RELIANCE STANDARD
LIFE INSURANCE COMPANY
A MEMBER OF THE TOKIO MARINE GROUP

Interest Rate Issue and Renewal History

Apollo-MVA

Issue Dates From	Issue Dates To	Min Guar Int Rate	Issue Rate	Issue Bonus	Renewal Rates Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
1/13/1998 -	10/31/2004	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1/13/1998 -	6/29/1998	*	5.00%	2.00%	5.00%	5.00%	5.00%	4.50%	4.00%	4.00%	3.75%	3.75%	3.75%	4.00%
6/30/1998 -	8/31/1998	*	5.00%	2.00%	5.00%	5.00%	5.00%	4.50%	4.00%	4.00%	3.75%	3.75%	3.75%	4.00%
9/1/1998 -	11/10/1998	*	5.00%	2.00%	5.00%	5.00%	4.50%	4.50%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
11/11/1998 -	2/3/1999	*	5.00%	2.00%	5.00%	5.00%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
2/4/1999 -	5/25/1999	*	5.00%	2.00%	5.00%	5.00%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
5/26/1999 -	7/29/1999	*	5.20%	2.00%	5.20%	4.70%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
7/30/1999 -	10/31/1999	*	5.30%	2.00%	5.30%	5.00%	4.50%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.75%
11/1/1999 -	1/6/2000	*	5.70%	2.00%	5.70%	5.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.40%
1/7/2000 -	8/29/2000	*	6.00%	2.00%	6.00%	5.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.40%
8/30/2000 -	11/29/2000	*	6.00%	2.00%	6.00%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%
11/30/2000 -	1/10/2001	*	5.80%	2.00%	5.80%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%
1/11/2001 -	2/20/2001	*	5.00%	2.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%
2/21/2001 -	3/31/2001	*	5.00%	1.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%
4/1/2001 -	6/3/2001	*	5.00%	1.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%
6/4/2001 -	10/16/2001	*	5.00%	2.00%	5.00%	4.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.20%	3.00%
10/17/2001 -	3/31/2002	*	4.75%	1.50%	4.75%	4.75%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%
4/1/2002 -	8/11/2002	*	4.75%	2.50%	4.75%	4.75%	4.00%	4.00%	4.00%	4.00%	4.00%	3.20%	3.00%	3.00%
8/12/2002 -	9/5/2002	*	4.40%	2.50%	4.40%	4.40%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%	3.00%	3.00%
9/6/2002 -	9/30/2002	*	4.15%	2.50%	4.15%	4.15%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%	3.00%	3.00%
10/1/2002 -	11/6/2002	*	4.00%	2.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%	3.00%
11/7/2002 -	11/22/2002	*	3.70%	2.00%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.40%	3.00%	3.00%	3.00%
11/23/2002 -	2/28/2003	*	3.50%	0.00%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.35%	3.00%	3.00%	3.00%
3/1/2003 -	6/2/2003	*	3.50%	1.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.20%	3.00%	3.00%
6/3/2003 -	7/7/2003	*	3.00%	1.25%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
7/8/2003 -	7/31/2003	*	3.00%	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
8/1/2003 -	9/8/2003	*	3.25%	1.50%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.05%	3.00%	3.00%	3.00%
9/9/2003 -	12/31/2003	*	3.50%	1.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.20%	3.00%	3.00%	3.00%
1/1/2004 -	3/21/2004	*	3.35%	1.65%	3.35%	3.35%	3.35%	3.35%	3.35%	3.25%	3.15%	3.00%	3.00%	3.00%
3/22/2004 -	5/2/2004	*	3.00%	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
