

MYGA

COMPANY / PRODUCT	ISSUE AGES	MINIMUM PREMIUMS	WITHDRAWAL PROVISIONS	STATES	COMMISSIONS AGE: RATE		
Surrender Charges Last 10 Years							
INTEGRITY LIFE INSURANCE MultiVantage 10	Non-Qualified Owner: 89	Non-Qualified Single: 20,000	Yes-Terminal Illness	Not Available in: ME NH NY PR VT	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+ see notes		
	Annuitant: 89	Monthly: 20,000	No- Extended Care Waiver Yes-Annualization No- Long Term Care No- Unemployment				
	Qualified Owner: 89	Qualified Single: 20,000	Yes-Nursing Home				
	Annuitant: 89	Monthly: 20,000	No- Activities of Daily Living Yes-Hospitalization No- Disability				
	Withdrawal Notes:					No Premium Bonus	
	Withdrawal Charges 10 years:					8 8 7 7 6 5 4 3 2 1	Rate Changed: 05/01/15
Guaranteed Minimum Value:			100% of Premium at 1.00%	Next Change : TBD			
PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE FIRST YEAR	RATE YEAR 10	YIELD TO SURRENDER™	
						CURRENT	GUARANT'D
10 Year MYGA with Bonus		10 Years	1%	3	2.00	2.10	2.10
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 10 <i>High-Band</i>	Non-Qualified Owner: 85	Non-Qualified Single: 100,000	No- Terminal Illness	Not Available in: MN MO NY	0-75: 2.50 76-80: 1.60 81-85: 1.00		
Annuitant: 85	Monthly: 100,000	No- Extended Care Waiver No- Annualization No- Long Term Care No- Unemployment					
Qualified Owner: 85	Qualified	No- Nursing Home					

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	Annuitant: 85	Single: 100,000 Monthly: 100,000	No- Activities of Daily Living No- Hospitalization No- Disability				
	Withdrawal Notes:			No Premium Bonus			
	Withdrawal Charges 10 years:			7 7 6 5 4 3 2	Rate Changed: 05/01/15		
	Guaranteed Minimum Value:			90% of Premium at 1.00%		Next Change : TBD	
	PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-10	GUARANT'D MIN RATE	YIELD TO SURRENDER™
						CURRENT	GUARANT'D
10 Year MYGA		10 Years	none	1.85	1.00	1.85	1.85
INTEGRITY LIFE INSURANCE MultiVantage 7	Non-Qualified	Non-Qualified	Yes-Terminal Illness				
	Owner: 89	Single: 20,000	No- Extended Care Waiver Yes-Annualization				
	Annuitant:	Monthly: 20,000	No- Long Term Care No- Unemployment				
	Qualified	Qualified	Yes-Nursing Home				
	Owner: 89	Single: 20,000	No- Activities of Daily Living Yes-Hospitalization				
Annuitant:	Monthly: 20,000	No- Disability					0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+ see notes
Withdrawal Notes:			No Premium Bonus				
Withdrawal Charges 10 years:			8 8 7 7 6 5 4	Rate Changed: 05/01/15			
Guaranteed Minimum Value:					Next Change : TBD		

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	PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE FIRST YEAR	RATE YEAR 7	YIELD TO SURRENDER™	
							CURRENT	GUARANT'D
	7 Year MYGA with Bonus		7 Years	1%	2.7	1.70	1.84	1.84
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 10 <i>Low-Band</i>	Non-Qualified Owner: 85	Non-Qualified Single: 10,000	No- Terminal Illness			Not Available in: MN MO NY	0-75: 2.50 76-80: 1.60 81-85: 1.00	
	Annuitant: 85	Monthly: 10,000	No- Extended Care Waiver	No- Annualization				
	Qualified Owner: 85	Qualified Single: 10,000	No- Long Term Care	No- Unemployment				
	Annuitant: 85	Monthly: 10,000	No- Nursing Home	No- Hospitalization				
			No- Activities of Daily Living	No- Disability				
	Withdrawal Notes:		No Premium Bonus					
	Withdrawal Charges 10 years:	7 7 6 5 4 3 2	Rate Changed: 05/01/15					
	Guaranteed Minimum Value:	90% of Premium at 1.00%			Next Change : TBD			
	PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-10	GUARANT'D MIN RATE	YIELD TO SURRENDER™	
							CURRENT	GUARANT'D
	10 Year MYGA		10 Years	none	1.7	1.00	1.70	1.70
INTEGRITY LIFE INSURANCE MultiVantage 5	Non-Qualified Owner: 89	Non-Qualified Single: 20,000	Yes-Terminal Illness			Not Available in: ME NH NY PR VT	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+	
	Annuitant:	Monthly: 20,000	No- Extended Care Waiver	Yes-Annualization				
			No- Long Term Care	No- Unemployment				
						see notes		

