

## A. ORDINARY LIFE INSURANCE (Except as covered in B on pages 2-4)

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Maximum Reserve Valuation Interest Rate</u>	<u>Maximum NonForfeiture Interest Rate</u>
1979-1981	10 Years or less	4.50%	5.50%
	More than 10 years, up to 20	4.50	5.50
	More than 20 years	4.50	5.50
1982	10 Years or less	6.75%	8.50%
	More than 10 years, up to 20	6.25	7.75
	More than 20 years	5.50	7.00
1983-1986	10 Years or less	7.25%	9.00%
	More than 10 years, up to 20	6.75	8.50
	More than 20 years	6.00	7.50
1987	10 Years or less	6.50%	8.25%
	More than 10 years, up to 20	6.00	7.50
	More than 20 years	5.50	7.00
1988-1992	10 Years or less	6.00%	7.50%
	More than 10 years, up to 20	6.00	7.50
	More than 20 years	5.50	7.00
1993	10 Years or less	6.00%	7.50%
	More than 10 years, up to 20	6.00	7.50
	More than 20 years	5.00	6.25
1994	10 Years or less	5.50%	7.00%
	More than 10 years, up to 20	5.25	6.50
	More than 20 years	5.00	6.25
1995-1998	10 Years or less	5.50%	7.00%
	More than 10 years, up to 20	5.25	6.50
	More than 20 years	4.50	5.75
1999-2005	10 Years or less	5.00%	6.25%
	More than 10 years, up to 20	4.75	6.00
	More than 20 years	4.50	5.75
2006-2012	10 Years or less	4.50%	5.75%
	More than 10 years, up to 20	4.25	5.25
	More than 20 years	4.00	5.00
2013-2017	10 Years or less	3.75%	4.75%
	More than 10 years, up to 20	3.75	4.75
	More than 20 years	3.50	4.50

B. Single Premium Life Insurance of the kind referred to in Section 4217(c)(4)(B)(vi) of the New York Insurance Laws (as amended by Chapter 302 of the laws of 1987).

Issue Year	Guarantee Duration	Maximum Reserve Valuation Interest Rate	
		Issue Year Basis	Change-In-Fund Basis
1982	10 Years or less	10.00%	10.50%
	More than 10 yrs, up to 20	7.25	10.00
	More than 20 years	6.25	8.75
1983	10 Years or less	8.75%	9.25%
	More than 10 yrs, up to 20	7.00	8.75
	More than 20 years	6.25	7.75
1984	10 Years or less	8.50%	9.25%
	More than 10 yrs, up to 20	7.00	8.50
	More than 20 years	6.25	7.50
1985	10 Years or less	8.50%	9.00%
	More than 10 yrs, up to 20	7.00	8.50
	More than 20 years	6.25	7.50
1986	10 Years or less	7.25%	7.75%
	More than 10 yrs, up to 20	6.50	7.25
	More than 20 years	5.75	6.50
1987	10 Years or less	6.50%	6.75%
	More than 10 yrs, up to 20	6.00	6.50
	More than 20 years	5.50	6.00
1988	10 Years or less	7.00%	7.50%
	More than 10 yrs, up to 20	6.25	7.00
	More than 20 years	5.75	6.25
1989	10 Years or less	7.00%	7.25%
	More than 10 yrs, up to 20	6.25	7.00
	More than 20 years	5.50	6.25
1990	10 Years or less	6.50%	7.00%
	More than 10 yrs, up to 20	6.25	6.50
	More than 20 years	5.50	6.00
1991	10 Years or less	6.75%	7.00%
	More than 10 yrs, up to 20	6.25	6.75
	More than 20 years	5.50	6.00
1992	10 Years or less	6.25%	6.50%
	More than 10 yrs, up to 20	6.00	6.25
	More than 20 years	5.25	5.75
1993	10 Years or less	5.75%	6.00%
	More than 10 yrs, up to 20	5.50	5.75
	More than 20 years	5.00	5.25
1994	10 Years or less	5.50%	5.75%
	More than 10 yrs, up to 20	5.25	5.50
	More than 20 years	4.75	5.00

B (cont.). Single Premium Life Insurance of the kind referred to in Section 4217(c)(4)(B)(vi) of the New York Insurance Laws (as amended by Chapter 302 of the laws of 1987).

Issue Year	Guarantee Duration	Maximum Reserve Valuation Interest Rate	
		Issue Year Basis	Change-In-Fund Basis
1995	10 Years or less	6.00%	6.25%
	More than 10 yrs, up to 20	5.50	6.00
	More than 20 years	5.00	5.50
1996	10 Years or less	5.50%	5.75%
	More than 10 yrs, up to 20	5.25	5.50
	More than 20 years	4.75	5.00
1997	10 Years or less	5.50%	5.75%
	More than 10 yrs, up to 20	5.25	5.50
	More than 20 years	5.00	5.25
1998	10 Years or less	5.25%	5.50%
	More than 10 yrs, up to 20	5.00	5.25
	More than 20 years	4.75	4.75
1999	10 Years or less	5.25%	5.50%
	More than 10 yrs, up to 20	5.00	5.25
	More than 20 years	4.50	4.75
2000	10 Years or less	5.75%	6.00%
	More than 10 yrs, up to 20	5.25	5.75
	More than 20 years	4.75	5.25
2001	10 Years or less	5.50%	5.75%
	More than 10 yrs, up to 20	5.25	5.50
	More than 20 years	4.75	5.00
2002	10 Years or less	5.50%	5.75%
	More than 10 yrs, up to 20	5.25	5.50
	More than 20 years	4.75	5.00
2003	10 Years or less	5.00%	5.25%
	More than 10 yrs, up to 20	4.75	5.00
	More than 20 years	4.50	4.75
2004	10 Years or less	4.75%	5.00%
	More than 10 yrs, up to 20	4.75	4.75
	More than 20 years	4.25	4.50
2005	10 Years or less	4.50%	4.75%
	More than 10 yrs, up to 20	4.50	4.50
	More than 20 years	4.00	4.25
2006	10 Years or less	4.50%	4.75%
	More than 10 yrs, up to 20	4.50	4.50
	More than 20 years	4.25	4.25

B (cont.). Single Premium Life Insurance of the kind referred to in Section 4217(c)(4)(B)(vi) of the New York Insurance Laws (as amended by Chapter 302 of the laws of 1987).