5/3/2004 -	8/23/2004	*	3.25%	2.00%	3.25%	3.25%	3.25%	3.25%	3.25%	3.15%	3.05%	3.00%	3.00%	3.00%
8/24/2004 -	4/10/2005	*	3.00%	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
11/1/2004 -	12/31/2004	2.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11/1/2004 -	12/31/2004	*	3.00%	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.85%	2.70%	2.50%	2.50%
1/1/2005 -	3/31/2005	2.30%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/1/2005 -	6/30/2005	2.40%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/11/2005 -	6/21/2005	*	3.20%	2.00%	3.20%	3.20%	3.20%	3.20%	3.10%	3.00%	2.80%	2.60%	2.40%	2.40%
6/22/2005 -	10/16/2005	*	3.00%	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.90%	2.70%	2.65%	2.60%	2.60%
7/1/2005 -	9/30/2005	2.60%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10/1/2005 -	12/31/2005	2.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10/17/2005 -	11/6/2005	*	3.10%	3.00%	3.10%	3.10%	3.10%	3.10%	3.00%	2.85%	2.70%	2.65%	2.65%	
11/7/2005 -	2/1/2006	*	3.25%	3.00%	3.25%	3.25%	3.25%	3.25%	3.15%	3.00%	2.90%	2.90%	2.90%	
1/1/2006 -	3/31/2006	2.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2/2/2006 -	2/12/2006	*	3.10%	3.00%	3.10%	3.10%	3.10%	3.10%	3.00%	2.90%	2.90%	2.90%	2.90%	
2/13/2006 -	3/12/2006	*	3.25%	3.00%	3.25%	3.25%	3.25%	3.25%	3.15%	2.95%	2.90%	2.90%	2.90%	
3/13/2006 -	4/9/2006	*	3.50%	3.00%	3.50%	3.50%	3.50%	3.50%	3.30%	3.10%	2.90%	3.00%	3.00%	
4/1/2006 -	3/31/2008	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4/10/2006 -	5/1/2006	*	3.70%	3.00%	3.70%	3.70%	3.70%	3.45%	3.30%	3.10%	3.00%	3.00%	3.00%	
5/2/2006 -	7/4/2006	*	3.90%	3.00%	3.90%	3.90%	3.90%	3.65%	3.45%	3.15%	3.00%	3.00%	3.00%	
7/5/2006 -	8/20/2006	*	4.00%	3.00%	4.00%	4.00%	4.00%	3.75%	3.50%	3.15%	3.00%	3.00%	3.00%	
8/21/2006 -	10/11/2006	*	3.85%	3.00%	3.85%	3.85%	3.85%	3.60%	3.40%	3.10%	3.00%	3.00%	3.00%	
10/12/2006 -	2/4/2007	*	3.65%	3.00%	3.65%	3.65%	3.65%	3.45%	3.25%	3.00%	3.00%	3.00%		
2/5/2007 -	6/3/2007	*	3.80%	3.00%	3.80%	3.80%	3.80%	3.55%	3.15%	3.00%	3.00%	3.00%		
6/4/2007 -	6/19/2007	*	4.00%	2.75%	4.00%	4.00%	3.75%	3.50%	3.15%	3.00%	3.00%	3.00%		
6/20/2007 -	9/17/2007	*	4.10%	3.00%	4.10%	4.10%	3.85%	3.60%	3.25%	3.05%	3.00%	3.00%		
9/18/2007 -	12/3/2007	*	3.85%	3.00%	3.85%	3.85%	3.60%	3.20%	3.00%	3.00%	3.00%	3.00%		
12/4/2007 -	6/1/2008	*	3.60%	3.00%	3.60%	3.60%	3.40%	3.20%	3.00%	3.00%	3.00%			
4/1/2008 -	6/30/2008	2.10%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
6/2/2008 -	7/9/2008	*	4.00%	3.00%	4.00%	4.00%	3.75%	3.25%	3.05%	3.00%	3.00%			
7/1/2008 -	6/30/2009	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
7/10/2008 -	10/6/2008	*	4.30%	3.00%	4.30%	4.30%	3.80%	3.30%	3.05%	3.00%	3.00%			
10/7/2008 -	1/20/2009	*	4.05%	3.00%	4.05%	4.05%	3.55%	3.20%	3.00%	3.00%				
1/21/2009 -	4/21/2009	*	4.00%	2.00%	4.00%	4.00%	3.50%	3.15%	3.00%	3.00%				
4/22/2009 -	5/5/2009	*	3.75%	2.00%	3.75%	3.75%	3.25%	3.05%	3.00%	3.00%				
5/6/2009 -	8/5/2009	*	3.75%	0.00%	3.75%	3.75%	3.25%	3.05%		3.00%				
7/1/2009 -	9/30/2010	2.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
8/6/2009 -	12/31/2009	*	3.45%	0.00%	3.45%	3.45%	3.15%	2.95%	2.95%	2.55%				
1/1/2010 -	5/2/2010	*	3.45%	0.00%	3.45%	3.45%	3.15%	2.95%	2.95%	2.55%				
