge Percentage

F = Amount subject to Market Value Adjustment; divided by the Annuity Value; multiplied by the Minimum Guaranteed Surrender Value.

The Market Value Adjustment may be positive or negative. The above formula reflects the degree to which the Market Value Adjustment may be limited either positively or negatively.

Surrender Charges: The Company may assess a Surrender Charge to amounts accessed. The Surrender Charge will be determined by multiplying the applicable surrender charge percentage against the amount withdrawn, based on the date of receipt of the Premium Payment that generated it.

Surrender charge percentages are shown below:

Year	Prior to Age 76 Rate	Age 76 -80 Rate	Age 81 and older Rate
1	12.00%	11.50%	11.00%
2	12.00%	10.50%	10.00%
3	12.00%	9.50%	9.00%
4	11.00%	8.50%	8.00%
5	10.00%	7.50%	7.00%
6	9.00%	6.00%	6.00%
7	8.00%	5.00%	5.00%
8	6.00%	4.00%	4.00%
9	3.00%	3.00%	3.00%
10	1.00%	1.00%	1.00%
11+	0.00%	0.00%	0.00%

Minimum Required Distributions The amount of any Minimum Required Distribution pursuant to the Internal Revenue Code will not be subject to Surrender Charges or Market Value Adjustments.

Substantially Equal Periodic Payments Substantially Equal Periodic Payments may be elected pursuant to Internal Revenue Service Code Sections 72(q) and 72(t). Substantially Equal Periodic Payments must continue for five years or until the Owner reaches age 59½, whichever is later. Surrender Charges and Market Value Adjustments will not be applied to these payments

Confinement Waiver: The owner may request a Surrender or Withdrawal without incurring a Surrender Charge or Market Value Adjustments, if the Owner is confined in a Hospital, Hospice Facility, or Nursing Home. The amount available without Surrender Charge or Market Value Adjustments is based on the Issue Age as follows:

Issue Age 70 or below – 100% of the greater of the Annuity Value or the Minimum Guaranteed Surrender Value.

Issue Age 71-80 – 50% of the greater of the Annuity Value or the Minimum Guaranteed Surrender Value

Issue Age 81 and above – 25% of the greater of the Annuity Value or the Minimum Guaranteed Surrender Value.

No additional Premium Payments will be accepted after the Owner has received a Withdrawal in accordance with this Confinement Waiver provision.

Settlement Options:

On the Maturity Date, the contract owner may elect a Settlement Option offered in the contract. The contract's beneficiary may also elect a Settlement Option offered in the contract. The greater of:
a) the Minimum Guaranteed Surrender Values; or
b) the Annuity Value; adjusted for any applicable premium-related taxes, fees, or assessments imposed by any Federal, State or Municipal taxing authority, may be applied to one of the Settlement Options in the Contract.

The Minimum Guaranteed Payout Rates will be based on an interest rate of 1% and, when applicable, the Annuity 2000 Mortality Tables and a generational mortality projection scale beyond 2000.

Payments under Options 3, 4, and 5 will be determined based on the age of the Annuitant as of the nearest birthday, at the date the Settlement Option payments commence, adjusted as follows:

<u>Settlement Option Payments Commencement Year</u>	<u>Age Adjustment</u>
Prior to 2011	No adjustment
2011 – 2020	Age minus 3 years
2021 – 2030	Age minus 6 years
2031 and later	As determined by Company

Compliance with Nonforfeiture Law: The Surrender Value, Death Benefits, and annuitization values for this contract exceed the minimum nonforfeiture amount, as defined in the Standard Nonforfeiture Law for Individual Deferred Annuities (SNFLIDA), in all years. Retrospective Test compliance is guaranteed because the Minimum Guaranteed Surrender Value assures that the minimum annuitization value will always be as great as 87.5% of premium, less withdrawals, accumulated at a rate at least as great as the minimum SNFLIDA rate. Death benefits and annuitization values equal or exceed the surrender values in all years. Therefore, those values also exceed the minimum nonforfeiture amounts.

The Surrender Value prior to the Maturity Date is not less than the present value as of the date of surrender of the contract's maturity value. The present value is calculated using an interest rate, which is 1% higher than the interest used to determine such maturity value. This compliance with the Prospective Test is shown in the attached demonstration.

Reserves:

Reserve calculations are based upon the Commissioner's Annuity Reserve Method (CARVM). The reserves held for this contract will be calculated in accordance with CARVM and will be consistent with Actuarial Guideline 33.

Projected Account Values are determined by projecting the Guaranteed Term Account Values at the guaranteed interest rates. The contract value is the greater of the sum of all Guaranteed Term Account Values, or the Minimum Guaranteed Annuity Value.

From the resulting projected contract value, the following values are calculated as of each future contract anniversary: maximum free partial withdrawals, death benefits, benefits regarding the Confinement Waiver privilege and remaining Surrender Value. The projected benefits are then discounted to the valuation date using statutory valuation mortality, morbidity and interest. The statutory reserve for the contract is the greatest of the present values of the integrated benefit streams.

Valuation interest rates will never be greater than those prescribed by law. Interest rates will be determined by the following criteria:

1. Annuities with Cash Settlement Options
2. Change in Fund Valuation Basis
3. With Interest Guarantees on Considerations Received More Than One Year After Issue
4. Guaranteed Duration of 5 Years or Less for 1-year, 2-year, 3-year, 4-year, and 5-year guarantees; Guaranteed Duration of More Than 5 Years But Less Than 10 Years for 6-year, 7-year, 8-year, 9-year and 10-year guarantees
5. Plan Type A for Death Benefits and Annuitization Benefits
6. Plan Type B for Cash Surrender and Partial Withdrawal Benefits.

