Annuity Interest Rates Effective August 6, 2015

Fixed Index Annuities

MNL Endeavor® 12 Plus, 12, 8 Plus, 8, 6, 4

		12 Plus	12	8 Plus	8	6	4
S&P 500®	MPP Index Cap Rate	1.70%	2.15%	1.60%	2.10%	1.40%	1.10%
	APP Index Cap Rate	3.35%	4.60%	3.15%	4.50%	2.55%	2.00%
	Biennial PTP Index Cap Rate	NA	NA	NA	NA	5.90%	4.20%
	IPT Declared Rate	3.60%	4.65%	3.40%	4.60%	2.85%	2.15%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.50%	1.25%	2.85%	1.35%	NA	NA
S&P MIDCAP 400®	APP Index Cap Rate	3.00%	4.20%	2.80%	4.10%	2.20%	2.00%
DJIA®	APP Index Cap Rate	3.15%	4.40%	2.95%	4.30%	2.35%	2.00%
NASDAQ-100®	MPP Index Cap Rate	1.60%	2.00%	1.55%	1.95%	1.30%	1.00%
	APP Index Cap Rate	3.05%	4.20%	2.85%	4.10%	2.30%	2.00%
RUSSELL 2000®	APP Index Cap Rate	3.05%	4.25%	2.85%	4.15%	2.25%	2.00%
EURO STOXX 50®	APP Index Cap Rate	3.65%	5.10%	3.40%	5.00%	2.70%	2.00%
HANG SENG	APP Index Cap Rate	4.30%	6.10%	4.00%	5.95%	NA	NA
FIXED ACCOUNT RATE		1.85%	2.45%	1.75%	2.40%	1.45%	1.05%
PREMIUM BONUS		7.00%	NA	5.00%	NA	NA	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		8.97%	NA	6.83%	NA	NA	NA

OKLAHOMA MNL Endeavor® 8 Plus

		8 Plus
S&P 500®	MPP Index Cap Rate	1.60%
	APP Index Cap Rate	3.15%
	IPT Declared Rate	3.40%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	2.85%
S&P MIDCAP 400®	APP Index Cap Rate	2.80%
DJIA®	APP Index Cap Rate	2.95%
NASDAQ-100®	MPP Index Cap Rate	1.55%
	APP Index Cap Rate	2.85%
RUSSELL 2000®	APP Index Cap Rate	2.85%
EURO STOXX 50®	APP Index Cap Rate	3.40%
HANG SENG	APP Index Cap Rate	4.00%
FIXED ACCOUNT RATE		1.75%
PREMIUM BONUS		5.00%
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		6.83%

UTAH MNL Endeavor® 8 Plus, 8

		8 Plus	8
S&P 500®	MPP Index Cap Rate	1.55%	1.85%
	APP Index Cap Rate	2.95%	3.85%
	IPT Declared Rate	3.25%	4.05%
S&P 500® LOW VOLATILITY DAILY RISK CONTROL 5%	APP Index Margin (No Cap)	3.20%	2.00%
S&P MIDCAP 400®	APP Index Cap Rate	2.60%	3.50%
DJIA®	APP Index Cap Rate	2.75%	3.65%
NASDAQ-100®	MPP Index Cap Rate	1.45%	1.75%
	APP Index Cap Rate	2.65%	3.55%
RUSSELL 2000®	APP Index Cap Rate	2.65%	3.55%
EURO STOXX 50®	APP Index Cap Rate	3.20%	4.25%
HANG SENG	APP Index Cap Rate	3.70%	5.00%
FIXED ACCOUNT RATE		1.65%	2.10%
PREMIUM BONUS		3.00%	NA
FIXED ACCOUNT FIRST-YEAR YIELD (Fixed Rate + Premium Bonus)		4.69%	NA