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	years:						
	Guaranteed Minimum Value:	87.5% of Premium at 1.00%			Next Change : TBD		
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-10	GUARANT'D MIN RATE	YIELD TO SURRENDER™	
						CURRENT	GUARANT'D
	10 Year MYGA	10 Years	none	2.75	1.00	2.75	2.75
THE STANDARD Focused Growth Annuity 10 <i>Low-Band</i>	Non-Qualified Owner: 80	Non-Qualified Single: 15,000	No- Terminal Illness		Not Available in: NY PR VI		0-80: 3.00
	Annuitant: 80	Monthly: 15,000	No- Extended Care Waiver No- Annualization				
	Qualified Owner: 80	Qualified Single: 15,000	Yes-Long Term Care No- Unemployment				
	Annuitant: 80	Monthly: 15,000	No- Nursing Home				
			No- Activities of Daily Living No- Hospitalization				
	Withdrawal Notes:				No Premium Bonus		
	Withdrawal Charges 9 years:	8 7 6 5 4 3 2 1 0.9			Rate Changed: 05/01/15		
	Guaranteed Minimum Value:	87.5% of Premium at 1.00%			Next Change : TBD		
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-10	GUARANT'D MIN RATE	YIELD TO SURRENDER™	
						CURRENT	GUARANT'D
	10 Year MYGA	10 Years	none	2.65	1.00	2.65	2.65

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LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 9 <i>High-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000 Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Terminal Illness No- Extended Care Waiver No- Annualization No- Long Term Care No- Unemployment No- Nursing Home No- Activities of Daily Living No- Hospitalization No- Disability	Not Available in: MN MO NY		0-75: 2.50 76-80: 1.60 81-85: 1.00						
	Withdrawal Notes:			No Premium Bonus								
	Withdrawal Charges 9 years:			7	7	6	5	4	3	2	Rate Changed: 05/01/15	
	Guaranteed Minimum Value:			90% of Premium at 1.00%				Next Change : TBD				
	PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-9	GUARANT'D MIN RATE	YIELD TO SURRENDER™					
9 Year MYGA		9 Years	none	1.8	1.00	CURRENT	GUARANT'D					
						1.80	1.80					
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 9 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Terminal Illness No- Extended Care Waiver No- Annualization No- Long Term Care No- Unemployment No- Nursing Home No- Activities of Daily Living No- Hospitalization No- Disability	Not Available in: MN MO NY		0-75: 2.50 76-80: 1.60 81-85: 1.00						

MYGA

	Withdrawal Notes:						No Premium Bonus				
	Withdrawal Charges 9 years:		7	7	6	5	4	3	2	Rate Changed: 05/01/15	
	Guaranteed Minimum Value:		90% of Premium at 1.00%				Next Change : TBD				
	PRODUCT TYPE		RATE GUARANT'D		BONUS	RATE YEARS 1-9		GUARANT'D MIN RATE		YIELD TO SURRENDER™	
9 Year MYGA		9 Years		none	1.65		1.00		CURRENT	GUARANT'D	
									1.65	1.65	
Surrender Charges Last 8 Years											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 8 <i>High-Band</i>	Non-Qualified Owner: 85	Non-Qualified Single: 100,000	No- Terminal Illness				Not Available in: MN MO NY		0-75: 2.50 76-80: 1.60 81-85: 1.00		
	Annuitant: 85	Monthly: 100,000	No- Extended Care Waiver		No- Annualization						
	Qualified Owner: 85	Qualified Single: 100,000	No- Long Term Care		No- Unemployment						
	Annuitant: 85	Monthly: 100,000	No- Nursing Home		No- Activities of Daily Living						
			No- Disability		No- Hospitalization						
Withdrawal Notes:						No Premium Bonus					
Withdrawal Charges 8 years:		7	7	6	5	4	3	2	Rate Changed: 05/01/15		
Guaranteed Minimum Value:		90% of Premium at 1.00%				Next Change : TBD					
PRODUCT TYPE		RATE		BONUS	RATE YEARS		GUARANT'D		YIELD TO SURRENDER™		