These criteria would result in a valuation interest rate of 5.50% for Type B Benefits for policies issued in the Year 2007. Plan Type A Benefits would be valued at 5.75% for the same issue year.

The mortality table used is the Annuity 2000 mortality table. The morbidity table used for the Confinement Provision is from the 1985 Nursing Home Study.

The reserve method should produce reserves that are reasonably conservative to provide for the benefits.



02/15/08

Francis Leung, FSA, MAAA
Legacy Group Pricing Actuary
Consultant to Investors Insurance Corporation

Date

**Addendum to the Actuarial Memorandum
Multiple-Year Guaranteed Term Crediting Rate Strategy Endorsement
IIC-MYR-1107**

Guaranteed Term(s)

The available Guaranteed Term(s) under this Crediting Rate Strategy will be between two and ten years.

Each Premium Payment, Transfer and renewal will establish a new Guaranteed Term. The Owner may not select a Guaranteed Term where the duration will extend beyond the surrender charge period or the Maturity Date.

At any time, the Company may cease to accept Premium Payments, Transfers or renewals into a specific Guaranteed Term. In that event, any new Premium Payments or Transfers may be allocated to the Guaranteed Terms available at that time.

INTEREST CREDITED

The Company will calculate interest to be credited and added to the Strategy Value for each applicable Guaranteed Term at the beginning of each day before any Access. The interest to be credited will be equal to the Strategy Value for the applicable Guaranteed Term at the end of the prior day multiplied by the applicable Interest Crediting Rate.

INTEREST CREDITING RATE

The Interest Crediting Rate for the applicable Guaranteed Term will be the equivalent daily interest rate of the annualized interest rates declared by the Company for that Guaranteed Term. These rates are guaranteed not to change for the Guaranteed Term with respect to Premium Payments, Transfers and renewals allocated to that Guaranteed Term. New declared annualized interest rates may be effective upon processing of a new Premium Payment, Transfer or renewal. The equivalent daily interest rate for each Guaranteed Term is computed as:

$$\text{Equivalent daily interest rate} = (1 + I_n)^{(1/365)} - 1,$$

where

I_n = declared annualized interest rate for each Guaranteed Term year

The declared annualized interest rates will not be less than the Guaranteed Term Interest Rate shown on the Contract Data Page.

RENEWALS AND TRANSFERS

The values in each expired Guaranteed Term will automatically renew into a new Guaranteed Term of the same duration, if available, provided the Guaranteed Term does not extend beyond the Surrender Charge period or Maturity Date. Such Guaranteed Term will have a new declared annualized interest rate. If the Company is not currently offering a Guaranteed Term with the same duration or if the Guaranteed Term extends beyond the Surrender Charge period or the Maturity Date, the Company will Transfer the Strategy Value associated with the expired Guaranteed Term into the One-Year Guaranteed Term Crediting Rate Strategy.

For 30 days following the expiration of the applicable Guaranteed Term, the Owner may request: (a) a Transfer provided the Owner's written request is received by the Company's Administrative Office during the 30 days; or (b) a Withdrawal of the Strategy Value attributable to the Guaranteed Term without being assessed any Surrender Charges. Market Value Adjustments may apply to the Withdrawal.

The Owner may request a Transfer into a Guaranteed Term available under this Crediting Rate Strategy from another Crediting Rate Strategy at any time, provided the Guaranteed Term does not extend beyond the Surrender Charge period or the Maturity Date and subject to any limitations stated in that Crediting Rate Strategy.

TERMINATION OF ENDORSEMENT

The Company may cease to accept Premium Payments, Transfers or renewals into this Crediting Rate Strategy. The Company may terminate this Endorsement at any time by sending to the Owner, at the Owner's last known address, a written notice stating the termination date. Such notice shall be sent to the Owner at least 30 days in advance of the termination date. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or renewals into this Crediting Rate Strategy and the Strategy Value of the applicable Guaranteed Term(s) under this Crediting Rate Strategy will be transferred to the One-Year Guaranteed Term Crediting Rate Strategy.

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First-Year Premium \$10,000
 Renewal Premium \$0
 Premium Bonus 0.00%
 Number of Bonus Years 1
 Maturity Age 0
 Issue Age 99
 Gender M
 Years from Issue to Maturity: 24
 Account Value: 10.00%
 Penalty Free Withdrawal (Pct of Account Value): 1
 Guaranteed Term Interest Rate on Account Value 1.50%

Nonforfeiture
 First Year Percentage 87.50%
 Renewal Years Percentages 87.50%
 Minimum Guaranteed Interest Rate (SNFL Rate) 3.00%
 Rate 3.00%
 SNFL Prospective Test: Accumulation Rate 1.00%
 SNFL Prospective Test: Extra Rate for Discounting \$60.00
 Annual Charge \$0.00
 Collection Charge