5/3/2010 -	6/30/2010	*	3.45%	0.75%	3.45%	3.45%	2.95%	2.95%	2.55%					
7/1/2010 -	7/29/2010	*	3.20%	0.75%	3.20%	3.20%	2.70%	2.70%	2.30%					
7/30/2010 -	9/1/2010	*	3.05%	0.50%	3.05%	3.05%	2.55%	2.55%	2.15%					
9/2/2010 -	3/6/2011	*	2.70%	0.50%	2.70%	2.70%	2.20%	2.20%	2.00%					
10/1/2010 -	Current	1.00%	N/A	N/A	N/A	N/A	N/A	N/A						
3/7/2011 -	8/3/2011	*	2.90%	1.00%	2.90%	2.90%	2.40%	2.15%						
8/4/2011 -	8/15/2011	*	2.70%	1.00%	2.70%	2.70%	2.20%	2.20%						
8/16/2011 -	9/28/2011	*	2.10%	1.00%	2.10%	2.10%	1.60%	1.60%						
9/29/2011 -	3/5/2012	*	1.80%	1.00%	1.80%	1.80%	1.30%	1.30%						
3/6/2012 -	5/29/2012	*	2.05%	1.00%	2.05%	2.05%	1.55%							
5/30/2012 -	11/26/2012	*	1.80%	1.00%	1.80%	1.80%	1.30%							
11/27/2012 -	2/19/2013	*	1.60%	1.00%	1.60%	1.60%								
2/20/2013 -	6/24/2013	*	1.80%	1.00%	1.80%	1.80%								
6/25/2013 -	9/9/2013	*	2.10%	1.00%	2.10%	2.10%								
9/10/2013 -	10/13/2013	*	2.40%	1.00%	2.40%	2.40%								
10/14/2013 -	1/9/2014	*	2.20%	1.00%	2.20%									
1/10/2014 -	2/13/2014	*	2.45%	1.00%	2.45%									
2/14/2014 -	6/16/2014	*	2.25%	1.00%	2.25%									
6/17/2014 -	2/9/2015	*	2.30%	2.00%	2.30%									
2/10/2015 -	6/8/2015	*	2.00%	2.00%										
6/9/2015 -	7/27/2015	*	2.25%	2.00%										
7/28/2015 -	Current	*	**2.45%**	**2.00%**										

Apollo-SP

Issue Dates From	Issue Dates To	Min Guar Int Rate	Issue Rate	Issue Bonus	Renewal Rates Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
1/13/1998 -	10/31/2004	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1/1/1998 -	6/1/1998	*	4.70%	2.00%	4.70%	4.70%	4.70%	4.50%	4.00%	4.00%	3.75%	3.75%	3.75%	4.00%
6/2/1998 -	8/31/1998	*	4.70%	2.00%	4.70%	4.70%	4.70%	4.50%	4.00%	4.00%	3.75%	3.75%	3.75%	4.00%
9/1/1998 -	11/1/1998	*	4.70%	2.00%	4.70%	4.70%	4.50%	4.50%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
11/2/1998 -	2/22/1999	*	4.70%	2.00%	4.70%	4.70%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
2/23/1999 -	5/25/1999	*	4.70%	2.00%	4.70%	4.70%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
5/26/1999 -	7/29/1999	*	4.90%	2.00%	4.90%	4.50%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
7/30/1999 -	10/31/1999	*	5.00%	2.00%	5.00%	4.50%	4.50%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.75%
11/1/1999 -	1/6/2000	*	5.40%	2.00%	5.40%	5.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.40%
1/7/2000 -	8/29/2000	*	5.70%	2.00%	5.70%	5.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.40%
8/30/2000 -	11/29/2000	*	5.70%	2.00%	5.70%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%
11/30/2000 -	1/10/2001	*	5.50%	2.00%	5.50%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%
1/11/2001 -	2/20/2001	*	4.70%	2.00%	4.70%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%
2/21/2001 -	3/31/2001	*	4.70%	1.00%	4.70%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%
4/1/2001 -	6/3/2001	*	5.00%	1.00%	5.00%	4.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.20%	3.00%
6/4/2001 -	10/16/2001	*	5.00%	2.00%	5.00%	4.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.20%	3.00%
10/17/2001 -	3/31/2002	*	4.75%	1.50%	4.75%	4.75%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%
4/1/2002 -	8/11/2002	*	4.75%	2.50%	4.75%	4.75%	4.00%	4.00%	4.00%	4.00%	4.00%	3.20%	3.00%	3.00%