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		GUARANT'D		1-8	MIN RATE	CURRENT	GUARANT'D					
	8 Year MYGA	8 Years	none	1.7	1.00	1.70	1.70					
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee SM Plus 8 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Terminal Illness No- Extended Care Waiver No- Long Term Care No- Nursing Home No- Activities of Daily Living No- Disability	No- Annualization No- Unemployment		Not Available in: MN MO NY	0-75: 2.50 76-80: 1.60 81-85: 1.00					
	Withdrawal Notes:			No Premium Bonus								
	Withdrawal Charges 8 years:			7	7	6	5	4	3	2	Rate Changed: 05/01/15	
	Guaranteed Minimum Value:			90% of Premium at 1.00%				Next Change : TBD				
		8 Year MYGA	8 Years	none	1.55	1.00	1.55	1.55				
Surrender Charges Last 7 Years												
THE STANDARD Focused Growth Annuity 7 <i>High-Band</i>	Non-Qualified Owner: 90 Annuitant: 90 Qualified	Non-Qualified Single: 100,000 Monthly: 100,000	No- Terminal Illness No- Extended Care Waiver No- Long Term Care	No- Annualization No- Unemployment		Not Available in: NY PR VI	0-80: 2.00 81-85: 1.00 86-UP: 0.77					

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	Owner: 90	Qualified	No- Nursing Home								
	Annuitant: 90	Single: 100,000	No- Activities of Daily Living No- Hospitalization								
		Monthly: 100,000	No- Disability								
	Withdrawal Notes:			No Premium Bonus							
	Withdrawal Charges 7 years:			8	7	6	5	4	3	2	0
Guaranteed Minimum Value:			87.5% of Premium at 1.00%			Next Change : TBD					
PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-7	GUARANT'D MIN RATE	YIELD TO SURRENDER™					
						CURRENT	GUARANT'D				
7 Year MYGA		7 Years	none	2.5	1.00	2.50	2.50				
THE STANDARD Focused Growth Annuity 7 <i>Low-Band</i>	Non-Qualified Owner: 90	Non-Qualified	No- Terminal Illness								
	Annuitant: 90	Single: 15,000	No- Extended Care Waiver No- Annualization								
		Monthly: 15,000	No- Long Term Care No- Unemployment								
	Qualified Owner: 90	Qualified	No- Nursing Home			Not Available in:					
	Annuitant: 90	Single: 15,000	No- Activities of Daily Living No- Hospitalization			NY PR VI					
	Monthly: 15,000	No- Disability			0-80: 2.00 81-85: 1.00 86-UP: 0.77						
Withdrawal Notes:			No Premium Bonus								
Withdrawal Charges 7 years:			8	7	6	5	4	3	2	0	Rate Changed: 05/01/15
Guaranteed Minimum			87.5% of Premium at 1.00%			Next Change : TBD					

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		Value:										
PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-7	GUARANT'D MIN RATE	YIELD TO SURRENDER™							
					CURRENT	GUARANT'D						
7 Year MYGA	7 Years	none	2.4	1.00	2.40	2.40						
INTEGRITY LIFE INSURANCE New Momentum 10	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 5,000 Monthly: 5,000	Yes-Terminal Illness No- Extended Care Waiver Yes-Annualization No- Long Term Care Yes-Unemployment Yes-Nursing Home No- Activities of Daily Living Yes-Hospitalization No- Disability		Not Available in: ME NH NY OR PR VI VT WA		0-79: 5.00+ 80-85: 3.00+ see notes					
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 2,000 Monthly: 2,000										
	Withdrawal Notes:			No Premium Bonus								
	Withdrawal Charges 7 years:			8	7	6	5	4	3	2	Rate Changed: 05/01/15	
	Guaranteed Minimum Value:			100% of Premium at 1.00%				Next Change : TBD				
PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE FIRST YEAR	RATE YEAR 10	YIELD TO SURRENDER™							
					CURRENT	GUARANT'D						
10 Year MYGA with Bonus	10 Years	0.75%	2.35	1.60	1.67	1.67						
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 7	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 100,000	No- Terminal Illness No- Extended Care Waiver No- Annualization		Not Available in: MN MO NY		0-75: 2.50 76-80: 1.60 81-85: 1.00					