Beg of Policy Year	Attained Age	Total Deposit	Nonforfeiture Premium	Minimum Guaranteed Surrender Value	Annuity Value	Surrender Charge %	Surrender Charge	Surrender Max(MGSV,AV-SC)	Surrender Value	Minimum Nonforfeiture Amount	Retrospective Test 1-2	Minimum Surrender Benefit	Prospective Test 1-4
1	75	\$ 10,000	\$ 8,750.00	\$ 8,750.00	\$ 10,000.00	12.00%	\$ 1,080.00	\$ 8,920.00	\$ 8,920.00	\$ 8,700.00	220.00	\$ 7,930.37	989.63
2	76	\$ -	\$ -	\$ 9,012.50	\$ 10,150.00	12.00%	\$ 1,096.20	\$ 9,053.80	\$ 9,053.80	\$ 8,911.00	142.80	\$ 8,127.47	926.33
3	77	\$ -	\$ -	\$ 9,282.88	\$ 10,302.25	12.00%	\$ 1,112.64	\$ 9,189.61	\$ 9,189.61	\$ 9,128.33	154.55	\$ 8,329.47	963.40
4	78	\$ -	\$ -	\$ 9,561.36	\$ 10,456.78	11.00%	\$ 1,035.22	\$ 9,421.56	\$ 9,421.56	\$ 9,352.18	209.18	\$ 8,536.50	1,024.86
5	79	\$ -	\$ -	\$ 9,848.20	\$ 10,613.64	10.00%	\$ 955.23	\$ 9,658.41	\$ 9,658.41	\$ 9,582.75	265.46	\$ 8,748.67	1,069.54
6	80	\$ -	\$ -	\$ 10,143.65	\$ 10,772.84	9.00%	\$ 872.60	\$ 9,900.24	\$ 9,900.24	\$ 9,820.23	323.42	\$ 8,966.11	1,177.54
7	81	\$ -	\$ -	\$ 10,447.96	\$ 10,934.43	8.00%	\$ 787.28	\$ 10,147.15	\$ 10,147.15	\$ 10,064.63	383.12	\$ 9,186.96	1,259.00
8	82	\$ -	\$ -	\$ 10,761.40	\$ 11,098.45	6.00%	\$ 589.32	\$ 10,488.13	\$ 10,488.13	\$ 10,316.78	444.62	\$ 9,417.34	1,344.05
9	83	\$ -	\$ -	\$ 11,084.24	\$ 11,264.93	3.00%	\$ 304.15	\$ 10,960.77	\$ 10,960.77	\$ 10,576.28	507.96	\$ 9,651.40	1,432.83
10	84	\$ -	\$ -	\$ 11,416.77	\$ 11,433.90	1.00%	\$ 102.91	\$ 11,330.99	\$ 11,330.99	\$ 11,118.88	573.19	\$ 9,891.28	1,525.48
11	85	\$ -	\$ -	\$ 11,759.27	\$ 11,605.41	0.00%	\$ -	\$ 11,605.41	\$ 11,605.41	\$ 11,402.44	640.39	\$ 10,137.13	1,622.14
12	86	\$ -	\$ -	\$ 12,112.05	\$ 11,779.49	0.00%	\$ -	\$ 11,779.49	\$ 11,779.49	\$ 11,694.52	709.60	\$ 10,369.08	1,722.97
13	87	\$ -	\$ -	\$ 12,475.41	\$ 11,956.18	0.00%	\$ -	\$ 11,956.18	\$ 12,112.05	\$ 11,849.67	780.89	\$ 10,647.29	1,828.12
14	88	\$ -	\$ -	\$ 12,849.67	\$ 12,135.52	0.00%	\$ -	\$ 12,135.52	\$ 12,475.41	\$ 11,995.35	854.32	\$ 10,911.92	1,937.75
15	89	\$ -	\$ -	\$ 13,235.16	\$ 12,317.56	0.00%	\$ -	\$ 12,317.56	\$ 13,235.16	\$ 12,305.21	929.95	\$ 11,183.13	2,052.03
16	90	\$ -	\$ -	\$ 13,632.21	\$ 12,502.32	0.00%	\$ -	\$ 12,502.32	\$ 14,041.18	\$ 12,624.37	1,007.84	\$ 11,461.08	2,171.13
17	91	\$ -	\$ -	\$ 14,041.18	\$ 12,689.86	0.00%	\$ -	\$ 12,689.86	\$ 14,041.18	\$ 12,953.10	1,088.08	\$ 11,745.94	2,295.24
18	92	\$ -	\$ -	\$ 14,462.42	\$ 12,880.20	0.00%	\$ -	\$ 12,880.20	\$ 14,462.42	\$ 13,291.70	1,170.72	\$ 12,037.88	2,424.54
19	93	\$ -	\$ -	\$ 14,896.29	\$ 13,073.41	0.00%	\$ -	\$ 13,073.41	\$ 14,896.29	\$ 13,640.45	1,255.84	\$ 12,337.07	2,559.22
20	94	\$ -	\$ -	\$ 15,343.18	\$ 13,269.51	0.00%	\$ -	\$ 13,269.51	\$ 15,343.18	\$ 13,999.66	1,343.52	\$ 12,643.70	2,699.48
21	95	\$ -	\$ -	\$ 15,803.47	\$ 13,468.55	0.00%	\$ -	\$ 13,468.55	\$ 15,803.47	\$ 14,369.65	1,433.82	\$ 12,957.95	2,849.52
22	96	\$ -	\$ -	\$ 16,277.58	\$ 13,670.58	0.00%	\$ -	\$ 13,670.58	\$ 16,277.58	\$ 14,750.74	1,526.84	\$ 13,280.01	2,997.56
23	97	\$ -	\$ -	\$ 16,765.90	\$ 13,875.64	0.00%	\$ -	\$ 13,875.64	\$ 16,765.90	\$ 15,143.26	1,622.64	\$ 13,610.08	3,155.82
24	98	\$ -	\$ -	\$ 17,268.88	\$ 14,083.77	0.00%	\$ -	\$ 14,083.77	\$ 17,268.88	\$ 15,547.56	1,721.32	\$ 13,948.35	3,320.53
25	99	\$ -	\$ -	\$ 17,786.95	\$ 14,295.03	0.00%	\$ -	\$ 14,295.03	\$ 17,786.95	\$ 15,963.99	1,822.96	\$ 14,295.03	3,491.52

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First-Year Premium \$10,000
 Renewal Premium \$0
 Premium Bonus 0.00%
 Number of Bonus Years 1
 Number of Renewal Premiums 0
 Maturity Age 99
 Issue Age 80
 Gender M
 Years from Issue to Maturity: 19
 Penalty Free Withdrawal (Pct of Account Value): 10.00%
 Penalty Free Withdrawal Start Year: 1
 Guaranteed Term 1
 Guaranteed Term Interest Rate on Account Value 1.50%

