

7 WS - Federal Income Tax Topics

Plan Type

Plan Type A

At any time the policyholder may withdraw funds only

- (1) with the adjustment to reflect changes in interest rates or asset values since receipt of the funds by the insurance company
- (2) w/o such adjustment but in installments over a period of 5 years or more
- (3) as an immediate life annuity
- (4) no withdrawal permitted.

Plan Type B

Before expiration of the interest rate guarantee, the policyholder may withdraw funds only

- (1) with adjustment to reflect changes in interest rates or asset values since receipt of the funds by the insurance company
- (2) without such adjustment but in installments over a period of five years or more
- (3) no withdrawal permitted.

At the end of interest rate guarantee, funds may be withdrawn without such adjustment in single sum or installments over less than five years

Plan Type C

The policyholder may withdraw funds before expiration of interest rate guarantee in a single sum or installments over less than five years either

- (1) without adjustment to reflect changes in interest rates or asset values since receipt of the funds by the insurance company, or
- (2) subject only to a fixed surrender charge stipulated in the contract as a percentage of the fund

Life Insurance

Iss Yr	Guarantee Duration 10 Years or Less			Guarantee Duration 10.01 to 20 Years			Guarantee Duration More than 20 Years			Single Pay	
	Stat	Tax	NFF	Stat	Tax	NFF	Stat	Tax	NFF	Stat	Tax
Pre-46	3.50	4.00		3.50	4.00		3.50	4.00		3.50	4.00
46-60	3.50	3.50		3.50	3.50		3.50	3.50		3.50	3.50
61-62	3.50	3.50		3.50	3.50		3.50	3.50		3.50	3.50
1963	3.50	3.50		3.50	3.50		3.50	3.50		3.50	3.50
64-74	3.50	3.50		3.50	3.50		3.50	3.50		3.50	3.50
75-79	4.00	4.00		4.00	4.00		4.00	4.00		4.00	4.00
80-81	4.50	4.50		4.50	4.50		4.50	4.50		5.50	4.50
1982	4.50	4.50		4.50	4.50		4.50	4.50		5.50	5.50
1983	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50		
1984	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50		
1985	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50		
1986	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50		
1987	6.50	6.50	8.25	6.00	6.00	7.50	5.50	5.50	7.00		
1988	6.00	7.77	7.50	6.00	7.77	7.50	5.50	7.77	7.00		
1989	6.00	8.16	7.50	6.00	8.16	7.50	5.50	8.16	7.00		
1990	6.00	8.37	7.50	6.00	8.37	7.50	5.50	8.37	7.00		
1991	6.00	8.42	7.50	6.00	8.42	7.50	5.50	8.42	7.00		
1992	6.00	8.40	7.50	6.00	8.40	7.50	5.50	8.40	7.00		
1993	6.00	8.10	7.50	6.00	8.10	7.50	5.00	8.10	6.25		
1994	5.50	7.45	7.00	5.25	7.45	6.50	5.00	7.45	6.25		
1995	5.50	6.99	7.00	5.25	6.99	6.50	4.50	6.99	5.75		
1996	5.50	6.63	7.00	5.25	6.63	6.50	4.50	6.63	5.75		
1997	5.50	6.33	7.00	5.25	6.33	6.50	4.50	6.33	5.75		
1998	5.50	6.31	7.00	5.25	6.31	6.50	4.50	6.31	5.75		
1999	5.00	6.30	6.25	4.75	6.30	6.00	4.50	6.30	5.75		
2000	5.00	6.09	6.25	4.75	6.09	6.00	4.50	6.09	5.75		
2001	5.00	6.00	6.25	4.75	6.00	6.00	4.50	6.00	5.75		
2002	5.00	5.71	6.25	4.75	5.71	6.00	4.50	5.71	5.75		
2003	5.00		6.25	4.75		6.00	4.50		5.75		