8/12/2002 -	9/5/2002	*	4.40%	2.50%	4.40%	4.40%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%	3.00%	3.00%
9/6/2002 -	9/30/2002	*	4.15%	2.50%	4.15%	4.15%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%	3.00%	3.00%
10/1/2002 -	11/6/2002	*	4.00%	2.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%	3.00%
11/7/2002 -	11/22/2002	*	3.70%	2.00%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.40%	3.00%	3.00%	3.00%
11/23/2002 -	2/28/2003	*	3.50%	0.00%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.35%	3.00%	3.00%	3.00%
3/1/2003 -	6/2/2003	*	3.50%	1.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.35%	3.20%	3.00%	3.00%
6/3/2003 -	7/7/2003	*	3.00%	1.25%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
7/8/2003 -	7/31/2003	*	3.00%	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
8/1/2003 -	9/8/2003	*	3.25%	1.50%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.05%	3.00%	3.00%	3.00%
9/9/2003 -	12/31/2003	*	3.50%	1.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.20%	3.00%	3.00%	3.00%
1/1/2004 -	3/21/2004	*	3.35%	1.65%	3.35%	3.35%	3.35%	3.35%	3.35%	3.25%	3.15%	3.00%	3.00%	3.00%
3/22/2004 -	5/2/2004	*	3.00%	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
5/3/2004 -	8/23/2004	*	3.25%	2.00%	3.00%	3.00%	3.00%	3.00%	3.25%	3.15%	3.05%	3.00%	3.00%	3.00%
8/24/2004 -	4/10/2005	*	3.00%	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
11/1/2004 -	12/31/2004	2.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11/1/2004 -	12/31/2004	*	3.00%	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.85%	2.70%	2.50%	2.50%
1/1/2005 -	3/31/2005	2.30%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/1/2005 -	6/30/2005	2.40%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/11/2005 -	6/21/2005	*	3.20%	2.00%	3.20%	3.20%	3.20%	3.20%	3.10%	3.00%	2.80%	2.60%	2.40%	2.40%
6/22/2005 -	10/16/2005	*	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.90%	2.70%	2.65%	2.60%	2.60%
7/1/2005 -	9/30/2005	2.60%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10/1/2005 -	12/31/2005	2.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10/17/2005 -	11/6/2005	*	3.10%	3.00%	3.10%	3.10%	3.10%	3.10%	3.00%	2.85%	2.70%	2.65%	2.65%	
11/7/2005 -	2/1/2006	*	3.25%	3.00%	3.25%	3.25%	3.25%	3.25%	3.15%	3.00%	2.90%	2.90%	2.90%	
1/1/2006	3/31/2006	2.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2/2/2006 -	2/12/2006	*	3.10%	3.00%	3.10%	3.10%	3.10%	3.10%	3.00%	2.90%	2.90%	2.90%	2.90%	2.90%	
2/13/2006 -	3/12/2006	*	3.25%	3.00%	3.25%	3.25%	3.25%	3.25%	3.15%	2.95%	2.90%	2.90%	2.90%	2.90%	
3/13/2006 -	4/9/2006	*	3.50%	3.00%	3.50%	3.50%	3.50%	3.50%	3.30%	3.10%	2.90%	3.00%	3.00%	3.00%	
4/1/2006 -	3/31/2008	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/10/2006 -	5/1/2006	*	3.70%	3.00%	3.70%	3.70%	3.70%	3.45%	3.30%	3.10%	3.00%	3.00%	3.00%	3.00%	
5/2/2006 -	7/4/2006	*	3.90%	3.00%	3.90%	3.90%	3.90%	3.65%	3.45%	3.15%	3.00%	3.00%	3.00%	3.00%	
7/5/2006 -	8/20/2006	*	4.00%	3.00%	4.00%	4.00%	4.00%	3.75%	3.50%	3.15%	3.00%	3.00%	3.00%	3.00%	
8/21/2006 -	10/11/2006	*	3.85%	3.00%	3.85%	3.50%	3.85%	3.60%	3.40%	3.10%	3.00%	3.00%	3.00%	3.00%	
10/12/2006 -	2/4/2007	*	3.65%	3.00%	3.65%	3.65%	3.65%	3.45%	3.25%	3.00%	3.00%	3.00%	3.00%		