Nonforfeiture
 First Year Percentage 87.50%
 Renewal Years Percentages 87.50%
 Minimum Guaranteed Interest Rate (SNFL Rate) 3.00%
 Rate 3.00%
 SNFL Prospective Test: Accumulation for Discounting 1.00%
 Annual Charge \$50.00
 Collection Charge \$0.00

Attained Age	Beg of Policy Year	Total Deposit	Nonforfeiture Premium	Minimum Guaranteed Surrender Value	Annuity Value	Surrender Charge %	Surrender Charge	Annuity Value Less Surrender Charge	Surrender Value Max(MGSV,AV-SC)	Minimum Nonforfeiture Amount	Retrospective Test 1-2	Minimum Surrender Benefit	Prospective Test 1-4
80	1	\$ 10,000	\$ 8,750.00	\$ 8,750.00	\$10,000.00	11.50%	\$ 1,035.00	\$ 8,965.00	\$ 8,965.00	\$ 8,700.00	285.00	\$ 8,322.88	642.12
81	2	\$ -	\$ -	\$ 9,012.50	\$10,150.00	10.50%	\$ 959.18	\$ 9,190.83	\$ 9,190.83	\$ 8,911.00	279.82	\$ 8,529.74	661.08
82	3	\$ -	\$ -	\$ 9,282.88	\$10,302.25	9.50%	\$ 880.84	\$ 9,421.41	\$ 9,421.41	\$ 9,128.33	293.08	\$ 8,741.75	679.66
83	4	\$ -	\$ -	\$ 9,561.36	\$10,456.78	8.50%	\$ 799.94	\$ 9,656.84	\$ 9,656.84	\$ 9,352.18	304.66	\$ 8,959.02	697.82
84	5	\$ -	\$ -	\$ 9,848.20	\$10,613.64	7.50%	\$ 716.42	\$ 9,897.22	\$ 9,897.22	\$ 9,582.75	314.47	\$ 9,181.69	715.53
85	6	\$ -	\$ -	\$ 10,143.65	\$10,772.84	6.00%	\$ 581.73	\$ 10,191.11	\$ 10,191.11	\$ 9,820.23	370.88	\$ 9,409.89	781.22
86	7	\$ -	\$ -	\$ 10,447.96	\$10,934.43	5.00%	\$ 492.05	\$ 10,442.38	\$ 10,442.38	\$ 10,064.83	383.12	\$ 9,643.77	804.19
87	8	\$ -	\$ -	\$ 10,761.40	\$11,098.45	4.00%	\$ 399.54	\$ 10,698.90	\$ 10,698.90	\$ 10,316.78	444.62	\$ 9,883.46	877.94
88	9	\$ -	\$ -	\$ 11,084.24	\$11,264.93	3.00%	\$ 304.15	\$ 10,980.77	\$ 11,084.24	\$ 10,576.28	507.96	\$ 10,129.11	955.13
89	10	\$ -	\$ -	\$ 11,416.77	\$11,433.90	1.00%	\$ 102.91	\$ 11,330.99	\$ 11,416.77	\$ 10,843.57	573.19	\$ 10,380.86	1,035.91
90	11	\$ -	\$ -	\$ 11,759.27	\$11,605.41	0.00%	\$ -	\$ 11,605.41	\$ 11,759.27	\$ 11,118.88	640.39	\$ 10,638.87	1,120.40
91	12	\$ -	\$ -	\$ 12,112.05	\$11,779.49	0.00%	\$ -	\$ 11,779.49	\$ 12,112.05	\$ 11,402.44	709.60	\$ 10,903.29	1,208.76
92	13	\$ -	\$ -	\$ 12,475.41	\$11,956.18	0.00%	\$ -	\$ 11,956.18	\$ 12,475.41	\$ 11,694.52	780.89	\$ 11,174.28	1,301.12
93	14	\$ -	\$ -	\$ 12,849.67	\$12,135.52	0.00%	\$ -	\$ 12,135.52	\$ 12,849.67	\$ 11,995.35	854.32	\$ 11,452.01	1,397.66
94	15	\$ -	\$ -	\$ 13,235.16	\$12,317.56	0.00%	\$ -	\$ 12,317.56	\$ 13,235.16	\$ 12,305.21	929.95	\$ 11,736.65	1,498.51
95	16	\$ -	\$ -	\$ 13,632.21	\$12,502.32	0.00%	\$ -	\$ 12,502.32	\$ 13,632.21	\$ 12,624.37	1,007.84	\$ 12,028.35	1,603.86
96	17	\$ -	\$ -	\$ 14,041.18	\$12,689.86	0.00%	\$ -	\$ 12,689.86	\$ 14,041.18	\$ 12,953.10	1,088.08	\$ 12,327.31	1,713.87
97	18	\$ -	\$ -	\$ 14,462.42	\$12,880.20	0.00%	\$ -	\$ 12,880.20	\$ 14,462.42	\$ 13,291.70	1,170.72	\$ 12,633.70	1,828.72
98	19	\$ -	\$ -	\$ 14,896.29	\$13,073.41	0.00%	\$ -	\$ 13,073.41	\$ 14,896.29	\$ 13,640.45	1,255.84	\$ 12,947.70	1,948.59
99	20	\$ -	\$ -	\$ 15,343.18	\$13,269.51	0.00%	\$ -	\$ 13,269.51	\$ 15,343.18	\$ 13,999.66	1,343.52	\$ 13,269.51	2,073.67