SPIA

Iss Yr	All SPIAs	
	Stat	Tax
Pre-46	3.50	4.00
46-60	3.50	3.50
61-62	3.50	3.50
1963	3.50	3.50
64-74	3.50	3.50
75-79	6.00	6.00
80-82	7.50	7.50
1983	11.25	11.25
1984	11.25	11.25
1985	11.00	11.00
1986	9.25	9.25
1987	8.00	8.00
1988	8.75	8.75
1989	8.75	8.75
1990	8.25	8.37
1991	8.25	8.42
1992	7.75	8.40
1993	7.00	8.10
1994	6.50	7.45
1995	7.25	6.99
1996	6.75	6.63
1997	6.75	6.33
1998	6.25	6.31
1999	6.25	6.30
2000	7.00	6.09
2001	6.75	6.00
2002	6.50	5.71

Annuities with Cash Settlement Options
Issue Year Basis
With Interest Guarantees

Iss Yr	Guarantee Duration 5 Years or Less						Guarantee Duration 5.01 to 10 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	11.50	11.50	9.50	9.50	8.25	8.25	11.00	11.00	9.50	9.50	8.25	8.25
1982	13.25	13.25	10.50	10.50	9.25	9.25	12.50	12.50	10.50	10.50	9.25	9.25
1983	11.25	11.25	9.25	9.25	8.25	8.25	10.75	10.75	9.25	9.25	8.25	8.25
1984	11.25	11.25	9.25	9.25	8.00	8.00	10.75	10.75	9.25	9.25	8.00	8.00
1985	11.00	11.00	9.00	9.00	8.00	8.00	10.50	10.50	9.00	9.00	8.00	8.00
1986	9.25	9.25	7.75	7.75	6.75	6.75	8.75	8.75	7.75	7.75	6.75	6.75
1987	8.00	8.00	6.75	6.75	6.25	6.25	7.75	7.75	6.75	6.75	6.25	6.25
1988	8.75	8.75	7.50	7.77	6.75	7.77	8.50	8.50	7.50	7.77	6.75	7.77
1989	8.75	8.75	7.25	8.16	6.50	8.16	8.25	8.25	7.25	8.16	6.50	8.16
1990	8.25	8.25	7.00	8.37	6.25	8.37	8.00	8.37	7.00	8.37	6.25	8.37
1991	8.25	8.25	7.00	8.42	6.25	8.42	8.00	8.42	7.00	8.42	6.25	8.42
1992	7.75	8.40	6.50	8.40	6.00	8.40	7.50	8.40	6.50	8.40	6.00	8.40
1993	7.00	8.10	6.00	8.10	5.50	8.10	6.75	8.10	6.00	8.10	5.50	8.10
1994	6.50	7.45	5.75	7.45	5.25	7.45	6.50	7.45	5.75	7.45	5.25	7.45
1995	7.25	6.99	6.25	6.99	5.75	6.99	7.00	6.99	6.25	6.99	5.75	6.99
1996	6.75	6.63	5.75	6.63	5.25	6.63	6.50	6.63	5.75	6.63	5.25	6.63
1997	6.75	6.33	5.75	6.33	5.25	6.33	6.50	6.33	5.75	6.33	5.25	6.33
1998	6.25	6.31	5.50	6.31	5.00	6.31	6.00	6.31	5.50	6.31	5.00	6.31
1999	6.25	6.30	5.50	6.30	5.00	6.30	6.00	6.30	5.50	6.30	5.00	6.30
2000	7.00	6.09	6.00	6.09	5.50	6.09	6.75	6.09	6.00	6.09	5.50	6.09
2001	6.75	6.00	5.75	6.00	5.25	6.00	6.50	6.00	5.75	6.00	5.25	6.00
2002	6.50	5.71	5.75	5.71	5.25	5.71	6.25	5.71	5.75	5.71	5.25	5.71