MYGA

<i>High-Band</i>	Qualified Owner: 85 Annuitant: 85	Monthly: 100,000 Qualified Single: 100,000 Monthly: 100,000	No- Long Term Care No- Nursing Home No- Activities of Daily Living No- Disability	No- Unemployment No- Hospitalization			
	Withdrawal Notes:			No Premium Bonus			
	Withdrawal Charges 7 years:			7 7 6 5 4 3 2	Rate Changed: 05/01/15		
	Guaranteed Minimum Value:			90% of Premium at 1.00%		Next Change : TBD	
	PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-7	GUARANT'D MIN RATE	YIELD TO SURRENDER™
7 Year MYGA		7 Years	none	1.65	1.00	CURRENT: 1.65 GUARANT'D: 1.65	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 7 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000	No- Terminal Illness No- Extended Care Waiver No- Long Term Care	No- Annualization No- Unemployment			
	Qualified Owner: 85 Annuitant: 85	Qualified Single: 10,000 Monthly: 10,000	No- Nursing Home No- Activities of Daily Living No- Disability		Not Available in: MN MO NY	0-75: 2.50 76-80: 1.60 81-85: 1.00	
	Withdrawal Notes:			No Premium Bonus			
Withdrawal Charges 7 years:			7 7 6 5 4 3 2	Rate Changed: 05/01/15			

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	Guaranteed Minimum Value:		90% of Premium at 1.00%				Next Change : TBD				
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-7	GUARANT'D MIN RATE	YIELD TO SURRENDER™					
						CURRENT	GUARANT'D				
	7 Year MYGA	7 Years	none	1.5	1.00	1.50	1.50				
LINCOLN FINANCIAL GROUP Lincoln Long-Term Care Fixed Annuity <i>Low-Band</i>	Non-Qualified Owner: 74	Non-Qualified Single: 50,000 Monthly: 50,000	No- Terminal Illness No- Extended Care Waiver No- Annualization Yes-Long Term Care No- Unemployment Yes-Nursing Home Yes-Activities of Daily Living No- Hospitalization No- Disability			Not Available in: CA CO CT FL HI ID MA NH NV NY OH PA PR TN TX UT VA VI VT WA		45-75: 6.00			
	Qualified Owner: 0 Annuitant: 0	Qualified Single: 0 Monthly: 0									
	Withdrawal Notes:			No Premium Bonus							
	Withdrawal Charges 7 years:			8	8	7	6	5	4	3	Rate Changed: 05/01/15
	Guaranteed Minimum Value:		100% of Premium at 1.00%				Next Change : TBD				
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-7	GUARANT'D MIN RATE	YIELD TO SURRENDER™					
						CURRENT	GUARANT'D				
	7 Year MYGA	7 Years	none	1.2	1.00	1.20	1.20				
LINCOLN FINANCIAL GROUP Lincoln Long-Term Care	Non-Qualified Owner: 74	Non-Qualified Single: 100,000	No- Terminal Illness			Not Available in:		45-75: 6.00			