IIC-EWD 1107

First-Year Premium \$10,000
 Renewal Premium \$0
 Premium Bonus 0.00%
 Number of Bonus Years 1
 Number of Renewal Premiums 0
 Maturity Age 99
 Issue Age 85
 Gender M
 Years from Issue to Maturity: 14
 Penalty Free Withdrawal (Pct of Account Value): 10.00%
 Penalty Free Withdrawal Start Year: 1
 Guaranteed Term 1
 Guaranteed Term Interest Rate on Account Value 1.50%

Nonforfeiture
 First Year Percentage 87.50%
 Renewal Years Percentages 87.50%
 Minimum Guaranteed Interest Rate (SNFL Rate) 3.00%
 SNFL Prospective Test: Accumulation Rate 3.00%
 SNFL Prospective Test: Extra Rate for Discounting 1.00%
 Annual Charge \$50.00
 Collection Charge \$0.00

Attained Age	Beg of Policy Year	Total Deposit	Nonforfeiture Premium	Minimum Guaranteed Surrender Value	Annuity Value	Surrender Charge %	Surrender Charge	Annuity Value Less Surrender Charge	Surrender Value Max(MGSV,AV-SC)	Minimum Nonforfeiture Amount	Retrospective Test 1-2	Minimum Surrender Benefit	Prospective Test 1-4
85	1	\$ 10,000	\$ 8,750.00	\$ 8,750.00	\$10,000.00	11.00%	\$ 990.00	\$ 9,010.00	\$ 9,010.00	\$ 8,700.00	310.00	\$ 8,734.83	275.17
86	2	\$ -	\$ -	\$ 9,012.50	\$10,150.00	10.00%	\$ 913.50	\$ 9,236.50	\$ 9,236.50	\$ 8,911.00	325.50	\$ 8,951.93	284.57
87	3	\$ -	\$ -	\$ 9,282.88	\$10,302.25	9.00%	\$ 834.48	\$ 9,467.77	\$ 9,467.77	\$ 9,128.33	339.44	\$ 9,174.42	293.35
88	4	\$ -	\$ -	\$ 9,561.36	\$10,456.78	8.00%	\$ 752.89	\$ 9,703.90	\$ 9,703.90	\$ 9,352.18	351.72	\$ 9,402.45	301.45
89	5	\$ -	\$ -	\$ 9,848.20	\$10,613.64	7.00%	\$ 668.66	\$ 9,944.98	\$ 9,944.98	\$ 9,582.75	362.23	\$ 9,636.14	308.84
90	6	\$ -	\$ -	\$ 10,143.65	\$10,772.84	6.00%	\$ 581.73	\$ 10,191.11	\$ 10,191.11	\$ 9,820.23	370.88	\$ 9,875.64	315.47
91	7	\$ -	\$ -	\$ 10,447.96	\$10,934.43	5.00%	\$ 492.05	\$ 10,442.38	\$ 10,442.38	\$ 10,064.83	383.12	\$ 10,121.09	326.87
92	8	\$ -	\$ -	\$ 10,761.40	\$11,098.45	4.00%	\$ 399.54	\$ 10,688.90	\$ 10,688.90	\$ 10,316.78	444.62	\$ 10,372.64	388.75
93	9	\$ -	\$ -	\$ 11,084.24	\$11,264.93	3.00%	\$ 304.15	\$ 10,980.77	\$ 10,980.77	\$ 10,576.28	507.96	\$ 10,630.45	453.79
94	10	\$ -	\$ -	\$ 11,416.77	\$11,433.90	1.00%	\$ 102.91	\$ 11,330.99	\$ 11,330.99	\$ 10,843.57	573.19	\$ 10,894.66	522.10
95	11	\$ -	\$ -	\$ 11,759.27	\$11,605.41	0.00%	\$ -	\$ 11,605.41	\$ 11,605.41	\$ 11,188.88	640.39	\$ 11,165.44	593.83
96	12	\$ -	\$ -	\$ 12,112.05	\$11,779.49	0.00%	\$ -	\$ 11,779.49	\$ 12,112.05	\$ 11,402.44	709.60	\$ 11,442.95	669.09
97	13	\$ -	\$ -	\$ 12,475.41	\$11,956.18	0.00%	\$ -	\$ 11,956.18	\$ 12,475.41	\$ 11,694.52	780.89	\$ 11,727.36	748.05
98	14	\$ -	\$ -	\$ 12,849.67	\$12,135.52	0.00%	\$ -	\$ 12,135.52	\$ 12,849.67	\$ 11,995.35	854.32	\$ 12,018.84	830.83
99	15	\$ -	\$ -	\$ 13,235.16	\$12,317.56	0.00%	\$ -	\$ 12,317.56	\$ 13,235.16	\$ 12,305.21	929.95	\$ 12,317.56	917.60

First-Year Premium \$10,000
 Renewal Premium \$0
 Premium Bonus 0.00%
 Number of Bonus Years 1
 Number of Renewal Premiums 0
 Maturity Age 99
 Issue Age 75
 Gender M
 Years from Issue to Maturity: 24
 Penalty Free Withdrawal (Pct of Account Value): 0.00%
 Penalty Free Withdrawal Start Year: 1
 Guaranteed Term 1
 Guaranteed Term Interest Rate on Account Value 1.50%

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Nonforfeiture
 First Year Percentage 87.50%
 Renewal Years Percentages 87.50%
 Minimum Guaranteed Interest Rate (SNFL Rate) 3.00%
 SNFL Prospective Test: Accumulation Rate 3.00%
 SNFL Prospective Test: Extra Rate for Discounting 1.00%
 Annual Charge \$50.00
 Collection Charge \$0.00