Annuities with Cash Settlement Options
Issue Year Basis
With Interest Guarantees

Iss Yr	Guarantee Duration 10.01 to 20 Years						Guarantee Duration More Than 20 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	7.75	7.75	6.75	6.75	6.25	6.25	6.25	6.25	5.50	5.50	5.50	5.50
1982	8.50	8.50	7.25	7.25	6.75	6.75	6.75	6.75	6.00	6.00	6.00	6.00
1983	8.25	8.25	7.00	7.00	6.75	6.75	6.75	6.75	5.75	5.75	5.75	5.75
1984	8.25	8.25	7.00	7.00	6.75	6.75	6.75	6.75	5.75	5.75	5.75	5.75
1985	8.25	8.25	7.00	7.00	6.50	6.50	6.50	6.50	5.75	5.75	5.75	5.75
1986	7.50	7.50	6.50	6.50	6.00	6.00	6.00	6.00	5.50	5.50	5.50	5.50
1987	7.00	7.00	6.00	6.00	5.75	5.75	5.75	5.75	5.25	5.25	5.25	5.25
1988	7.25	7.77	6.25	7.77	6.00	7.77	6.00	7.77	5.25	7.77	5.25	7.77
1989	7.25	8.16	6.25	8.16	6.00	8.16	6.00	8.16	5.25	8.16	5.25	8.16
1990	7.00	8.37	6.25	8.37	5.75	8.37	5.75	8.37	5.25	8.37	5.25	8.37
1991	7.00	8.42	6.25	8.42	5.75	8.42	5.75	8.42	5.25	8.42	5.25	8.42
1992	6.75	8.40	6.00	8.40	5.75	8.40	5.75	8.40	5.00	8.40	5.00	8.40
1993	6.25	8.10	5.50	8.10	5.25	8.10	5.25	8.10	4.75	8.10	4.75	8.10
1994	6.00	7.45	5.25	7.45	5.00	7.45	5.00	7.45	4.50	7.45	4.50	7.45
1995	6.25	6.99	5.50	6.99	5.25	6.99	5.25	6.99	4.75	6.99	4.75	6.99
1996	6.00	6.63	5.25	6.63	5.00	6.63	5.00	6.63	4.50	6.63	4.50	6.63
1997	6.00	6.33	5.25	6.33	5.25	6.33	5.25	6.33	4.75	6.33	4.75	6.33
1998	5.75	6.31	5.00	6.31	4.75	6.31	4.75	6.31	4.50	6.31	4.50	6.31
1999	5.50	6.30	5.00	6.30	4.75	6.30	4.75	6.30	4.50	6.30	4.50	6.30
2000	5.75	6.09	5.25	6.09	5.00	6.09	5.00	6.09	4.50	6.09	4.50	6.09
2001	6.00	6.00	5.25	6.00	5.00	6.00	5.00	6.00	4.50	6.00	4.50	6.00
2002	6.00	5.71	5.25	5.71	5.00	5.71	5.00	5.71	4.50	5.71	4.50	5.71

Annuities with Cash Settlement Options
Issue Year Basis
Without Interest Guarantees