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Fixed Annuity <i>High-Band</i>	Annuitant: 74 Qualified	Monthly: 100,000 Qualified	No- Extended Care Waiver Yes-Long Term Care	No- Annualization No- Unemployment	CA CO CT FL HI ID MA NH NV NY OH PA PR TN TX UT VA VI VT WA					
	Owner: 0	Single: 100,000	Yes-Nursing Home							
	Annuitant: 0	Monthly: 100,000	Yes-Activities of Daily Living No- Disability	No- Hospitalization						
	Withdrawal Notes:			No Premium Bonus						
	Withdrawal Charges 7 years:			8	8	7	6	5	4	3
Guaranteed Minimum Value:			100% of Premium at 1.00%			Next Change : TBD				
PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-7	GUARANT'D MIN RATE	YIELD TO SURRENDER™				
7 Year MYGA		7 Years	none	1.2	1.00	CURRENT	GUARANT'D			
						1.20	1.20			
INTEGRITY LIFE INSURANCE SPDA Series II 7	Non-Qualified	Non-Qualified	Yes-Terminal Illness							
	Owner: 85	Single: 3,000	No- Extended Care Waiver	Yes-Annualization						
	Annuitant: 85	Monthly: 3,000	No- Long Term Care	Yes-Unemployment						
Qualified		Qualified	Yes-Nursing Home							
Owner: 85	Single: 3,000	No- Activities of Daily Living	Yes-Hospitalization							
Annuitant: 85	Monthly: 3,000	No- Disability								
Withdrawal Notes:			No Premium Bonus			Not Available in: ME NH NY PR VI VT		0-79: 4.00+ 80-85: 2.25+ see notes		

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	Withdrawal Charges 7 years:		7	7	7	6	5	4	3	Rate Changed: 05/01/15	
	Guaranteed Minimum Value:		100% of Premium at 1.00%						Next Change : TBD		
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE FIRST YEAR	RATE YEAR 7	YIELD TO SURRENDER™					
						CURRENT	GUARANT'D				
	7 Year MYGA with Bonus	7 Years	1%	2	1.00	1.14	1.14				
Surrender Charges Last 6 Years											
THE STANDARD Focused Growth Annuity 6 <i>High-Band</i>	Non-Qualified Owner: 90	Non-Qualified Single: 100,000	Yes-Terminal Illness								
	Annuitant: 90	Monthly: 100,000	No- Extended Care Waiver	No- Annualization							
	Qualified Owner: 90	Qualified Single: 100,000	Yes-Long Term Care	No- Unemployment				Not Available in:		0-80: 2.00	
	Annuitant: 90	Monthly: 100,000	Yes-Nursing Home	No- Hospitalization				NY PR VI		81-84: 1.00	
			No- Disability							85-UP: 0.77	
	Withdrawal Notes:								No Premium Bonus		
	Withdrawal Charges 6 years:		8	7	6	5	4	3	Rate Changed: 05/01/15		
	Guaranteed Minimum Value:		87.5% of Premium at 1.00%						Next Change : TBD		
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-6	GUARANT'D MIN RATE	YIELD TO SURRENDER™					
						CURRENT	GUARANT'D				

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	6 Year MYGA	6 Years	none	2.4	1.00	2.40	2.40					
THE STANDARD Focused Growth Annuity 6 <i>Low-Band</i>	Non-Qualified Owner: 90	Non-Qualified Single: 15,000 Monthly: 15,000	Yes-Terminal Illness No- Extended Care Waiver Yes-Long Term Care Yes-Nursing Home No- Activities of Daily Living No- Disability	No- Annualization No- Unemployment		Not Available in: NY PR VI	0-80: 2.00 81-84: 1.00 85-UP: 0.77 see notes					
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 15,000 Monthly: 15,000										
	Withdrawal Notes:			No Premium Bonus								
	Withdrawal Charges 6 years:			8	7		6	5	4	3	Rate Changed: 05/01/15	
	Guaranteed Minimum Value:			87.5% of Premium at 1.00%			Next Change : TBD					
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-6	GUARANT'D MIN RATE	YIELD TO SURRENDER™						
						CURRENT	GUARANT'D					
	6 Year MYGA	6 Years	none	2.3	1.00	2.30	2.30					
THE STANDARD Secured Rate Annuity 6 <i>High-Band</i>	Non-Qualified Owner: 90 Annuitant: 90	Non-Qualified Single: 100,000 Monthly: 100,000	Yes-Terminal Illness No- Extended Care Waiver No- Long Term Care Yes-Nursing Home No- Activities of Daily Living	Yes-Annualization No- Unemployment		Not Available in: NY PR VI	0-80: 2.00 81-84: 1.00 85-91: 0.77 see notes					
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 100,000 Monthly: 100,000										