<u>Issue Year</u>	<u>Guarantee Duration</u>	Maximum Reserve Valuation Interest Rate	
		<u>Issue Year Basis</u>	<u>Change-In-Fund Basis</u>
2007	10 Years or less	4.75%	4.75%
	More than 10 yrs, up to 20	4.50	4.75
	More than 20 years	4.25	4.25
2008	10 Years or less	4.75%	5.00%
	More than 10 yrs, up to 20	4.50	4.75
	More than 20 years	4.25	4.50
2009	10 Years or less	5.00%	5.25%
	More than 10 yrs, up to 20	4.75	5.00
	More than 20 years	4.25	4.75
2010	10 Years or less	4.50%	4.75%
	More than 10 yrs, up to 20	4.50	4.50
	More than 20 years	4.00	4.25
2011	10 Years or less	4.25%	4.50%
	More than 10 yrs, up to 20	4.25	4.25
	More than 20 years	4.00	4.00
2012	10 Years or less	3.75%	4.00%
	More than 10 yrs, up to 20	3.75	3.75
	More than 20 years	3.50	3.75
2013	10 Years or less	3.75%	3.75%
	More than 10 yrs, up to 20	3.50	3.75
	More than 20 years	3.50	3.50
2014	10 Years or less	4.00%	4.00%
	More than 10 yrs, up to 20	3.75	4.00
	More than 20 years	3.50	3.75
2015	10 Years or less	3.75%	3.75%
	More than 10 yrs, up to 20	3.50	3.75
	More than 20 years	3.50	3.50
2016	10 Years or less	3.75%	3.75%
	More than 10 yrs, up to 20	3.75	3.75
	More than 20 years	3.50	3.75

- C. Single Premium Immediate Annuities and annuity benefits arising from life insurance policies and annuity and guaranteed interest contracts with cash settlement options.

<u>Issues of or Purchases During</u>	<u>Maximum Reserve Valuation Interest Rate</u>
1982	13.25%
1983 - 1984	11.25
1985	11.00
1986	9.25
1987	8.00
1988 - 1989	8.75
1990	8.25
1991	8.25
1992	7.75
1993	7.00
1994	6.50
1995	7.25
1996 - 1997	6.75
1998 - 1999	6.25
2000	7.00
2001	6.75
2002	6.50
2003	6.00
2004	5.50
2005 - 2006	5.25
2007-2008	5.50
2009	6.00
2010	5.25
2011	5.00

C (cont.) Single Premium Immediate Annuities and annuity benefits arising from life insurance policies and annuity and guaranteed interest contracts with cash settlement options.

Issues of or Purchases <u>During</u>	<u>Maximum Reserve Valuation</u> <u>Interest Rate</u>
2012	4.25
2013	4.00
2014	4.50
2015-2016	4.00

- D. Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Maximum Reserve Valuation Interest Rate

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1982	5 Years or less	13.25%	10.50%	9.25%
	More than 5 yrs, up to 10	12.50	10.50	9.25
	More than 10 yrs, up to 20	8.50	7.25	6.75
	More than 20 years	6.75	6.00	6.00
1983	5 Years or less	11.25%	9.25%	8.25%
	More than 5 yrs, up to 10	10.75	9.25	8.25
	More than 10 yrs, up to 20	8.25	7.00	6.75
	More than 20 years	6.75	5.75	5.75
1984	5 Years or less	11.25%	9.25%	8.00%
	More than 5 yrs, up to 10	10.75	9.25	8.00
	More than 10 yrs, up to 20	8.25	7.00	6.75
	More than 20 years	6.75	5.75	5.75
1985	5 Years or less	11.00%	9.00%	8.00%
	More than 5 yrs, up to 10	10.50	9.00	8.00
	More than 10 yrs, up to 20	8.25	7.00	6.50
	More than 20 years	6.50	5.75	5.75
1986	5 Years or less	9.25%	7.75%	6.75%
	More than 5 yrs, up to 10	8.75	7.75	6.75
	More than 10 yrs, up to 20	7.50	6.50	6.00
	More than 20 years	6.00	5.50	5.50
1987	5 Years or less	8.00%	6.75%	6.25%
	More than 5 yrs, up to 10	7.75	6.75	6.25
	More than 10 yrs, up to 20	7.00	6.00	5.75
	More than 20 years	5.75	5.25	5.25
1988	5 Years or less	8.75%	7.50%	6.75%
	More than 5 yrs, up to 10	8.50	7.50	6.75
	More than 10 yrs, up to 20	7.25	6.25	6.00
	More than 20 years	6.00	5.25	5.25
1989	5 Years or less	8.75%	7.25%	6.50%
	More than 5 yrs, up to 10	8.25	7.25	6.50
	More than 10 yrs, up to 20	7.25	6.25	6.00
	More than 20 years	6.00	5.25	5.25
1990	5 Years or less	8.25%	7.00%	6.25%
	More than 5 yrs, up to 10	8.00	7.00	6.25
	More than 10 yrs, up to 20	7.00	6.25	5.75
	More than 20 years	5.75	5.25	5.25
1991	5 Years or less	8.25%	7.00%	6.25%
	More than 5 yrs, up to 10	8.00	7.00	6.25
	More than 10 yrs, up to 20	7.00	6.25	5.75
	More than 20 years	5.75	5.25	5.25

D (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Maximum Reserve Valuation Interest Rate

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1992	5 Years or less	7.75%	6.50%	6.00%
	More than 5 yrs, up to 10	7.50	6.50	6.00
	More than 10 yrs, up to 20	6.75	6.00	5.75
	More than 20 years	5.75	5.00	5.00
1993	5 Years or less	7.00%	6.00%	5.50%
	More than 5 yrs, up to 10	6.75	6.00	5.50
	More than 10 yrs, up to 20	6.25	5.50	5.25
	More than 20 years	5.25	4.75	4.75
1994	5 Years or less	6.50%	5.75%	5.25%
	More than 5 yrs, up to 10	6.50	5.75	5.25
	More than 10 yrs, up to 20	6.00	5.25	5.00
	More than 20 years	5.00	4.50	4.50
1995	5 Years or less	7.25%	6.25%	5.75%
	More than 5 yrs, up to 10	7.00	6.25	5.75
	More than 10 yrs, up to 20	6.25	5.50	5.25
	More than 20 years	5.25	4.75	4.75
1996	5 Years or less	6.75%	5.75%	5.25%
	More than 5 yrs, up to 10	6.50	5.75	5.25
	More than 10 yrs, up to 20	6.00	5.25	5.00
	More than 20 years	5.00	4.50	4.50
1997	5 Years or less	6.75%	5.75%	5.25%
	More than 5 yrs, up to 10	6.50	5.75	5.25
	More than 10 yrs, up to 20	6.00	5.25	5.25
	More than 20 years	5.25	4.75	4.75
1998	5 Years or less	6.25%	5.50%	5.00%
	More than 5 yrs, up to 10	6.00	5.50	5.00
	More than 10 yrs, up to 20	5.75	5.00	4.75
	More than 20 years	4.75	4.50	4.50
1999	5 Years or less	6.25%	5.50%	5.00%
	More than 5 yrs, up to 10	6.00	5.50	5.00
	More than 10 yrs, up to 20	5.50	5.00	4.75
	More than 20 years	4.75	4.50	4.50
2000	5 Years or less	7.00%	6.00%	5.50%
	More than 5 yrs, up to 10	6.75	6.00	5.50
	More than 10 yrs, up to 20	5.75	5.25	5.00
	More than 20 years	5.00	4.50	4.50
2001	5 Years or less	6.75%	5.75%	5.25%
	More than 5 yrs, up to 10	6.50	5.75	5.25
	More than 10 yrs, up to 20	6.00	5.25	5.00
	More than 20 years	5.00	4.50	4.50