Iss Yr	Guarantee Duration 5 Years or Less						Guarantee Duration 5.01 to 10 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	12.00	12.00	10.00	10.00	9.00	9.00	11.50	11.50	10.00	10.00	9.00	9.00
1982	13.75	13.75	11.25	11.25	10.00	10.00	13.25	13.25	11.25	11.25	10.00	10.00
1983	11.75	11.75	9.75	9.75	8.75	8.75	11.25	11.25	9.75	9.75	8.75	8.75
1984	11.75	11.75	9.75	9.75	8.50	8.50	11.25	11.25	9.75	9.75	8.50	8.50
1985	11.50	11.50	9.50	9.50	8.50	8.50	11.00	11.00	9.50	9.50	8.50	8.50
1986	9.50	9.50	8.00	8.00	7.25	7.25	9.25	9.25	8.00	8.00	7.25	7.25
1987	8.50	8.50	7.25	7.25	6.50	6.50	8.00	8.00	7.25	7.25	6.50	6.50
1988	9.25	9.25	7.75	7.77	7.00	7.77	8.75	8.75	7.75	7.77	7.00	7.77
1989	9.00	9.00	7.50	8.16	7.00	8.16	8.75	8.75	7.50	8.16	7.00	8.16
1990	8.50	8.50	7.25	8.37	6.50	8.37	8.25	8.37	7.25	8.37	6.50	8.37
1991	8.75	8.75	7.25	8.42	6.75	8.42	8.25	8.42	7.25	8.42	6.75	8.42
1992	8.00	8.40	6.75	8.40	6.25	8.40	7.75	8.40	6.75	8.40	6.25	8.40
1993	7.25	8.10	6.25	8.10	5.75	8.10	7.00	8.10	6.25	8.10	5.75	8.10
1994	6.75	7.45	6.00	7.45	5.50	7.45	6.50	7.45	6.00	7.45	5.50	7.45
1995	7.50	6.99	6.50	6.99	6.00	6.99	7.25	6.99	6.50	6.99	6.00	6.99
1996	6.75	6.63	6.00	6.63	5.50	6.63	6.75	6.63	6.00	6.63	5.50	6.63
1997	7.00	6.33	6.00	6.33	5.50	6.33	6.75	6.33	6.00	6.33	5.50	6.33
1998	6.50	6.31	5.75	6.31	5.25	6.31	6.25	6.31	5.75	6.31	5.25	6.31
1999	6.25	6.30	5.50	6.30	5.25	6.30	6.25	6.30	5.50	6.30	5.25	6.30
2000	7.25	6.09	6.25	6.09	5.75	6.09	7.00	6.09	6.25	6.09	5.75	6.09
2001	7.00	6.00	6.00	6.00	5.50	6.00	6.75	6.00	6.00	6.00	5.50	6.00
2002	6.75	5.71	6.00	5.71	5.50	5.71	6.50	5.71	6.00	5.71	5.50	5.71

Annuities with Cash Settlement Options
Issue Year Basis
Without Interest Guarantees

Iss Yr	Guarantee Duration 10.01 to 20 Years						Guarantee Duration More Than 20 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	8.00	8.00	7.00	7.00	6.75	6.75	6.75	6.75	6.00	6.00	6.00	6.00
1982	8.75	8.75	7.50	7.50	7.25	7.25	7.25	7.25	6.25	6.25	6.25	6.25
1983	8.75	8.75	7.50	7.50	7.00	7.00	7.00	7.00	6.25	6.25	6.25	6.25
1984	8.75	8.75	7.50	7.50	7.00	7.00	7.00	7.00	6.25	6.25	6.25	6.25
1985	8.50	8.50	7.50	7.50	7.00	7.00	7.00	7.00	6.25	6.25	6.25	6.25
1986	7.75	7.75	6.75	6.75	6.50	6.50	6.50	6.50	5.75	5.75	5.75	5.75
1987	7.25	7.25	6.50	6.50	6.00	6.00	6.00	6.00	5.50	5.50	5.50	5.50
1988	7.50	7.77	6.50	7.77	6.25	7.77	6.25	7.77	5.75	7.77	5.75	7.77
1989	7.50	8.16	6.50	8.16	6.25	8.16	6.25	8.16	5.50	8.16	5.50	8.16
1990	7.50	8.37	6.50	8.37	6.25	8.37	6.25	8.37	5.50	8.37	5.50	8.37
1991	7.50	8.42	6.50	8.42	6.25	8.42	6.25	8.42	5.50	8.42	5.50	8.42
1992	7.00	8.40	6.25	8.40	6.00	8.40	6.00	8.40	5.25	8.40	5.25	8.40
1993	6.50	8.10	5.75	8.10	5.50	8.10	5.50	8.10	5.00	8.10	5.00	8.10
1994	6.25	7.45	5.50	7.45	5.25	7.45	5.25	7.45	4.75	7.45	4.75	7.45
1995	6.50	6.99	5.75	6.99	5.50	6.99	5.50	6.99	5.00	6.99	5.00	6.99
1996	6.25	6.63	5.50	6.63	5.25	6.63	5.25	6.63	4.75	6.63	4.75	6.63
1997	6.00	6.33	5.50	6.33	5.25	6.33	5.25	6.33	5.00	6.33	5.00	6.33
1998	6.00	6.31	5.25	6.31	5.00	6.31	5.00	6.31	4.75	6.31	4.75	6.31
1999	5.75	6.30	5.25	6.30	5.00	6.30	5.00	6.30	4.50	6.30	4.50	6.30
2000	6.00	6.09	5.50	6.09	5.25	6.09	5.25	6.09	4.75	6.09	4.75	6.09
2001	6.25	6.00	5.50	6.00	5.25	6.00	5.25	6.00	4.75	6.00	4.75	6.00
2002	6.00	5.71	5.50	5.71	5.25	5.71	5.25	5.71	4.75	5.71	4.75	5.71