Attained Age	Beg of Policy Year	Total Deposit	Nonforfeiture Premium	Minimum Guaranteed Surrender Value	Annuity Value	Surrender Charge %	Surrender Charge	Annuity Value Less Surrender Charge		Surrender Value Max(MGSV,AV-SC)	Minimum Nonforfeiture Amount	Retrospective Test 1-2	Minimum Surrender Benefit	Prospective Test 1-4
75	1	\$ 10,000	\$ 8,750.00	\$ 8,750.00	\$10,000.00	12.00%	\$ 1,200.00	\$ 8,800.00	\$ 8,800.00	\$ 8,700.00	100.00	\$ 7,930.37	869.63	
76	2	\$ -	\$ -	\$ 9,012.50	\$10,150.00	12.00%	\$ 1,218.00	\$ 8,932.00	\$ 9,012.50	\$ 8,911.00	101.50	\$ 8,127.47	885.03	
77	3	\$ -	\$ -	\$ 9,282.88	\$10,302.25	12.00%	\$ 1,236.27	\$ 9,065.98	\$ 9,282.88	\$ 9,128.33	154.55	\$ 8,329.47	953.40	
78	4	\$ -	\$ -	\$ 9,561.36	\$10,456.78	11.00%	\$ 1,150.25	\$ 9,306.54	\$ 9,561.36	\$ 9,352.18	209.18	\$ 8,536.50	1,024.86	
79	5	\$ -	\$ -	\$ 9,848.20	\$10,613.64	10.00%	\$ 1,061.36	\$ 9,552.27	\$ 9,848.20	\$ 9,582.75	265.46	\$ 8,748.67	1,099.54	
80	6	\$ -	\$ -	\$ 10,143.65	\$10,772.84	9.00%	\$ 969.56	\$ 9,803.28	\$ 10,143.65	\$ 9,820.23	323.42	\$ 8,966.11	1,177.54	
81	7	\$ -	\$ -	\$ 10,447.96	\$10,934.43	8.00%	\$ 874.75	\$ 10,059.68	\$ 10,447.96	\$ 10,064.83	383.12	\$ 9,188.96	1,259.00	
82	8	\$ -	\$ -	\$ 10,761.40	\$11,098.45	6.00%	\$ 665.91	\$ 10,432.54	\$ 10,761.40	\$ 10,316.78	444.62	\$ 9,417.34	1,344.05	
83	9	\$ -	\$ -	\$ 11,084.24	\$11,264.93	3.00%	\$ 337.95	\$ 10,926.98	\$ 11,084.24	\$ 10,576.28	507.96	\$ 9,651.40	1,432.83	
84	10	\$ -	\$ -	\$ 11,416.77	\$11,433.90	1.00%	\$ 114.34	\$ 11,319.56	\$ 11,416.77	\$ 10,843.57	573.19	\$ 9,891.28	1,525.48	
85	11	\$ -	\$ -	\$ 11,759.27	\$11,605.41	0.00%	\$ -	\$ 11,605.41	\$ 11,759.27	\$ 11,118.88	640.39	\$ 10,137.13	1,622.14	
86	12	\$ -	\$ -	\$ 12,112.05	\$11,779.49	0.00%	\$ -	\$ 11,779.49	\$ 12,112.05	\$ 11,402.44	709.60	\$ 10,389.08	1,722.97	
87	13	\$ -	\$ -	\$ 12,475.41	\$11,956.18	0.00%	\$ -	\$ 11,956.18	\$ 12,475.41	\$ 11,694.52	780.89	\$ 10,647.29	1,828.12	
88	14	\$ -	\$ -	\$ 12,849.67	\$12,135.52	0.00%	\$ -	\$ 12,135.52	\$ 12,849.67	\$ 11,995.35	854.32	\$ 10,911.92	1,937.75	
89	15	\$ -	\$ -	\$ 13,235.16	\$12,317.56	0.00%	\$ -	\$ 12,317.56	\$ 13,235.16	\$ 12,305.21	929.95	\$ 11,183.13	2,052.03	
90	16	\$ -	\$ -	\$ 13,632.21	\$12,502.32	0.00%	\$ -	\$ 12,502.32	\$ 13,632.21	\$ 12,624.37	1,007.84	\$ 11,461.08	2,171.13	
91	17	\$ -	\$ -	\$ 14,041.18	\$12,689.86	0.00%	\$ -	\$ 12,689.86	\$ 14,041.18	\$ 12,953.10	1,088.08	\$ 11,745.94	2,295.24	
92	18	\$ -	\$ -	\$ 14,462.42	\$12,880.20	0.00%	\$ -	\$ 12,880.20	\$ 14,462.42	\$ 13,291.70	1,170.72	\$ 12,037.88	2,424.54	
93	19	\$ -	\$ -	\$ 14,896.29	\$13,073.41	0.00%	\$ -	\$ 13,073.41	\$ 14,896.29	\$ 13,640.45	1,255.84	\$ 12,337.07	2,559.22	
94	20	\$ -	\$ -	\$ 15,343.18	\$13,269.51	0.00%	\$ -	\$ 13,269.51	\$ 15,343.18	\$ 13,999.66	1,343.52	\$ 12,643.70	2,699.48	
95	21	\$ -	\$ -	\$ 15,803.47	\$13,468.55	0.00%	\$ -	\$ 13,468.55	\$ 15,803.47	\$ 14,369.65	1,433.82	\$ 12,957.95	2,845.52	
96	22	\$ -	\$ -	\$ 16,277.58	\$13,670.58	0.00%	\$ -	\$ 13,670.58	\$ 16,277.58	\$ 14,750.74	1,526.84	\$ 13,280.01	2,997.56	
97	23	\$ -	\$ -	\$ 16,765.90	\$13,875.64	0.00%	\$ -	\$ 13,875.64	\$ 16,765.90	\$ 15,143.26	1,622.64	\$ 13,610.08	3,155.82	
98	24	\$ -	\$ -	\$ 17,268.88	\$14,083.77	0.00%	\$ -	\$ 14,083.77	\$ 17,268.88	\$ 15,547.56	1,721.32	\$ 13,948.35	3,320.53	
99	25	\$ -	\$ -	\$ 17,786.95	\$14,295.03	0.00%	\$ -	\$ 14,295.03	\$ 17,786.95	\$ 15,963.99	1,822.96	\$ 14,295.03	3,491.92	