D (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Issue Year	Guarantee Duration	Maximum Reserve Valuation Interest Rate		
		Plan Type		
		A	B	C
2002	5 Years or less	6.50%	5.75%	5.25%
	More than 5 yrs, up to 10	6.25	5.75	5.25
	More than 10 yrs, up to 20	6.00	5.25	5.00
	More than 20 years	5.00	4.50	4.50
2003	5 Years or less	6.00%	5.25%	4.75%
	More than 5 yrs, up to 10	5.75	5.25	4.75
	More than 10 yrs, up to 20	5.50	4.75	4.75
	More than 20 years	4.75	4.25	4.25
2004	5 Years or less	5.50%	5.00%	4.75%
	More than 5 yrs, up to 10	5.50	5.00	4.75
	More than 10 yrs, up to 20	5.00	4.75	4.50
	More than 20 years	4.50	4.25	4.25
2005	5 Years or less	5.25%	4.75%	4.50%
	More than 5 yrs, up to 10	5.00	4.75	4.50
	More than 10 yrs, up to 20	4.75	4.50	4.25
	More than 20 years	4.25	4.00	4.00
2006	5 Years or less	5.25%	4.75%	4.50%
	More than 5 yrs, up to 10	5.25	4.75	4.50
	More than 10 yrs, up to 20	4.75	4.50	4.25
	More than 20 years	4.25	4.00	4.00
2007	5 Years or less	5.50%	4.75%	4.50%
	More than 5 yrs, up to 10	5.25	4.75	4.50
	More than 10 yrs, up to 20	4.75	4.50	4.25
	More than 20 years	4.25	4.00	4.00
2008	5 Years or less	5.50%	5.00%	4.50%
	More than 5 yrs, up to 10	5.50	5.00	4.50
	More than 10 yrs, up to 20	5.00	4.50	4.25
	More than 20 years	4.25	4.00	4.00
2009	5 Years or less	6.00%	5.25%	5.00%
	More than 5 yrs, up to 10	5.75	5.25	5.00
	More than 10 yrs, up to 20	5.25	4.75	4.50
	More than 20 years	4.50	4.25	4.25
2010	5 Years or less	5.25%	4.75%	4.25%
	More than 5 yrs, up to 10	5.00	4.75	4.25
	More than 10 yrs, up to 20	4.75	4.25	4.25
	More than 20 years	4.25	4.00	4.00

D (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Maximum Reserve Valuation Interest Rate

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
2011	5 Years or less	5.00%	4.50%	4.25%
	More than 5 yrs, up to 10	4.75	4.50	4.25
	More than 10 yrs, up to 20	4.50	4.25	4.00
	More than 20 years	4.00	3.75	3.75
2012	5 Years or less	4.25%	4.00%	3.75%
	More than 5 yrs, up to 10	4.25	4.00	3.75
	More than 10 yrs, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50
2013	5 Years or less	4.00%	3.75%	3.50%
	More than 5 yrs, up to 10	3.75	3.75	3.50
	More than 10 yrs, up to 20	3.75	3.50	3.50
	More than 20 years	3.50	3.50	3.50
2014	5 Years or less	4.50%	4.00%	3.75%
	More than 5 yrs, up to 10	4.25	4.00	3.75
	More than 10 yrs, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50
2015	5 Years or less	4.00%	3.75%	3.50%
	More than 5 yrs, up to 10	4.00	3.75	3.50
	More than 10 yrs, up to 20	3.75	3.50	3.50
	More than 20 years	3.50	3.50	3.50
2016	5 Years or less	4.00%	3.75%	3.75%
	More than 5 yrs, up to 10	4.00	3.75	3.75
	More than 10 yrs, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50

E. Other Annuities and Guaranteed Interest Contracts, with cash settlement options but without interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Maximum Reserve Valuation Interest Rate

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1982	5 Years or less	13.75%	11.25%	10.00%
	More than 5 yrs, up to 10	13.25	11.25	10.00
	More than 10 yrs, up to 20	8.75	7.50	7.25
	More than 20 years	7.25	6.25	6.25
1983	5 Years or less	11.75%	9.75%	8.75%
	More than 5 yrs, up to 10	11.25	9.75	8.75
	More than 10 yrs, up to 20	8.75	7.50	7.00
	More than 20 years	7.00	6.25	6.25
1984	5 Years or less	11.75%	9.75%	8.50%
	More than 5 yrs, up to 10	11.25	9.75	8.50
	More than 10 yrs, up to 20	8.75	7.50	7.00
	More than 20 years	7.00	6.25	6.25
1985	5 Years or less	11.50%	9.50%	8.50%
	More than 5 yrs, up to 10	11.00	9.50	8.50
	More than 10 yrs, up to 20	8.50	7.50	7.00
	More than 20 years	7.00	6.25	6.25
1986	5 Years or less	9.50%	8.00%	7.25%
	More than 5 yrs, up to 10	9.25	8.00	7.25
	More than 10 yrs, up to 20	7.75	6.75	6.50
	More than 20 years	6.50	5.75	5.75
1987	5 Years or less	8.50%	7.25%	6.50%
	More than 5 yrs, up to 10	8.00	7.25	6.50
	More than 10 yrs, up to 20	7.25	6.50	6.00
	More than 20 years	6.00	5.50	5.50
1988	5 Years or less	9.25%	7.75%	7.00%
	More than 5 yrs, up to 10	8.75	7.75	7.00
	More than 10 yrs, up to 20	7.50	6.50	6.25
	More than 20 years	6.25	5.75	5.75
1989	5 Years or less	9.00%	7.50%	7.00%
	More than 5 yrs, up to 10	8.75	7.50	7.00
	More than 10 yrs, up to 20	7.50	6.50	6.25
	More than 20 years	6.25	5.50	5.50
1990	5 Years or less	8.50%	7.25%	6.50%
	More than 5 yrs, up to 10	8.25	7.25	6.50
	More than 10 yrs, up to 20	7.50	6.50	6.25
	More than 20 years	6.25	5.50	5.50
1991	5 Years or less	8.75%	7.25%	6.75%
	More than 5 yrs, up to 10	8.25	7.25	6.75
	More than 10 yrs, up to 20	7.50	6.50	6.25
	More than 20 years	6.25	5.50	5.50

