

This list is available at <http://www.mrannuity.com/download/RateChanges.PDF>

Name of Annuity	IRP	S.P.	#	New Date	New EAY1	New Baserate	Rate Bonus	Prem Bonus	New P.A.Y.	Prev Rate Date	Prev EAY1	Prev Baserate	Rate Bonus	Prem Bonus	Prev P.A.Y.
<b>Fidelity &amp; Guaranty</b>															
GuarPlatinum3	3	3		09/09/20	2.10%	2.10%			2.10%	05/18/20	2.25%	2.25%			2.25%
GuarPlatinum5	5	5		09/09/20	2.75%	2.75%			2.75%	05/18/20	2.90%	2.90%			2.90%
GuarPlatinum7	7	7		09/09/20	2.90%	2.90%			2.90%	05/18/20	3.05%	3.05%			3.05%
<b>Forethought Life</b>															
Securefore3	3	3		09/14/20	1.50%	1.50%			1.50%	07/09/20	1.75%	1.75%			1.75%
Securefore5	5	5		09/14/20	2.00%	2.00%			2.00%	07/09/20	2.25%	2.25%			2.25%
Securefore7	7	7		09/14/20	2.00%	2.00%			2.00%	07/09/20	2.25%	2.25%			2.25%
<b>Guaranty Income</b>															
AnnuiCare4	4	4		09/21/20	2.10%	2.10%			2.10%	09/01/20	2.60%	2.60%			2.60%
AnnuiCare5	1	5		09/21/20	2.35%	2.35%				03/16/20	2.45%	2.45%			
AnnuiCare6	6	6		09/21/20	2.20%	2.20%			2.20%	09/01/20	2.55%	2.55%			2.55%
AnnuiCare7	1	7		09/21/20	2.50%	2.50%				03/16/20	2.60%	2.60%			
AnnuiCare8	8	8		09/21/20	2.30%	2.30%			2.30%	04/01/20	2.55%	2.55%			2.55%
AnnuiCare10	1	10		09/21/20	3.65%	2.65%	1.0%			03/16/20	3.75%	2.75%	1.0%		
Flex+5	1	5		09/21/20	2.35%	2.35%				03/16/20	2.45%	2.45%			
Flex+7	1	7		09/21/20	2.50%	2.50%				03/16/20	2.60%	2.60%			
Flex+10	1	10		09/21/20	2.65%	2.65%				03/16/20	2.75%	2.75%			
Guaranty 4	4	4		09/21/20	2.10%	2.10%			2.10%	09/01/20	2.60%	2.60%			2.60%
Guaranty 6	6	6		09/21/20	2.20%	2.20%			2.20%	09/01/20	2.55%	2.55%			2.55%
Guaranty 8	8	8		09/21/20	2.30%	2.30%			2.30%	04/01/20	2.55%	2.55%			2.55%
RateWise3	3	3		09/23/20	1.85%	1.85%			1.85%	09/01/20	2.30%	2.30%			2.30%
RateWise5	5	5		09/23/20	2.10%	2.10%			2.10%	09/01/20	2.40%	2.40%			2.40%
<b>Principal Life</b>															
PrincipalPref3	3	3		09/15/20	1.25%	1.25%			1.25%	08/15/20	1.40%	1.40%			1.40%
PrincipalPref3	3	3		09/15/20	0.85%	0.85%			0.85%	08/15/20	1.00%	1.00%			1.00%
PrincipalPref4	4	4		09/15/20	1.30%	1.30%			1.30%	08/15/20	1.40%	1.40%			1.40%
PrincipalPref4	4	4		09/15/20	0.95%	0.95%			0.95%	08/15/20	1.05%	1.05%			1.05%
PrincipalPref5	5	5		09/15/20	1.45%	1.45%			1.45%	08/15/20	1.55%	1.55%			1.55%
PrincipalPref5	5	5		09/15/20	1.15%	1.15%			1.15%	08/15/20	1.25%	1.25%			1.25%
PrincipalPref6	6	6		09/15/20	1.45%	1.45%			1.45%	08/15/20	1.55%	1.55%			1.55%
PrincipalPref6	6	6		09/15/20	1.25%	1.25%			1.25%	08/15/20	1.35%	1.35%			1.35%
PrincipalPref7	7	7		09/15/20	1.45%	1.45%			1.45%	08/15/20	1.55%	1.55%			1.55%
PrincipalPref7	7	7		09/15/20	1.25%	1.25%			1.25%	08/15/20	1.35%	1.35%			1.35%
PrincipalSelect3	3	3		09/14/20	1.10%	1.10%			1.10%	08/17/20	1.20%	1.20%			1.20%
PrincipalSelect4	4	4		09/14/20	1.30%	1.30%			1.30%	08/17/20	1.40%	1.40%			1.40%
PrincipalSelect6	6	6		09/14/20	1.40%	1.40%			1.40%	08/17/20	1.50%	1.50%			1.50%
PrincipalSelectIX	9	9		09/14/20	1.35%	1.35%			1.35%	08/17/20	1.45%	1.45%			1.45%
<b>Protective Life</b>															
SecureSaver	5	5		09/15/20	1.60%	1.60%			1.60%	08/04/20	1.75%	1.75%			1.75%
SecureSaver	7	7		09/15/20	1.65%	1.65%			1.65%	08/04/20	1.80%	1.80%			1.80%
<b>Reliance Standard</b>															
Keystone5	1	5		09/02/20	2.15%	2.15%				04/02/20	2.40%	2.40%			
Keystone7	1	7		09/02/20	2.15%	2.15%				04/02/20	2.40%	2.40%			
Keystone10	1	7		09/02/20	2.20%	2.20%				04/02/20	2.45%	2.45%			
<b>Upstream Life</b>															
SecFoundation	3	3		10/01/20	2.10%	2.00%	.1%		1.97%	07/20/20	2.65%	2.50%	.2%		2.49%
SecFoundation	5	5		10/01/20	3.05%	2.80%	.3%		2.61%	07/20/20	4.45%	3.45%	1.0%		3.41%
SecFoundation	7	7		10/01/20	3.85%	2.85%	1.0%		2.61%	07/20/20	4.72%	3.72%	1.0%		3.48%
SecFoundation	10	10		10/01/20	4.10%	3.10%	1.0%		2.57%	07/20/20	5.10%	4.10%	1.0%		3.57%
SecureLegacy	3	3		10/01/20	2.00%	2.00%			2.00%	07/20/20	2.50%	2.50%			2.50%
SecureLegacy	5	5		10/01/20	2.80%	2.80%			2.80%	07/20/20	3.45%	3.45%			3.45%
SecureLegacy	7	7		10/01/20	2.85%	2.85%			2.85%	07/20/20	3.50%	3.50%			3.50%
SecureLegacy	10	10		10/01/20	2.90%	2.90%			2.90%	07/20/20	3.60%	3.60%			3.60%

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As of October 1, 2009, rates for Equity- Indexed products will no longer be tracked in the Index.

Company Changes this month:

History of Company changes found under Articles Section on CD. (Company Mergers)

Abbreviations used:

IRP - Initial Rate Period (years)

S.P. - Surrender Penalty Period (years)

# - Number of rate changes during period if more than one.

EAY1 - Effective Annual Yield including bonuses for Year 1

BR - Base Rate

P.A.Y. - Projected Average Yield.

For CD-type products, the average yield until surrender charges expire.

↑ Current Rate Higher than Previous Rate

↓ Current Rate Lower than Previous Rate

Note: Only the rates for the highest rates are shown for multi-tiered products.