First-Year Premium \$10,000
 Renewal Premium \$0
 Premium Bonus 0.00%
 Number of Bonus Years 1
 Number of Renewal Premiums 0
 Maturity Age 99
 Issue Age 80
 Gender M
 Years from Issue to Maturity: 19
 Penalty Free Withdrawal (Pct of Account Value): 0.00%
 Penalty Free Withdrawal Start Year: 1
 Guaranteed Term 1
 Guaranteed Term Interest Rate on Account Value 1.50%

IIC-GMYGA 1107

Nonforfeiture
 First Year Percentage 87.50%
 Renewal Years Percentages 87.50%
 Minimum Guaranteed Interest Rate (SNFL Rate) 3.00%
 SNFL Prospective Test: Accumulation Rate 3.00%
 SNFL Prospective Test: Extra Rate for Discounting 1.00%
 Annual Charge \$50.00
 Collection Charge \$0.00

Attained Age	Beg of Policy Year	Total Deposit	Nonforfeiture Premium	Minimum Guaranteed Surrender Value	Annuity Value	Surrender Charge %	Surrender Charge	Annuity Value Less Surrender Charge	1	2	3	4	5
									Surrender Value Max(MGSV,AV-SC)	Minimum Nonforfeiture Amount	Retrospective Test 1-2	Minimum Surrender Benefit	Prospective Test 1-4
80	1	\$ 10,000	\$ 8,750.00	\$ 8,750.00	\$10,000.00	11.50%	\$ 1,150.00	\$ 8,850.00	\$ 8,850.00	\$ 8,700.00	150.00	\$ 8,322.88	527.12
81	2	\$ -	\$ -	\$ 9,012.50	\$10,150.00	10.50%	\$ 1,065.75	\$ 9,084.25	\$ 9,084.25	\$ 8,911.00	173.25	\$ 8,529.74	554.51
82	3	\$ -	\$ -	\$ 9,282.88	\$10,302.25	9.50%	\$ 978.71	\$ 9,323.54	\$ 9,323.54	\$ 9,128.33	195.21	\$ 8,741.75	581.79
83	4	\$ -	\$ -	\$ 9,561.36	\$10,456.78	8.50%	\$ 888.83	\$ 9,567.96	\$ 9,567.96	\$ 9,352.18	215.78	\$ 8,959.02	608.94
84	5	\$ -	\$ -	\$ 9,848.20	\$10,613.64	7.50%	\$ 796.02	\$ 9,817.61	\$ 9,848.20	\$ 9,582.75	265.46	\$ 9,181.69	666.52
85	6	\$ -	\$ -	\$ 10,143.65	\$10,772.84	6.00%	\$ 646.37	\$ 10,126.47	\$ 10,143.65	\$ 9,820.23	323.42	\$ 9,409.89	733.76
86	7	\$ -	\$ -	\$ 10,447.96	\$10,934.43	5.00%	\$ 546.72	\$ 10,387.71	\$ 10,447.96	\$ 10,064.83	383.12	\$ 9,643.77	804.19
87	8	\$ -	\$ -	\$ 10,761.40	\$11,098.45	4.00%	\$ 443.94	\$ 10,654.51	\$ 10,761.40	\$ 10,316.78	444.62	\$ 9,883.46	877.94
88	9	\$ -	\$ -	\$ 11,084.24	\$11,264.93	3.00%	\$ 337.95	\$ 10,926.98	\$ 11,084.24	\$ 10,576.28	507.96	\$ 10,129.11	955.13
89	10	\$ -	\$ -	\$ 11,416.77	\$11,433.90	1.00%	\$ 114.34	\$ 11,319.56	\$ 11,416.77	\$ 10,843.57	573.19	\$ 10,380.86	1,035.91
90	11	\$ -	\$ -	\$ 11,759.27	\$11,605.41	0.00%	\$ -	\$ 11,605.41	\$ 11,759.27	\$ 11,118.88	640.39	\$ 10,638.87	1,120.40
91	12	\$ -	\$ -	\$ 12,112.05	\$11,779.49	0.00%	\$ -	\$ 11,779.49	\$ 12,112.05	\$ 11,402.44	709.60	\$ 10,903.29	1,208.76
92	13	\$ -	\$ -	\$ 12,475.41	\$11,956.18	0.00%	\$ -	\$ 11,956.18	\$ 12,475.41	\$ 11,694.52	780.89	\$ 11,174.28	1,301.12
93	14	\$ -	\$ -	\$ 12,849.67	\$12,135.52	0.00%	\$ -	\$ 12,135.52	\$ 12,849.67	\$ 11,995.35	854.32	\$ 11,452.01	1,397.66
94	15	\$ -	\$ -	\$ 13,235.16	\$12,317.56	0.00%	\$ -	\$ 12,317.56	\$ 13,235.16	\$ 12,305.21	929.95	\$ 11,736.65	1,498.51
95	16	\$ -	\$ -	\$ 13,632.21	\$12,502.32	0.00%	\$ -	\$ 12,502.32	\$ 13,632.21	\$ 12,624.37	1,007.84	\$ 12,028.35	1,603.86
96	17	\$ -	\$ -	\$ 14,041.18	\$12,689.86	0.00%	\$ -	\$ 12,689.86	\$ 14,041.18	\$ 12,953.10	1,088.08	\$ 12,327.31	1,713.87
97	18	\$ -	\$ -	\$ 14,462.42	\$12,880.20	0.00%	\$ -	\$ 12,880.20	\$ 14,462.42	\$ 13,291.70	1,170.72	\$ 12,633.70	1,828.72
98	19	\$ -	\$ -	\$ 14,896.29	\$13,073.41	0.00%	\$ -	\$ 13,073.41	\$ 14,896.29	\$ 13,640.45	1,255.84	\$ 12,947.70	1,948.59
99	20	\$ -	\$ -	\$ 15,343.18	\$13,269.51	0.00%	\$ -	\$ 13,269.51	\$ 15,343.18	\$ 13,999.66	1,343.52	\$ 13,269.51	2,073.67