E (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options but without interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Maximum Reserve Valuation Interest Rate

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1992	5 Years or less	8.00%	6.75%	6.25%
	More than 5 yrs, up to 10	7.75	6.75	6.25
	More than 10 yrs, up to 20	7.00	6.25	6.00
	More than 20 years	6.00	5.25	5.25
1993	5 Years or less	7.25%	6.25%	5.75%
	More than 5 yrs, up to 10	7.00	6.25	5.75
	More than 10 yrs, up to 20	6.50	5.75	5.50
	More than 20 years	5.50	5.00	5.00
1994	5 Years or less	6.75%	6.00%	5.50%
	More than 5 yrs, up to 10	6.50	6.00	5.50
	More than 10 yrs, up to 20	6.25	5.50	5.25
	More than 20 years	5.25	4.75	4.75
1995	5 Years or less	7.50%	6.50%	6.00%
	More than 5 yrs, up to 10	7.25	6.50	6.00
	More than 10 yrs, up to 20	6.50	5.75	5.50
	More than 20 years	5.50	5.00	5.00
1996	5 Years or less	6.75%	6.00%	5.50%
	More than 5 yrs, up to 10	6.75	6.00	5.50
	More than 10 yrs, up to 20	6.25	5.50	5.25
	More than 20 years	5.25	4.75	4.75
1997	5 Years or less	7.00%	6.00%	5.50%
	More than 5 yrs, up to 10	6.75	6.00	5.50
	More than 10 yrs, up to 20	6.25	5.50	5.25
	More than 20 years	5.25	5.00	5.00
1998	5 Years or less	6.50%	5.75%	5.25%
	More than 5 yrs, up to 10	6.25	5.75	5.25
	More than 10 yrs, up to 20	6.00	5.25	5.00
	More than 20 years	5.00	4.75	4.75
1999	5 Years or less	6.25%	5.50%	5.25%
	More than 5 yrs, up to 10	6.25	5.50	5.25
	More than 10 yrs, up to 20	5.75	5.25	5.00
	More than 20 years	5.00	4.50	4.50
2000	5 Years or less	7.25%	6.25%	5.75%
	More than 5 yrs, up to 10	7.00	6.25	5.75
	More than 10 yrs, up to 20	6.00	5.50	5.25
	More than 20 years	5.25	4.75	4.75
2001	5 Years or less	7.00%	6.00%	5.50%
	More than 5 yrs, up to 10	6.75	6.00	5.50
	More than 10 yrs, up to 20	6.25	5.50	5.25
	More than 20 years	5.25	4.75	4.75

E (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options but without interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Maximum Reserve Valuation Interest Rate

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
2002	5 Years or less	6.75%	6.00%	5.50%
	More than 5 yrs, up to 10	6.50	6.00	5.50
	More than 10 yrs, up to 20	6.00	5.50	5.25
	More than 20 years	5.25	4.75	4.75
2003	5 Years or less	6.25%	5.50%	5.00%
	More than 5 yrs, up to 10	6.00	5.50	5.00
	More than 10 yrs, up to 20	5.50	5.00	4.75
	More than 20 years	4.75	4.50	4.50
2004	5 Years or less	5.75%	5.00%	4.75%
	More than 5 yrs, up to 10	5.50	5.00	4.75
	More than 10 yrs, up to 20	5.25	4.75	4.75
	More than 20 years	4.75	4.25	4.25
2005	5 Years or less	5.25%	4.75%	4.50%
	More than 5 yrs, up to 10	5.25	4.75	4.50
	More than 10 yrs, up to 20	5.00	4.50	4.50
	More than 20 years	4.50	4.00	4.00
2006	5 Years or less	5.50%	4.75%	4.50%
	More than 5 yrs, up to 10	5.25	4.75	4.50
	More than 10 yrs, up to 20	5.00	4.50	4.50
	More than 20 years	4.50	4.25	4.25
2007	5 Years or less	5.50%	5.00%	4.75%
	More than 5 yrs, up to 10	5.50	5.00	4.75
	More than 10 yrs, up to 20	5.00	4.50	4.50
	More than 20 years	4.50	4.25	4.25
2008	5 Years or less	5.75%	5.00%	4.75%
	More than 5 yrs, up to 10	5.50	5.00	4.75
	More than 10 yrs, up to 20	5.00	4.75	4.50
	More than 20 years	4.50	4.25	4.25
2009	5 Years or less	6.25%	5.50%	5.00%
	More than 5 yrs, up to 10	6.00	5.50	5.00
	More than 10 yrs, up to 20	5.25	4.75	4.75
	More than 20 years	4.75	4.25	4.25
2010	5 Years or less	5.25%	4.75%	4.50%
	More than 5 yrs, up to 10	5.25	4.75	4.50
	More than 10 yrs, up to 20	5.00	4.50	4.25
	More than 20 years	4.25	4.00	4.00
2011	5 Years or less	5.00%	4.50%	4.25%
	More than 5 yrs, up to 10	5.00	4.50	4.25
	More than 10 yrs, up to 20	4.75	4.25	4.25
	More than 20 years	4.25	4.00	4.00

E (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options but without interest rate guarantees on future considerations, valued on the "Issue Year" basis.

