

RetireMax Millennium Flex and Retire 5 Interest Rate History

Receipt Date	Year 1	Year 2	Year 3*	Year 4
22-Dec-07	3.65%	3.65%	3.65%	3.50%
22-Mar-08	3.65%	3.65%	3.50%	-
22-May-08	3.70%	3.70%	3.55%	-
22-Jun-08	3.95%	3.95%	3.80%	-
22-Aug-08	4.00%	4.00%	3.85%	-
22-Oct-08	5.00%	5.00%	4.85%	-
1-Dec-08	4.75%	4.75%	4.60%	-
22-Dec-08	4.35%	4.35%	4.20%	-
1-Jan-09	4.35%	4.35%	-	-
22-Jan-09	4.20%	4.20%	-	-
1-Apr-09	4.00%	4.00%	-	-
26-May-09	3.50%	3.50%	-	-
22-Jul-09	2.60%	-	-	-
22-Aug-09	2.70%	-	-	-
22-Nov-09	2.70%	-	-	-
22-Feb-10	2.40%	-	-	-
22-May-10	2.10%	-	-	-
22-Jul-10	2.00%	-	-	-
22-Aug-10	1.50%	-	-	-
15-Oct-10	1.25%	-	-	-
15-Dec-10	1.75%	-	-	-
22-Jan-11	1.90%	-	-	-
15-Feb-11	2.15%	-	-	-

Table reflects the base interest rates credited to the policy.

Premiums received in the *first policy year* earn an interest rate five percent higher, than the rates shown in the table, for 12 months from the date of contribution.

*Interest rates for years 3 and later are calendar year rates. For year 3, the rates are effective beginning on January 1 of the 3rd calendar year after deposit date. The rates for each year thereafter are for the next following calendar year. *For example:* The "Year 3" rate for deposits made between May 01, 2007 and June 01, 2007 is effective for calendar year 2010.