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		No- Disability						
Withdrawal Notes:					No Premium Bonus			
Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Changed: 05/01/15
Guaranteed Minimum Value:		87.5% of Premium at 1.00%			Next Change : TBD			
PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-6	GUARANT'D MIN RATE	YIELD TO SURRENDER™			
					CURRENT	GUARANT'D		
6 Year MYGA	6 Years	none	1.8	1.00	1.80	1.80		
THE STANDARD Secured Rate Annuity 6 <i>Low-Band</i>	Non-Qualified Owner: 90	Non-Qualified Single: 15,000	Yes-Terminal Illness		Not Available in: NY PR VI	0-80: 2.00 81-84: 1.00 85-91: 0.77 see notes		
	Annuitant: 90	Monthly: 15,000	No- Extended Care Waiver Yes-Annualization					
	Qualified Owner: 90	Qualified Single: 15,000	No- Long Term Care No- Unemployment					
	Annuitant: 90	Monthly: 15,000	Yes-Nursing Home					
			No- Activities of Daily Living No- Hospitalization					
Withdrawal Notes:					No Premium Bonus			
Withdrawal Charges 6 years:		9	8	7	6	5	4	Rate Changed: 05/01/15
Guaranteed Minimum Value:		87.5% of Premium at 1.00%			Next Change : TBD			
PRODUCT TYPE	RATE	BONUS	RATE YEARS	GUARANT'D	YIELD TO SURRENDER™			

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		GUARANT'D		1-6	MIN RATE	CURRENT	GUARANT'D		
		6 Year MYGA	6 Years	none	1.7	1.00	1.70	1.70	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee SM Plus 6 <i>High-Band</i>	Non-Qualified Owner: 85	Non-Qualified Single: 100,000	No- Terminal Illness		Not Available in: MN MO NY		0-75: 2.25 76-80: 1.50 81-85: 0.75		
	Annuitant: 85	Monthly: 100,000	No- Extended Care Waiver	No- Annualization					
	Qualified Owner: 85	Qualified Single: 100,000	No- Long Term Care	No- Unemployment					
	Annuitant: 85	Monthly: 100,000	No- Nursing Home	No- Activities of Daily Living				No- Hospitalization	
			No- Disability						
Withdrawal Notes:					No Premium Bonus				
Withdrawal Charges 6 years:			7	7	6	5	4	3	Rate Changed: 05/01/15
Guaranteed Minimum Value:			90% of Premium at 1.00%			Next Change : TBD			
PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-6	GUARANT'D MIN RATE	YIELD TO SURRENDER™			
						CURRENT	GUARANT'D		
6 Year MYGA		6 Years	none	1.55	1.00	1.55	1.55		
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee SM Plus 6 <i>Low-Band</i>	Non-Qualified Owner: 85	Non-Qualified Single: 10,000	No- Terminal Illness		Not Available in: MN MO NY		0-75: 2.25 76-80: 1.50 81-85: 0.75		
	Annuitant: 85	Monthly: 10,000	No- Extended Care Waiver	No- Annualization					
	Qualified Owner: 85	Qualified Single: 10,000	No- Long Term Care	No- Unemployment					
			No- Nursing Home						

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	Annuitant: 85	Monthly: 10,000	No- Activities of Daily Living No- Hospitalization							
				No- Disability						
	Withdrawal Notes:						No Premium Bonus			
	Withdrawal Charges 6 years:			7	7	6	5	4	3	Rate Changed: 05/01/15
	Guaranteed Minimum Value:			90% of Premium at 1.00%			Next Change : TBD			
PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-6		GUARANT'D MIN RATE	YIELD TO SURRENDER™			
							CURRENT	GUARANT'D		
6 Year MYGA		6 Years	none	1.4		1.00	1.40	1.40		