Annuities without Cash Settlement Options
Issue Year Basis
All Plan Type A

Iss Yr	Guarantee Duration							
	5 or Less		5.01 to 10		10.01 to 20		More Than 20	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	11.50	11.50	11.00	11.00	10.00	10.00	7.75	7.75
1982	13.25	13.25	12.50	12.50	10.00	10.00	8.75	8.75
1983	11.25	11.25	10.75	10.75	9.75	9.75	7.75	7.75
1984	11.25	11.25	10.75	10.75	9.75	9.75	7.50	7.50
1985	11.00	11.00	10.50	10.50	9.50	9.50	7.50	7.50
1986	9.25	9.25	8.75	8.75	8.00	8.00	6.50	6.50
1987	8.00	8.00	7.75	7.75	7.25	7.25	6.00	6.00
1988	8.75	8.75	8.50	8.50	7.75	7.77	6.25	7.77
1989	8.75	8.75	8.25	8.25	7.50	8.16	6.25	8.16
1990	8.25	8.37	8.00	8.37	7.25	8.37	6.00	8.37
1991	8.25	8.42	8.00	8.42	7.25	8.42	6.00	8.42
1992	7.75	8.40	7.50	8.40	6.75	8.40	5.75	8.40
1993	7.00	8.10	6.75	8.10	6.25	8.10	5.25	8.10
1994	6.50	7.45	6.50	7.45	6.00	7.45	5.00	7.45
1995	7.25	6.99	7.00	6.99	6.50	6.99	5.50	6.99
1996	6.75	6.63	6.50	6.63	6.00	6.63	5.00	6.63
1997	6.75	6.33	6.50	6.33	6.00	6.33	5.25	6.33
1998	6.25	6.31	6.00	6.31	5.75	6.31	4.75	6.31
1999	6.25	6.30	6.00	6.30	5.50	6.30	4.75	6.30
2000	7.00	6.09	6.75	6.09	6.25	6.09	5.25	6.09
2001	6.75	6.00	6.50	6.00	6.00	6.00	5.00	6.00
2002	6.50	5.71	6.25	5.71	6.00	5.71	5.00	5.71