Maximum Reserve Valuation Interest Rate

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
2012	5 Years or less	4.25%	4.00%	3.75%
	More than 5 yrs, up to 10	4.25	4.00	3.75
	More than 10 yrs, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50
2013	5 Years or less	4.00%	3.75%	3.75%
	More than 5 yrs, up to 10	4.00	3.75	3.75
	More than 10 yrs, up to 20	3.75	3.75	3.50
	More than 20 years	3.50	3.50	3.50
2014	5 Years or less	4.50%	4.00%	4.00%
	More than 5 yrs, up to 10	4.50	4.00	4.00
	More than 10 yrs, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50
2015	5 Years or less	4.00%	3.75%	3.75%
	More than 5 yrs, up to 10	4.00	3.75	3.75
	More than 10 yrs, up to 20	3.75	3.75	3.50
	More than 20 years	3.50	3.50	3.50
2016	5 Years or less	4.25%	4.00%	3.75%
	More than 5 yrs, up to 10	4.00	4.00	3.75
	More than 10 yrs, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50

F. Other Annuities and Guaranteed Interest Contracts, without cash settlement options, valued on the "Issue Year" basis.

Issue Year	Guarantee Duration	Maximum Reserve Valuation
		Interest Rate Plan Type A
1982	5 Years or less	13.25%
	More than 5 yrs, up to 10	12.50
	More than 10 yrs, up to 20	11.25
	More than 20 years	8.75
1983	5 Years or less	11.25%
	More than 5 yrs, up to 10	10.75
	More than 10 yrs, up to 20	9.75
	More than 20 years	7.75
1984	5 Years or less	11.25%
	More than 5 yrs, up to 10	10.75
	More than 10 yrs, up to 20	9.75
	More than 20 years	7.50
1985	5 Years or less	11.00%
	More than 5 yrs, up to 10	10.50
	More than 10 yrs, up to 20	9.50
	More than 20 years	7.50
1986	5 Years or less	9.25%
	More than 5 yrs, up to 10	8.75
	More than 10 yrs, up to 20	8.00
	More than 20 years	6.50
1987	5 Years or less	8.00%
	More than 5 yrs, up to 10	7.75
	More than 10 yrs, up to 20	7.25
	More than 20 years	6.00
1988	5 Years or less	8.75%
	More than 5 yrs, up to 10	8.50
	More than 10 yrs, up to 20	7.75
	More than 20 years	6.25
1989	5 Years or less	8.75%
	More than 5 yrs, up to 10	8.25
	More than 10 yrs, up to 20	7.50
	More than 20 years	6.25
1990	5 Years or less	8.25%
	More than 5 yrs, up to 10	8.00
	More than 10 yrs, up to 20	7.25
	More than 20 years	6.00
1991	5 Years or less	8.25%
	More than 5 yrs, up to 10	8.00
	More than 10 yrs, up to 20	7.25
	More than 20 years	6.00

F (cont.). Other Annuities and Guaranteed Interest Contracts, without cash settlement options, valued on the "Issue Year" basis.

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Maximum Reserve Valuation</u>
		<u>Interest Rate</u>
		<u>Plan Type A</u>
1992	5 Years or less	7.75%
	More than 5 yrs, up to 10	7.50
	More than 10 yrs, up to 20	6.75
	More than 20 years	5.75
1993	5 Years or less	7.00%
	More than 5 yrs, up to 10	6.75
	More than 10 yrs, up to 20	6.25
	More than 20 years	5.25
1994	5 Years or less	6.50%
	More than 5 yrs, up to 10	6.50
	More than 10 yrs, up to 20	6.00
	More than 20 years	5.00
1995	5 Years or less	7.25%
	More than 5 yrs, up to 10	7.00
	More than 10 yrs, up to 20	6.50
	More than 20 years	5.50
1996	5 Years or less	6.75%
	More than 5 yrs, up to 10	6.50
	More than 10 yrs, up to 20	6.00
	More than 20 years	5.00
1997	5 Years or less	6.75%
	More than 5 yrs, up to 10	6.50
	More than 10 yrs, up to 20	6.00
	More than 20 years	5.25
1998	5 Years or less	6.25%
	More than 5 yrs, up to 10	6.00
	More than 10 yrs, up to 20	5.75
	More than 20 years	4.75
1999	5 Years or less	6.25%
	More than 5 yrs, up to 10	6.00
	More than 10 yrs, up to 20	5.50
	More than 20 years	4.75
2000	5 Years or less	7.00%
	More than 5 yrs, up to 10	6.75
	More than 10 yrs, up to 20	6.25
	More than 20 years	5.25
2001	5 Years or less	6.75%
	More than 5 yrs, up to 10	6.50
	More than 10 yrs, up to 20	6.00
	More than 20 years	5.00

F (cont.). Other Annuities and Guaranteed Interest Contracts, without cash settlement options, valued on the "Issue Year" basis.

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Maximum Reserve Valuation</u>
		<u>Interest Rate</u>
		<u>Plan Type A</u>
2002	5 Years or less	6.50%
	More than 5 yrs, up to 10	6.25
	More than 10 yrs, up to 20	6.00
	More than 20 years	5.00
2003	5 Years or less	6.00%
	More than 5 yrs, up to 10	5.75
	More than 10 yrs, up to 20	5.50
	More than 20 years	4.75
2004	5 Years or less	5.50%
	More than 5 yrs, up to 10	5.50
	More than 10 yrs, up to 20	5.00
	More than 20 years	4.50
2005	5 Years or less	5.25%
	More than 5 yrs, up to 10	5.00
	More than 10 yrs, up to 20	4.75
	More than 20 years	4.25
2006	5 Years or less	5.25%
	More than 5 yrs, up to 10	5.25
	More than 10 yrs, up to 20	4.75
	More than 20 years	4.25
2007	5 Years or less	5.50%
	More than 5 yrs, up to 10	5.25
	More than 10 yrs, up to 20	5.00
	More than 20 years	4.25
2008	5 Years or less	5.50%
	More than 5 yrs, up to 10	5.50
	More than 10 yrs, up to 20	5.00
	More than 20 years	4.50
2009	5 Years or less	6.00%
	More than 5 yrs, up to 10	5.75
	More than 10 yrs, up to 20	5.50
	More than 20 years	4.75
2010	5 Years or less	5.25%
	More than 5 yrs, up to 10	5.00
	More than 10 yrs, up to 20	4.75
	More than 20 years	4.25

F (cont.). Other Annuities and Guaranteed Interest Contracts, without cash settlement options, valued on the "Issue Year" basis.

