

**(A+, AA+)**

Raspberry Agency, Ltd.

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12/31/2011

Issue Ages 0-85 Owner/Annuitant

Current Rates		<u>1st Yr</u>	<u>Yrs 2+</u>
		QIO	4.00%
	2 Year	1.75%	1.00%
	3 Year	1.75%	1.00%
	5 Year	1.85%	1.10%
	7 Year	2.50%	1.75%
	10 Year	2.90%	2.15%

Minimum Premium Flexible \$5,000 NQ; \$2,000 Q (Rolling Surrender)**Surrender Charge (%)** 8,7,6,5,4,3,2,0**MVA** Yes**Free Withdrawals** 10% Immediately**Death Benefit** Accumulation Value**Waivers** Nursing Home (60 Day Confinement); Terminal Illness;
Unemployment**Rate Hold** Integrity will hold rates for 45 days from the date the
application is signed.

**All guarantee periods have a 7-year surrender sch. MVA applies at all times
except for the 30-day window PRIOR to the expiration of the GRO period.**