2/5/2007 -	6/3/2007	*	3.80%	3.00%	3.80%	3.80%	3.80%	3.55%	3.15%	3.00%	3.00%	3.00%	3.00%		
6/4/2007 -	6/19/2007	*	4.00%	2.75%	4.00%	4.00%	3.75%	3.50%	3.15%	3.00%	3.00%	3.00%	3.00%		
6/20/2007 -	9/17/2007	*	4.10%	3.00%	4.10%	4.10%	3.85%	3.60%	3.25%	3.05%	3.00%	3.00%	3.00%		
9/18/2007 -	12/3/2007	*	3.85%	3.00%	3.85%	3.85%	3.60%	3.20%	3.00%	3.00%	3.00%	3.00%	3.00%		
12/4/2007 -	6/1/2008	*	3.60%	3.00%	3.60%	3.60%	3.40%	3.20%	3.00%	3.00%	3.00%	3.00%			
4/1/2008 -	6/30/2008	2.10%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
6/2/2008 -	7/9/2008	*	4.00%	3.00%	4.00%	4.00%	3.75%	3.25%	3.05%	3.00%	3.00%	3.00%			
7/1/2008 -	6/30/2009	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
7/10/2008 -	10/6/2008	*	4.30%	3.00%	4.30%	4.30%	3.80%	3.30%	3.05%	3.00%	3.00%	3.00%			
10/7/2008 -	1/20/2009	*	4.05%	3.00%	4.05%	4.05%	3.55%	3.20%	3.00%	3.00%	3.00%				
1/21/2009 -	4/21/2009	*	4.00%	2.00%	4.00%	4.00%	3.50%	3.15%	3.00%	3.00%	3.00%				
4/22/2009 -	5/5/2009	*	3.75%	2.00%	3.75%	3.75%	3.25%	3.05%	3.00%	3.00%	3.00%				
5/6/2009 -	8/5/2009	*	3.75%	0.00%	3.75%	3.75%	3.25%	3.05%	3.00%	3.00%	3.00%				
7/1/2009 -	9/30/2010	2.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8/6/2009 -	12/31/2009	*	3.45%	0.00%	3.45%	3.45%	3.15%	2.95%	2.95%	2.55%					
1/1/2010 -	5/2/2010	*	3.45%	0.00%	3.45%	3.45%	3.15%	2.95%	2.95%	2.55%					
5/3/2010 -	6/30/2010	*	3.45%	0.75%	3.45%	3.45%	2.95%	2.95%	2.55%						
7/1/2010 -	7/29/2010	*	3.20%	0.75%	3.20%	3.20%	2.70%	2.70%	2.30%						
7/30/2010 -	9/1/2010	*	3.05%	0.50%	3.05%	3.05%	2.55%	2.55%	2.15%						
9/2/2010 -	1/3/2011	*	2.70%	0.50%	2.70%	2.70%	2.20%	2.20%	2.00%						
10/1/2010 -	Current	1.00%	N/A	N/A	N/A	N/A	N/A	N/A							
1/4/2011 -	3/6/2011	*	2.55%	0.50%	2.55%	2.55%	2.05%	2.00%							
3/7/2011 -	8/3/2011	*	2.75%	1.00%	2.75%	2.75%	2.25%	2.05%							
8/4/2011 -	8/15/2011	*	2.55%	1.00%	2.55%	2.55%	2.05%	2.05%							
8/16/2011 -	9/28/2011	*	1.95%	1.00%	1.95%	1.95%	1.45%	1.45%							
9/29/2011 -	3/5/2012	*	1.65%	1.00%	1.65%	1.65%	1.15%	1.15%							
3/6/2012 -	5/29/2012	*	1.90%	1.00%	1.90%	1.90%	1.40%								
5/30/2012 -	11/26/2012	*	1.65%	1.00%	1.65%	1.65%	1.15%								
11/27/2012 -	2/19/2013	*	1.45%	1.00%	1.45%	1.45%									
2/20/2013 -	6/24/2013	*	1.65%	1.00%	1.65%	1.65%									
6/25/2013 -	9/9/2013	*	1.95%	1.00%	1.95%	1.95%									
9/10/2013 -	10/13/2013	*	2.25%	1.00%	2.25%	2.25%									
10/14/2013 -	1/9/2014	*	2.05%	1.00%	2.05%										
1/10/2014 -	2/13/2014	*	2.30%	1.00%	2.30%										
2/14/2014 -	6/16/2014	*	2.10%	1.00%	2.10%										
6/17/2014 -	2/9/2015	*	2.15%	2.00%	2.15%										
2/10/2015 -	6/8/2015	*	1.85%	2.00%											
6/9/2015 -	7/27/2015	*	2.10%	2.00%											
2/9/2015 -	Current	*	**2.30%**	**2.00%**											

The rates illustrated above represent new business and renewal interest rates for the Apollo-MVA and the Apollo-SP policies since inception (09/01/1995). These rates should not be relied on nor are they a guarantee of future interest rate renewal levels. The minimum guaranteed interest rate for the Apollo-MVA and Apollo-SP is 1.00%. * No change in the Mininum Guarantee Interest Rate from the preceding posted rate.

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