<u>Issue Year</u>	<u>Guarantee Duration</u>	<u>Maximum Reserve Valuation</u>
		<u>Interest Rate</u>
		<u>Plan Type A</u>
2011	5 Years or less	5.00%
	More than 5 yrs, up to 10	4.75
	More than 10 yrs, up to 20	4.50
	More than 20 years	4.00
2012	5 Years or less	4.25%
	More than 5 yrs, up to 10	4.25
	More than 10 yrs, up to 20	4.00
	More than 20 years	3.75
2013	5 Years or less	4.00%
	More than 5 yrs, up to 10	3.75
	More than 10 yrs, up to 20	3.75
	More than 20 years	3.50
2014	5 Years or less	4.50%
	More than 5 yrs, up to 10	4.25
	More than 10 yrs, up to 20	4.00
	More than 20 years	3.75
2015	5 Years or less	4.00%
	More than 5 yrs, up to 10	4.00
	More than 10 yrs, up to 20	3.75
	More than 20 years	3.50
2016	5 Years or less	4.00%
	More than 5 yrs, up to 10	4.00
	More than 10 yrs, up to 20	4.00
	More than 20 years	3.75

- G. Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

Change in Fund During <u>Year</u>	<u>Guarantee Duration</u>	<u>Maximum Reserve Valuation Interest Rate</u>		
		<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1982	5 Years or less	15.00%	13.75%	10.00%
	More than 5 yrs, up to 10	14.50	13.75	10.00
	More than 10 yrs, up to 20	13.25	12.50	9.25
	More than 20 years	10.50	10.50	8.00
1983	5 Years or less	12.75%	11.75%	8.75%
	More than 5 yrs, up to 10	12.25	11.75	8.75
	More than 10 yrs, up to 20	11.25	10.75	8.25
	More than 20 years	9.25	9.25	7.25
1984	5 Years or less	12.75%	11.75%	8.50%
	More than 5 yrs, up to 10	12.25	11.75	8.50
	More than 10 yrs, up to 20	11.25	10.75	8.00
	More than 20 years	9.25	9.25	7.00
1985	5 Years or less	12.50%	11.50%	8.50%
	More than 5 yrs, up to 10	12.00	11.50	8.50
	More than 10 yrs, up to 20	11.00	10.50	8.00
	More than 20 years	9.00	9.00	7.00
1986	5 Years or less	10.25%	9.50%	7.25%
	More than 5 yrs, up to 10	10.00	9.50	7.25
	More than 10 yrs, up to 20	9.25	8.75	6.75
	More than 20 years	7.75	7.75	6.00
1987	5 Years or less	9.00%	8.50%	6.50%
	More than 5 yrs, up to 10	8.75	8.50	6.50
	More than 10 yrs, up to 20	8.00	7.75	6.25
	More than 20 years	6.75	6.75	5.50
1988	5 Years or less	10.00%	9.25%	7.00%
	More than 5 yrs, up to 10	9.50	9.25	7.00
	More than 10 yrs, up to 20	8.75	8.50	6.75
	More than 20 years	7.50	7.50	6.00
1989	5 Years or less	9.75%	9.00%	7.00%
	More than 5 yrs, up to 10	9.50	9.00	7.00
	More than 10 yrs, up to 20	8.75	8.25	6.50
	More than 20 years	7.25	7.25	5.75
1990	5 Years or less	9.25%	8.50%	6.50%
	More than 5 yrs, up to 10	8.75	8.50	6.50
	More than 10 yrs, up to 20	8.25	8.00	6.25
	More than 20 years	7.00	7.00	5.50

G (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

Change in Fund During Year	Guarantee Duration	<u>Maximum Reserve Valuation Interest</u>		
		<u>Rate</u>		
		<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1991	5 Years or less	9.25%	8.75%	6.75%
	More than 5 yrs, up to 10	9.00	8.75	6.75
	More than 10 yrs, up to 20	8.25	8.00	6.25
	More than 20 years	7.00	7.00	5.75
1992	5 Years or less	8.50%	8.00%	6.25%
	More than 5 yrs, up to 10	8.25	8.00	6.25
	More than 10 yrs, up to 20	7.75	7.50	6.00
	More than 20 years	6.50	6.50	5.25
1993	5 Years or less	7.75%	7.25%	5.75%
	More than 5 yrs, up to 10	7.50	7.25	5.75
	More than 10 yrs, up to 20	7.00	6.75	5.50
	More than 20 years	6.00	6.00	5.00
1994	5 Years or less	7.25%	6.75%	5.50%
	More than 5 yrs, up to 10	7.00%	6.75%	5.50%
	More than 10 yrs, up to 20	6.50%	6.50%	5.25%
	More than 20 years	5.75%	5.75%	4.75%
1995	5 Years or less	8.25%	7.50%	6.00%
	More than 5 yrs, up to 10	8.00	7.50	6.00
	More than 10 yrs, up to 20	7.25	7.00	5.75
	More than 20 years	6.25	6.25	5.25
1996	5 Years or less	7.25%	6.75%	5.50%
	More than 5 yrs, up to 10	7.00	6.75	5.50
	More than 10 yrs, up to 20	6.75	6.50	5.25
	More than 20 years	5.75	5.75	4.75
1997	5 Years or less	7.50%	7.00%	5.50%
	More than 5 yrs, up to 10	7.25	7.00	5.50
	More than 10 yrs, up to 20	6.75	6.50	5.25
	More than 20 years	5.75	5.75	5.00
1998	5 Years or less	7.00%	6.50%	5.25%
	More than 5 yrs, up to 10	6.75	6.50	5.25
	More than 10 yrs, up to 20	6.25	6.00	5.00
	More than 20 years	5.50	5.50	4.75
1999	5 Years or less	6.75%	6.25%	5.25%
	More than 5 yrs, up to 10	6.50	6.25	5.25
	More than 10 yrs, up to 20	6.25	6.00	5.00
	More than 20 years	5.50	5.50	4.50

