

To Qualify for the Old Fixed Annuity Rates

| FOR APPLICATIONS WITH FUNDS | Date of Change |
|--|-----------------------------|
| Applications MUST be signed and dated PRIOR to the date of change. | February 1, 2008 |
| Money and paperwork must be received at the Lockbox no later than 30 days after the application signed date. | |

| FOR TRANSFERS/EXCHANGES | Date of Change |
|--|-----------------------------|
| Application MUST be signed and dated PRIOR to the date of change. | February 1, 2008 |
| Application and paperwork must be received at the Lockbox IN GOOD ORDER no later than 30 days from the application signed date. | |
| Money MUST be received at the Lockbox no later than 60 days from application signed date (part 1 for Reg. 60) | |