**Annuities with Cash Settlement Options
Change In Fund
With Interest Guarantees**

Iss Yr	Guarantee Duration 5 Years or Less						Guarantee Duration 5.01 to 10 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	13.25	13.25	12.00	12.00	9.00	9.00	12.75	12.75	12.00	12.00	9.00	9.00
1982	15.00	15.00	13.75	13.75	10.00	10.00	14.50	14.50	13.75	13.75	10.00	10.00
1983	12.75	12.75	11.75	11.75	8.75	8.75	12.25	12.25	11.75	11.75	8.75	8.75
1984	12.75	12.75	11.75	11.75	8.50	8.50	12.25	12.25	11.75	11.75	8.50	8.50
1985	12.50	12.50	11.50	11.50	8.50	8.50	12.00	12.00	11.50	11.50	8.50	8.50
1986	10.25	10.25	9.50	9.50	7.25	7.25	10.00	10.00	9.50	9.50	7.25	7.25
1987	9.00	9.00	8.50	8.50	6.50	6.50	8.75	8.75	8.50	8.50	6.50	6.50
1988	10.00	10.00	9.25	9.25	7.00	7.00	9.50	9.50	9.25	9.25	7.00	7.00
1989	9.75	9.75	9.00	9.00	7.00	7.00	9.50	9.50	9.00	9.00	7.00	7.00
1990	9.25	9.25	8.50	8.50	6.50	6.50	8.75	8.75	8.50	8.50	6.50	6.50
1991	9.25	9.25	8.75	8.75	6.75	8.42	9.00	9.00	8.75	8.75	6.75	8.42
1992	8.50	8.50	8.00	8.40	6.25	8.40	8.25	8.40	8.00	8.40	6.25	8.40
1993	7.75	8.10	7.25	8.10	5.75	8.10	7.50	8.10	7.25	8.10	5.75	8.10
1994	7.25	7.45	6.75	7.45	5.50	7.45	7.00	7.45	6.75	7.45	5.50	7.45
1995	8.25	6.99	7.50	6.99	6.00	6.99	8.00	6.99	7.50	6.99	6.00	6.99
1996	7.25	6.63	6.75	6.63	5.50	6.63	7.00	6.63	6.75	6.63	5.50	6.63
1997	7.50	6.33	7.00	6.33	5.50	6.33	7.25	6.33	7.00	6.33	5.50	6.33
1998	7.00	6.31	6.50	6.31	5.25	6.31	6.75	6.31	6.50	6.31	5.25	6.31
1999	6.75	6.30	6.25	6.30	5.25	6.30	6.50	6.30	6.25	6.30	5.25	6.30
2000	7.75	6.09	7.25	6.09	5.75	6.09	7.50	6.09	7.25	6.09	5.75	6.09
2001	7.50	6.00	7.00	6.00	5.50	6.00	7.25	6.00	7.00	6.00	5.50	6.00
2002	7.25	5.71	6.75	5.71	5.50	5.71	7.00	5.71	6.75	5.71	5.50	5.71