G (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

Change in Fund During Year	Guarantee Duration	<u>Maximum Reserve Valuation Interest</u>		
		<u>Rate</u>		
		<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
2000	5 Years or less	7.75%	7.25%	5.75%
	More than 5 yrs, up to 10	7.50	7.25	5.75
	More than 10 yrs, up to 20	7.00	6.75	5.50
	More than 20 years	6.00	6.00	5.00
2001	5 Years or less	7.50%	7.00%	5.50%
	More than 5 yrs, up to 10	7.25	7.00	5.50
	More than 10 yrs, up to 20	6.75	6.50	5.25
	More than 20 years	5.75	5.75	5.00
2002	5 Years or less	7.25%	6.75%	5.50%
	More than 5 yrs, up to 10	7.00	6.75	5.50
	More than 10 yrs, up to 20	6.50	6.25	5.25
	More than 20 years	5.75	5.75	4.75
2003	5 Years or less	6.50%	6.25%	5.00%
	More than 5 yrs, up to 10	6.25	6.25	5.00
	More than 10 yrs, up to 20	6.00	5.75	4.75
	More than 20 years	5.25	5.25	4.50
2004	5 Years or less	6.00%	5.75%	4.75%
	More than 5 yrs, up to 10	6.00	5.75	4.75
	More than 10 yrs, up to 20	5.50	5.50	4.75
	More than 20 years	5.00	5.00	4.25
2005	5 Years or less	5.75%	5.25%	4.50%
	More than 5 yrs, up to 10	5.50	5.25	4.50
	More than 10 yrs, up to 20	5.25	5.00	4.50
	More than 20 years	4.75	4.75	4.00
2006	5 Years or less	5.75%	5.50%	4.50%
	More than 5 yrs, up to 10	5.50	5.50	4.50
	More than 10 yrs, up to 20	5.25	5.25	4.50
	More than 20 years	4.75	4.75	4.25
2007	5 Years or less	5.75%	5.50%	4.75%
	More than 5 yrs, up to 10	5.75	5.50	4.75
	More than 10 yrs, up to 20	5.50	5.25	4.50
	More than 20 years	4.75	4.75	4.25
2008	5 Years or less	6.00%	5.75%	4.75%
	More than 5 yrs, up to 10	6.00	5.75	4.75
	More than 10 yrs, up to 20	5.50	5.50	4.50
	More than 20 years	5.00	5.00	4.25

G (cont.). Other Annuities and Guaranteed Interest Contracts, with cash settlement options and with interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

Change in Fund During Year	Guarantee Duration	<u>Maximum Reserve Valuation Interest</u>		
		<u>Rate</u>		
		<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
2009	5 Years or less	6.50%	6.25%	5.00%
	More than 5 yrs, up to 10	6.50	6.25	5.00
	More than 10 yrs, up to 20	6.00	5.75	5.00
	More than 20 years	5.25	5.25	4.50
2010	5 Years or less	5.50%	5.25%	4.50%
	More than 5 yrs, up to 10	5.50	5.25	4.50
	More than 10 yrs, up to 20	5.25	5.00	4.25
	More than 20 years	4.75	4.75	4.00
2011	5 Years or less	5.25%	5.00%	4.25%
	More than 5 yrs, up to 10	5.25	5.00	4.25
	More than 10 yrs, up to 20	5.00	4.75	4.25
	More than 20 years	4.50	4.50	4.00
2012	5 Years or less	4.50%	4.25%	3.75%
	More than 5 yrs, up to 10	4.50	4.25	3.75
	More than 10 yrs, up to 20	4.25	4.25	3.75
	More than 20 years	4.00	4.00	3.50
2013	5 Years or less	4.00%	4.00%	3.75%
	More than 5 yrs, up to 10	4.00	4.00	3.75
	More than 10 yrs, up to 20	4.00	3.75	3.50
	More than 20 years	3.75	3.75	3.50
2014	5 Years or less	4.75%	4.50%	4.00%
	More than 5 yrs, up to 10	4.50	4.50	4.00
	More than 10 yrs, up to 20	4.50	4.25	3.75
	More than 20 years	4.00	4.00	3.75
2015	5 Years or less	4.25%	4.00%	3.75%
	More than 5 yrs, up to 10	4.00	4.00	3.75
	More than 10 yrs, up to 20	4.00	4.00	3.50
	More than 20 years	3.75	3.75	3.50
2016	5 Years or less	4.25%	4.25%	3.75%
	More than 5 yrs, up to 10	4.25	4.25	3.75
	More than 10 yrs, up to 20	4.00	4.00	3.75
	More than 20 years	3.75	3.75	3.50

H. Other Annuities and Guaranteed Interest Contracts, with cash settlement options and without interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

Maximum Reserve Valuation Interest Rate

Change In Fund During <u>Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1982	5 Years or less	15.75%	14.50%	10.50%
	More than 5 yrs, up to 10	15.00	14.50	10.50
	More than 10 yrs, up to 20	13.75	13.25	10.00
	More than 20 years	11.25	11.25	8.75
1983	5 Years or less	13.50%	12.25%	9.25%
	More than 5 yrs, up to 10	12.75	12.25	9.25
	More than 10 yrs, up to 20	11.75	11.25	8.75
	More than 20 years	9.75	9.75	7.75
1984	5 Years or less	13.25%	12.25%	9.25%
	More than 5 yrs, up to 10	12.75	12.25	9.25
	More than 10 yrs, up to 20	11.75	11.25	8.50
	More than 20 years	9.75	9.75	7.50
1985	5 Years or less	13.00%	12.00%	9.00%
	More than 5 yrs, up to 10	12.50	12.00	9.00
	More than 10 yrs, up to 20	11.50	11.00	8.50
	More than 20 years	9.50	9.50	7.50
1986	5 Years or less	10.75%	10.00%	7.75%
	More than 5 yrs, up to 10	10.25	10.00	7.75
	More than 10 yrs, up to 20	9.50	9.25	7.25
	More than 20 years	8.00	8.00	6.50
1987	5 Years or less	9.50%	8.75%	6.75%
	More than 5 yrs, up to 10	9.00	8.75	6.75
	More than 10 yrs, up to 20	8.50	8.00	6.50
	More than 20 years	7.25	7.25	6.00
1988	5 Years or less	10.25%	9.50%	7.50%
	More than 5 yrs, up to 10	10.00	9.50	7.50
	More than 10 yrs, up to 20	9.25	8.75	7.00
	More than 20 years	7.75	7.75	6.25
1989	5 Years or less	10.00%	9.50%	7.25%
	More than 5 yrs, up to 10	9.75	9.50	7.25
	More than 10 yrs, up to 20	9.00	8.75	7.00
	More than 20 years	7.50	7.50	6.25
1990	5 Years or less	9.50%	8.75%	7.00%
	More than 5 yrs, up to 10	9.25	8.75	7.00
	More than 10 yrs, up to 20	8.50	8.25	6.50
	More than 20 years	7.25	7.25	6.00
1991	5 Years or less	9.75%	9.00%	7.00%
	More than 5 yrs, up to 10	9.25	9.00	7.00
	More than 10 yrs, up to 20	8.75	8.25	6.75
	More than 20 years	7.25	7.25	6.00

H (cont.) Annuities and Guaranteed Interest Contracts, with cash settlement options and without interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