Surrender Charges Last 5 Years

THE STANDARD Focused Growth Annuity 5 <i>High-Band</i>	Non-Qualified Owner: 90	Non-Qualified Single: 100,000	Yes-Terminal Illness			Not Available in: NY PR VI	0-80: 2.00 81-85: 1.00 86-UP: 0.77	
	Annuitant: 90	Monthly: 100,000	No- Extended Care Waiver No- Annualization					
	Qualified Owner: 90	Qualified Single: 100,000	Yes-Long Term Care No- Unemployment					
	Annuitant: 90	Monthly: 100,000	Yes-Nursing Home					
			No- Activities of Daily Living No- Hospitalization					
			No- Disability					
Withdrawal Notes:						No Premium Bonus		
Withdrawal Charges 5 years:			8	7	6	5	4	Rate Changed: 05/01/15

MYGA

	Guaranteed Minimum Value:		87.5% of Premium at 1.00%			Next Change : TBD			
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-5	GUARANT'D MIN RATE	YIELD TO SURRENDER™			
						CURRENT	GUARANT'D		
	5 Year MYGA	5 Years	none	2.2	1.00	2.20	2.20		
THE STANDARD Focused Growth Annuity 5 <i>Low-Band</i>	Non-Qualified Owner: 90	Non-Qualified Single: 15,000 Monthly: 15,000	Yes-Terminal Illness No- Extended Care Waiver No- Annualization Yes-Long Term Care No- Unemployment Yes-Nursing Home No- Activities of Daily Living No- Hospitalization No- Disability			Not Available in: NY PR VI		0-80: 2.00 81-85: 1.00 86-UP: 0.77	
	Qualified Owner: 90 Annuitant: 90	Qualified Single: 15,000 Monthly: 15,000							
	Withdrawal Notes:			No Premium Bonus					
	Withdrawal Charges 5 years:			8	7	6	5	4	Rate Changed: 05/01/15
	Guaranteed Minimum Value:		87.5% of Premium at 1.00%			Next Change : TBD			
	PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-5	GUARANT'D MIN RATE	YIELD TO SURRENDER™			
						CURRENT	GUARANT'D		
	5 Year MYGA	5 Years	none	2.1	1.00	2.10	2.10		
THE STANDARD Secured Rate Annuity 5	Non-Qualified Owner: 90	Non-Qualified Single: 100,000	Yes-Terminal Illness			Not Available in:		0-80: 2.00 81-84: 1.00 85-90: 0.77	

MYGA

<i>High-Band</i>	Annuitant: 90 Qualified	Monthly: 100,000 Qualified	No- Extended Care Waiver No- Long Term Care	Yes-Annualization No- Unemployment	NY PR VI	
	Owner: 90	Single: 100,000	Yes-Nursing Home			
	Annuitant: 90	Monthly: 100,000	No- Activities of Daily Living No- Disability	No- Hospitalization		
	Withdrawal Notes:			No Premium Bonus		
	Withdrawal Charges 5 years:			9 8 7 6 5	Rate Changed: 05/01/15	
Guaranteed Minimum Value:			87.5% of Premium at 1.00%		Next Change : TBD	
PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-5	GUARANT'D MIN RATE	YIELD TO SURRENDER™
5 Year MYGA		5 Years	none	1.6	1.00	CURRENT: 1.60 GUARANT'D: 1.60
THE STANDARD Secured Rate Annuity 5 <i>Low-Band</i>	Non-Qualified Owner: 90	Non-Qualified Single: 15,000	Yes-Terminal Illness	No- Extended Care Waiver No- Long Term Care	Yes-Annualization No- Unemployment	Not Available in: NY PR VI
	Annuitant: 90 Qualified	Monthly: 15,000 Qualified	Yes-Nursing Home	No- Activities of Daily Living No- Disability	No- Hospitalization	
Withdrawal Notes:			No Premium Bonus			