**Annuities with Cash Settlement Options
Change In Fund
With Interest Guarantees**

Iss Yr	Guarantee Duration 10.01 to 20 Years						Guarantee Duration More Than 20 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	11.50	11.50	11.00	11.00	8.25	8.25	9.50	9.50	9.50	9.50	7.25	7.25
1982	13.25	13.25	12.50	12.50	9.25	9.25	10.50	10.50	10.50	10.50	8.00	8.00
1983	11.25	11.25	10.75	10.75	8.25	8.25	9.25	9.25	9.25	9.25	7.25	7.25
1984	11.25	11.25	10.75	10.75	8.00	8.00	9.25	9.25	9.25	9.25	7.00	7.00
1985	11.00	11.00	10.50	10.50	8.00	8.00	9.00	9.00	9.00	9.00	7.00	7.00
1986	9.25	9.25	8.75	8.75	6.75	6.75	7.75	7.75	7.75	7.75	6.00	6.00
1987	8.00	8.00	7.75	7.75	6.25	6.25	6.75	6.75	6.75	6.75	5.50	5.50
1988	8.75	8.75	8.50	8.50	6.75	6.75	7.50	7.77	7.50	7.77	6.00	7.77
1989	8.75	8.75	8.25	8.25	6.50	6.50	7.25	8.16	7.25	8.16	5.75	8.16
1990	8.25	8.25	8.00	8.00	6.25	6.25	7.00	8.37	7.00	8.37	5.50	8.37
1991	8.25	8.42	8.00	8.42	6.25	8.42	7.00	8.42	7.00	8.42	5.75	8.42
1992	7.75	8.40	7.75	8.40	6.00	8.40	6.50	8.40	6.50	8.40	5.25	8.40
1993	7.00	8.10	6.75	8.10	5.50	8.10	6.00	8.10	6.00	8.10	5.00	8.10
1994	6.50	7.45	6.50	7.45	5.25	7.45	5.75	7.45	5.75	7.45	4.75	7.45
1995	7.25	6.99	7.00	6.99	5.75	6.99	6.25	6.99	6.25	6.99	5.25	6.99
1996	6.75	6.63	6.50	6.63	5.25	6.63	5.75	6.63	5.75	6.63	4.75	6.63
1997	6.75	6.33	6.50	6.33	5.25	6.33	5.75	6.33	5.75	6.33	5.00	6.33
1998	6.25	6.31	6.00	6.31	5.00	6.31	5.50	6.31	5.50	6.31	4.75	6.31
1999	6.25	6.30	6.00	6.30	5.00	6.30	5.50	6.30	5.50	6.30	4.50	6.30
2000	7.00	6.09	6.75	6.09	5.50	6.09	6.00	6.09	6.00	6.09	5.00	6.09
2001	6.75	6.00	6.50	6.00	5.25	6.00	5.75	6.00	5.75	6.00	5.00	6.00
2002	6.50	5.71	6.25	5.71	5.25	5.71	5.75	5.71	5.75	5.71	4.75	5.71

**Annuities with Cash Settlement Options
Change In Fund
Without Interest Guarantees**

Iss Yr	Guarantee Duration 5 Years or Less						Guarantee Duration 5.01 to 10 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	13.75	13.75	12.75	12.75	9.50	9.50	13.25	13.25	12.75	12.75	9.50	9.50
1982	15.75	15.75	14.50	14.50	10.50	10.50	15.00	15.00	14.50	14.50	10.50	10.50
1983	13.50	13.50	12.25	12.25	9.25	9.25	12.75	12.75	12.25	12.25	9.25	9.25
1984	13.25	13.25	12.25	12.25	9.25	9.25	12.75	12.75	12.25	12.25	9.25	9.25
1985	13.00	13.00	12.00	12.00	9.00	9.00	12.50	12.50	12.00	12.00	9.00	9.00
1986	10.75	10.75	10.00	10.00	7.75	7.75	10.25	10.25	10.00	10.00	7.75	7.75
1987	9.50	9.50	8.75	8.75	6.75	6.75	9.00	9.00	8.75	8.75	6.75	6.75
1988	10.25	10.25	9.50	9.50	7.50	7.77	10.00	10.00	9.50	9.50	7.50	7.77
1989	10.00	10.00	9.50	9.50	7.25	8.16	9.75	9.75	9.50	9.50	7.25	8.16
1990	9.50	9.50	8.75	8.75	7.00	8.37	9.25	9.25	8.75	8.75	7.00	8.37
1991	9.75	9.75	9.00	9.00	7.00	8.42	9.25	9.25	9.00	9.00	7.00	8.42
1992	9.00	9.00	8.25	8.40	6.50	8.40	8.50	8.50	8.25	8.40	6.50	8.40
1993	8.25	8.10	7.50	8.10	6.00	8.10	7.75	8.10	7.50	8.10	6.00	8.10
1994	7.50	7.45	7.00	7.45	5.75	7.45	7.25	7.45	7.00	7.45	5.75	7.45
1995	8.50	6.99	8.00	6.99	6.25	6.99	8.25	6.99	8.00	6.99	6.25	6.99
1996	7.50	6.63	7.00	6.63	5.75	6.63	7.25	6.63	7.00	6.63	5.75	6.63
1997	7.75	6.33	7.25	6.33	5.75	6.33	7.50	6.33	7.25	6.33	5.75	6.33
1998	7.00	6.31	6.75	6.31	5.50	6.31	7.00	6.31	6.75	6.31	5.50	6.31
1999	7.00	6.30	6.50	6.30	5.50	6.30	6.75	6.30	6.50	6.30	5.50	6.30
2000	8.00	6.09	7.50	6.09	6.00	6.09	7.75	6.09	7.50	6.09	6.00	6.09
2001	7.75	6.00	7.25	6.00	5.75	6.00	7.50	6.00	7.25	6.00	5.75	6.00
2002	7.50	5.71	7.00	5.71	5.75	5.71	7.25	5.71	7.00	5.71	5.75	5.71