		<u>Maximum Reserve Valuation Interest Rate</u>		
Change in Fund <u>During</u> <u>Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
1992	5 Years or less	9.00%	8.25%	6.50%
	More than 5 yrs, up to 10	8.50	8.25	6.50
	More than 10 yrs, up to 20	8.00	7.75	6.25
	More than 20 years	6.75	6.75	5.75
1993	5 Years or less	8.25%	7.50%	6.00%
	More than 5 yrs, up to 10	7.75	7.50	6.00
	More than 10 yrs, up to 20	7.25	7.00	5.75
	More than 20 years	6.25	6.25	5.25
1994	5 Years or less	7.50%	7.00%	5.75%
	More than 5 yrs, up to 10	7.25	7.00	5.75
	More than 10 yrs, up to 20	6.75	6.50	5.50
	More than 20 years	6.00	6.00	5.00
1995	5 Years or less	8.50%	8.00%	6.25%
	More than 5 yrs, up to 10	8.25	8.00	6.25
	More than 10 yrs, up to 20	7.50	7.25	6.00
	More than 20 years	6.50	6.50	5.50
1996	5 Years or less	7.50%	7.00%	5.75%
	More than 5 yrs, up to 10	7.25	7.00	5.75
	More than 10 yrs, up to 20	6.75	6.75	5.50
	More than 20 years	6.00	6.00	5.00
1997	5 Years or less	7.75%	7.25%	5.75%
	More than 5 yrs, up to 10	7.50	7.25	5.75
	More than 10 yrs, up to 20	7.00	6.75	5.50
	More than 20 years	6.00	6.00	5.25
1998	5 Years or less	7.00%	6.75%	5.50%
	More than 5 yrs, up to 10	7.00	6.75	5.50
	More than 10 yrs, up to 20	6.50	6.25	5.25
	More than 20 years	5.75	5.75	4.75
1999	5 Years or less	7.00%	6.50%	5.50%
	More than 5 yrs, up to 10	6.75	6.50	5.50
	More than 10 yrs, up to 20	6.25	6.25	5.25
	More than 20 years	5.50	5.50	4.75
2000	5 Years or less	8.00%	7.50%	6.00%
	More than 5 yrs, up to 10	7.75	7.50	6.00
	More than 10 yrs, up to 20	7.25	7.00	5.75
	More than 20 years	6.25	6.25	5.25

H (cont.) Annuities and Guaranteed Interest Contracts, with cash settlement options and without interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

		<u>Maximum Reserve Valuation Interest Rate</u>		
Change in Fund <u>During</u> <u>Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
2001	5 Years or less	7.75%	7.25%	5.75%
	More than 5 yrs, up to 10	7.50	7.25	5.75
	More than 10 yrs, up to 20	7.00	6.75	5.50
	More than 20 years	6.00	6.00	5.00
2002	5 Years or less	7.50%	7.00%	5.75%
	More than 5 yrs, up to 10	7.25	7.00	5.75
	More than 10 yrs, up to 20	6.75	6.50	5.50
	More than 20 years	6.00	6.00	5.00
2003	5 Years or less	6.75%	6.25%	5.25%
	More than 5 yrs, up to 10	6.50	6.25	5.25
	More than 10 yrs, up to 20	6.25	6.00	5.00
	More than 20 years	5.50	5.50	4.75
2004	5 Years or less	6.25%	6.00%	5.00%
	More than 5 yrs, up to 10	6.00	6.00	5.00
	More than 10 yrs, up to 20	5.75	5.50	4.75
	More than 20 years	5.00	5.00	4.50
2005	5 Years or less	5.75%	5.50%	4.75%
	More than 5 yrs, up to 10	5.75	5.50	4.75
	More than 10 yrs, up to 20	5.25	5.25	4.50
	More than 20 years	4.75	4.75	4.25
2006	5 Years or less	5.75%	5.50%	4.75%
	More than 5 yrs, up to 10	5.75	5.50	4.75
	More than 10 yrs, up to 20	5.50	5.25	4.50
	More than 20 years	4.75	4.75	4.25
2007	5 Years or less	6.00%	5.75%	4.75%
	More than 5 yrs, up to 10	5.75	5.75	4.75
	More than 10 yrs, up to 20	5.50	5.50	4.75
	More than 20 years	5.00	5.00	4.25
2008	5 Years or less	6.25%	6.00%	5.00%
	More than 5 yrs, up to 10	6.00	6.00	5.00
	More than 10 yrs, up to 20	5.75	5.50	4.75
	More than 20 years	5.00	5.00	4.50
2009	5 Years or less	6.75%	6.50%	5.25%
	More than 5 yrs, up to 10	6.50	6.50	5.25
	More than 10 yrs, up to 20	6.25	6.00	5.00
	More than 20 years	5.50	5.50	4.75

H (cont.) Annuities and Guaranteed Interest Contracts, with cash settlement options and without interest rate guarantees on future considerations, valued on the "Change-in-Fund" basis.

Maximum Reserve Valuation Interest Rate

Change in Fund <u>During</u> <u>Year</u>	<u>Guarantee Duration</u>	<u>Plan Type</u>		
		<u>A</u>	<u>B</u>	<u>C</u>
2010	5 Years or less	5.75%	5.50%	4.75%
	More than 5 yrs, up to 10	5.50	5.50	4.75
	More than 10 yrs, up to 20	5.25	5.25	4.50
	More than 20 years	4.75	4.75	4.25
2011	5 Years or less	5.25%	5.25%	4.50%
	More than 5 yrs, up to 10	5.25	5.25	4.50
	More than 10 yrs, up to 20	5.00	5.00	4.25
	More than 20 years	4.50	4.50	4.00
2012	5 Years or less	4.50%	4.50%	4.00%
	More than 5 yrs, up to 10	4.50	4.50	4.00
	More than 10 yrs, up to 20	4.25	4.25	3.75
	More than 20 years	4.00	4.00	3.75
2013	5 Years or less	4.25%	4.00%	3.75%
	More than 5 yrs, up to 10	4.00	4.00	3.75
	More than 10 yrs, up to 20	4.00	4.00	3.75
	More than 20 years	3.75	3.75	3.50
2014	5 Years or less	4.75%	4.50%	4.00%
	More than 5 yrs, up to 10	4.75	4.50	4.00
	More than 10 yrs, up to 20	4.50	4.50	4.00
	More than 20 years	4.00	4.00	3.75
2015	5 Years or less	4.25%	4.00%	3.75%
	More than 5 yrs, up to 10	4.25	4.00	3.75
	More than 10 yrs, up to 20	4.00	4.00	3.75
	More than 20 years	3.75	3.75	3.50
2016	5 Years or less	4.50%	4.25%	3.75%
	More than 5 yrs, up to 10	4.25	4.25	3.75
	More than 10 yrs, up to 20	4.25	4.00	3.75
	More than 20 years	4.00	4.00	3.75