MYGA

	Withdrawal Charges 5 years:		9	8	7	6	5	Rate Changed: 05/01/15		
	Guaranteed Minimum Value:		87.5% of Premium at 1.00%				Next Change : TBD			
	PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-5		GUARANT'D MIN RATE	YIELD TO SURRENDER™		
5 Year MYGA		5 Years	none	1.5		1.00	CURRENT	GUARANT'D		
							1.50	1.50		
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 5 <i>High-Band</i>	Non-Qualified Owner: 85	Non-Qualified Single: 100,000	No- Terminal Illness		Not Available in: MN MO NY		0-75: 2.00 76-80: 1.30 81-85: 0.75			
	Annuitant: 85	Monthly: 100,000	No- Extended Care Waiver No- Annualization							
	Qualified Owner: 85	Qualified Single: 100,000	No- Long Term Care No- Unemployment							
	Annuitant: 85	Monthly: 100,000	No- Nursing Home							
			No- Activities of Daily Living No- Hospitalization							
Withdrawal Notes:				No Premium Bonus						
Withdrawal Charges 5 years:		7	7	6	5	4	Rate Changed: 05/01/15			
Guaranteed Minimum Value:		90% of Premium at 1.00%				Next Change : TBD				
PRODUCT TYPE		RATE GUARANT'D	BONUS	RATE YEARS 1-5		GUARANT'D MIN RATE	YIELD TO SURRENDER™			
5 Year MYGA		5 Years	none	1.25		1.00	CURRENT	GUARANT'D		
							1.25	1.25		

MYGA

LINCOLN FINANCIAL GROUP Lincoln MYGuarantee sm Plus 5 <i>Low-Band</i>	Non-Qualified Owner: 85 Annuitant: 85 Qualified Owner: 85 Annuitant: 85	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Terminal Illness No- Extended Care Waiver No- Long Term Care No- Nursing Home No- Activities of Daily Living No- Disability	No- Annualization No- Unemployment No- Hospitalization	Not Available in: MN MO NY	0-75: 2.00 76-80: 1.30 81-85: 0.75																
	Withdrawal Notes:			No Premium Bonus																		
	Withdrawal Charges 5 years:			7	7	6	5	4	Rate Changed: 05/01/15													
	Guaranteed Minimum Value:			90% of Premium at 1.00%			Next Change : TBD															
	<table border="1"> <thead> <tr> <th rowspan="2">PRODUCT TYPE</th> <th rowspan="2">RATE GUARANT'D</th> <th rowspan="2">BONUS</th> <th rowspan="2">RATE YEARS 1-5</th> <th rowspan="2">GUARANT'D MIN RATE</th> <th colspan="2">YIELD TO SURRENDER™</th> </tr> <tr> <th>CURRENT</th> <th>GUARANT'D</th> </tr> </thead> <tbody> <tr> <td>5 Year MYGA</td> <td>5 Years</td> <td>none</td> <td>1.1</td> <td>1.00</td> <td>1.10</td> <td>1.10</td> </tr> </tbody> </table>		PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE YEARS 1-5	GUARANT'D MIN RATE	YIELD TO SURRENDER™		CURRENT	GUARANT'D	5 Year MYGA	5 Years	none	1.1	1.00	1.10	1.10				
PRODUCT TYPE	RATE GUARANT'D	BONUS						RATE YEARS 1-5	GUARANT'D MIN RATE	YIELD TO SURRENDER™												
			CURRENT	GUARANT'D																		
5 Year MYGA	5 Years	none	1.1	1.00	1.10	1.10																
Surrender Charges Last 4 Years																						
INTEGRITY LIFE INSURANCE MultiVantage 4	Non-Qualified Owner: 89 Annuitant: Qualified Owner: 89 Annuitant:	Non-Qualified Single: 20,000 Monthly: 20,000 Qualified Single: 20,000 Monthly: 20,000	Yes-Terminal Illness No- Extended Care Waiver No- Long Term Care Yes-Nursing Home No- Activities of Daily Living	Yes-Annualization No- Unemployment Yes-Hospitalization	Not Available in: ME NH NY PR VT	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+ see notes																

MYGA

		No- Disability					
Withdrawal Notes:					No Premium Bonus		
Withdrawal Charges 4 years:	8	8	7	7	Rate Changed: 05/01/15		
Guaranteed Minimum Value:	100% of Premium at 1.00%				Next Change : TBD		
PRODUCT TYPE	RATE GUARANT'D	BONUS	RATE FIRST YEAR	RATE YEAR 4	YIELD TO SURRENDER™		
					CURRENT	GUARANT'D	
4 Year MYGA with Bonus	4 Years	1%	2	1.00	1.25	1.25	