**Annuities with Cash Settlement Options
Change In Fund
Without Interest Guarantees**

Iss Yr	Guarantee Duration 10.01 to 20 Years						Guarantee Duration More Than 20 Years					
	Plan Type A		Plan Type B		Plan Type C		Plan Type A		Plan Type B		Plan Type C	
	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax	Stat	Tax
48-60	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
61-62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
1963	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
64-74	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
75-79	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
1980	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1981	12.00	12.00	11.50	11.50	9.00	9.00	10.00	10.00	10.00	10.00	7.75	7.75
1982	13.75	13.75	13.25	13.25	10.00	10.00	11.25	11.25	11.25	11.25	8.75	8.75
1983	11.75	11.75	11.25	11.25	8.75	8.75	9.75	9.75	9.75	9.75	7.75	7.75
1984	11.75	11.75	11.25	11.25	8.50	8.50	9.75	9.75	9.75	9.75	7.50	7.50
1985	11.50	11.50	11.00	11.00	8.50	8.50	9.50	9.50	9.50	9.50	7.50	7.50
1986	9.50	9.50	9.25	9.25	7.25	7.25	8.00	8.00	8.00	8.00	6.50	6.50
1987	8.50	8.50	8.00	8.00	6.50	6.50	7.25	7.25	7.25	7.25	6.00	6.00
1988	9.25	9.25	8.75	8.75	7.00	7.77	7.75	7.77	7.75	7.77	6.25	7.77
1989	9.00	9.00	8.75	8.75	7.00	8.16	7.50	8.16	7.50	8.16	6.25	8.16
1990	8.50	8.50	8.25	8.37	6.50	8.37	7.25	8.37	7.25	8.37	6.00	8.37
1991	8.75	8.75	8.25	8.42	6.75	8.42	7.25	8.42	7.25	8.42	6.00	8.42
1992	8.00	8.40	7.75	8.40	6.25	8.40	6.75	8.40	6.75	8.40	5.75	8.40
1993	7.25	8.10	7.00	8.10	5.75	8.10	6.25	8.10	6.25	8.10	5.25	8.10
1994	6.75	7.45	6.50	7.45	5.50	7.45	6.00	7.45	6.00	7.45	5.00	7.45
1995	7.50	6.99	7.25	6.99	6.00	6.99	6.50	6.99	6.50	6.99	6.50	6.99
1996	6.75	6.63	6.75	6.63	5.50	6.63	6.00	6.63	6.00	6.63	5.00	6.63
1997	7.00	6.33	6.75	6.33	5.50	6.33	6.00	6.33	6.00	6.33	5.25	6.33
1998	6.50	6.31	6.25	6.31	5.25	6.31	5.75	6.31	5.75	6.31	4.75	6.31
1999	6.25	6.30	6.25	6.30	5.25	6.30	5.50	6.30	5.50	6.30	4.75	6.30
2000	7.25	6.09	7.00	6.09	5.75	6.09	6.25	6.09	6.25	6.09	5.25	6.09
2001	7.00	6.00	6.75	6.00	5.50	6.00	6.00	6.00	6.00	6.00	5.00	6.00
2002	6.75	5.71	6.50	5.71	5.50	5.71	6.00	5.71	6.00	5.71	5.00	5.71