First-Year Premium \$10,000
 Renewal Premium \$0
 Premium Bonus 0.00%
 Number of Bonus Years 1
 Number of Renewal Premiums 0
 Maturity Age 99
 Issue Age 85
 Gender M
 Years from Issue to Maturity: 14
 Penalty Free Withdrawal (Pct of Account Value): 0.00%
 Penalty Free Withdrawal Start Year: 1
 Guaranteed Term 1
 Guaranteed Term Interest Rate on Account Value 1.50%

IIC-GMYGA 1107

Nonforfeiture
 First Year Percentage 87.50%
 Renewal Years Percentages 87.50%
 Minimum Guaranteed Interest Rate (SNFL Rate) 3.00%
 SNFL Prospective Test: Accumulation Rate 3.00%
 SNFL Prospective Test: Extra Rate for Discounting 1.00%
 Annual Charge \$50.00
 Collection Charge \$0.00

Attained Age	Beg of Policy Year	Total Deposit	Nonforfeiture Premium	Minimum Guaranteed Surrender Value	Annuity Value	Surrender Charge %	Surrender Charge	Annuity Value Less Surrender Charge	1	2	3	4	5
									Surrender Value Max(MGSV,AV-SC)	Minimum Nonforfeiture Amount	Retrospective Test 1-2	Minimum Surrender Benefit	Prospective Test 1-4
85	1	\$ 10,000	\$ 8,750.00	\$ 8,750.00	\$10,000.00	11.00%	\$ 1,100.00	\$ 8,900.00	\$ 8,900.00	\$ 8,700.00	200.00	\$ 8,734.83	165.17
86	2	\$ -	\$ -	\$ 9,012.50	\$10,150.00	10.00%	\$ 1,015.00	\$ 9,135.00	\$ 9,135.00	\$ 8,911.00	224.00	\$ 8,951.93	183.07
87	3	\$ -	\$ -	\$ 9,282.88	\$10,302.25	9.00%	\$ 927.20	\$ 9,375.05	\$ 9,375.05	\$ 9,128.33	246.72	\$ 9,174.42	200.63
88	4	\$ -	\$ -	\$ 9,561.36	\$10,456.78	8.00%	\$ 836.54	\$ 9,620.24	\$ 9,620.24	\$ 9,352.18	268.06	\$ 9,402.45	217.79
89	5	\$ -	\$ -	\$ 9,848.20	\$10,613.64	7.00%	\$ 742.95	\$ 9,870.68	\$ 9,870.68	\$ 9,582.75	287.94	\$ 9,636.14	234.54
90	6	\$ -	\$ -	\$ 10,143.65	\$10,772.84	6.00%	\$ 646.37	\$ 10,126.47	\$ 10,126.47	\$ 9,820.23	323.42	\$ 9,875.64	268.01
91	7	\$ -	\$ -	\$ 10,447.96	\$10,934.43	5.00%	\$ 546.72	\$ 10,387.71	\$ 10,447.96	\$ 10,064.83	383.12	\$ 10,121.09	326.87
92	8	\$ -	\$ -	\$ 10,761.40	\$11,098.45	4.00%	\$ 443.94	\$ 10,654.51	\$ 10,761.40	\$ 10,316.78	444.62	\$ 10,372.64	388.75
93	9	\$ -	\$ -	\$ 11,084.24	\$11,264.93	3.00%	\$ 337.95	\$ 10,926.98	\$ 11,084.24	\$ 10,576.28	507.96	\$ 10,630.45	453.79
94	10	\$ -	\$ -	\$ 11,416.77	\$11,433.90	1.00%	\$ 114.34	\$ 11,319.56	\$ 11,416.77	\$ 10,843.57	573.19	\$ 10,894.66	522.10
95	11	\$ -	\$ -	\$ 11,759.27	\$11,605.41	0.00%	\$ -	\$ 11,605.41	\$ 11,759.27	\$ 11,118.88	640.39	\$ 11,165.44	593.83
96	12	\$ -	\$ -	\$ 12,112.05	\$11,779.49	0.00%	\$ -	\$ 11,779.49	\$ 12,112.05	\$ 11,402.44	709.60	\$ 11,442.95	669.09
97	13	\$ -	\$ -	\$ 12,475.41	\$11,956.18	0.00%	\$ -	\$ 11,956.18	\$ 12,475.41	\$ 11,694.52	780.89	\$ 11,727.36	748.05
98	14	\$ -	\$ -	\$ 12,849.67	\$12,135.52	0.00%	\$ -	\$ 12,135.52	\$ 12,849.67	\$ 11,995.35	854.32	\$ 12,018.84	830.83
99	15	\$ -	\$ -	\$ 13,235.16	\$12,317.56	0.00%	\$ -	\$ 12,317.56	\$ 13,235.16	\$ 12,305.21	929.95	\$ 12,317.56	917.60