

INTEREST RATE NOTIFICATION

Effective February 6, 2012, the following rates will change:

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Premium Bonus Information
WNL Flex 5 One Year Guarantee (with premium bonus)				
Deposits less than \$100,000 Yield	1.00%	1.15%	1.15%	Includes a premium bonus of 1.00%
		2.16%	2.16%	
Deposits \$100,000 or greater Yield	1.00%	1.15%	1.15%	Includes a premium bonus of 2.00%
		3.17%	3.17%	
0.15% additional premium bonus applies on tax-qualified policies (new policy purchases)				
WNL Flex 7 One Year Guarantee (with premium bonus)				
Deposits less than \$100,000 Yield	1.00%	1.40%	1.40%	Includes a premium bonus of 1.00%
		2.41%	2.41%	
Deposits \$100,000 or greater Yield	1.00%	1.40%	1.40%	Includes a premium bonus of 2.00%
		3.42%	3.42%	
0.15% additional premium bonus applies on tax-qualified policies (new policy purchases)				

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Interest Rate Bonus Information
WNL Flex 5 One Year Guarantee				
Deposits less than \$100,000	1.00%	2.15%	2.15%	includes a 1.00% bonus in the first policy year
Deposits \$100,000 or greater* (see footnote)	1.00%	3.15%	3.15%	includes a 2.00% bonus in the first policy year
0.15% additional first year bonus applies on tax-qualified policies (and subsequents on tax-qualified policies)				
Three Year Guarantee				
Deposits less than \$100,000	1.00%	1.40%	1.40%	includes a 0.30% bonus in the first three policy years
Deposits \$100,000 or greater	1.00%	1.70%	1.70%	includes a 0.60% bonus in the first three policy years
Five Year Guarantee				
Deposits less than \$100,000	1.00%	1.00%	1.00%	No bonus
Deposits \$100,000 or greater	1.00%	1.20%	1.20%	No bonus

*Interest Rate Footnote-Please note that policies issued prior to January 31, 2005 and subsequents into those policies are not eligible for the \$100,000 and over bonus.

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Interest Rate Bonus Information
WNL Flex 7				
One Year Guarantee				
Deposits less than \$100,000	1.00%	2.40%	2.40%	includes a 1.00% bonus in the first policy year
Deposits \$100,000 or greater * (see footnote)	1.00%	3.40%	3.40%	includes a 2.00% bonus in the first policy year
0.15% additional first year bonus applies on tax-qualified one-year guarantee policies (and subsequents on tax-qualified one-year guarantee policies)				
Three Year Guarantee				
Deposits less than \$100,000	1.00%	1.85%	1.85%	includes 0.50% bonus in first three policy years
Deposits \$100,000 or greater	1.00%	2.15%	2.15%	includes 0.80% bonus in first three policy years
Five Year Guarantee				
Deposits less than \$100,000	1.00%	1.55%	1.55%	No bonus
Deposits \$100,000 or greater	1.00%	1.75%	1.75%	No bonus
Seven Year Guarantee				
Deposits less than \$100,000	1.00%	1.50%	1.50%	No bonus
Deposits \$100,000 or greater	1.00%	1.70%	1.70%	No bonus
Flexible Premium	Minimum Information for New Policy Purchases of the WNL Flex 5 and WNL Flex 7 products: 1.00%-all states 1.50%, 2.00%, 2.25%, 2.50%, 2.75%, 3.00% subsequent deposits for existing policies only			

MVA Products Not Available in MN and NY	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Interest Rate Bonus Information
WNL Flex 5				
Five Year Guarantee with MVA				
Deposits less than \$100,000	1.00%	1.45%	1.20%	No bonus
Deposits \$100,000 or greater	1.00%	1.65%	1.40%	No bonus
WNL Flex 7				
Seven Year Guarantee with MVA				
Deposits less than \$100,000	1.00%	1.85%	1.60%	No bonus
Deposits \$100,000 or greater	1.00%	2.05%	1.80%	No bonus

*Interest Rate Footnote-Please note that policies issued prior to January 31, 2005 and subsequents into those policies are not eligible for the \$100,000 and over bonus.

The minimum guaranteed rate on the WNL Future Freedom is 1.00%.

Product	Current Rate	New Rate	Yield	Interest Rate Bonus Information
WNL Future Freedom				
Deposits less than \$100,000	1.00%	1.00%	1.50%	Yield includes a 0.50% premium bonus
Deposits \$100,000 or greater	1.00%	1.00%	2.51%	Yield includes a 1.50% premium bonus
0.15% additional first year bonus applies on tax-qualified policies - see footnote ^ See second tab of spreadsheet for yield information on qualified enhancement				
Subsequent deposits: (subsequent deposits do not receive the premium bonus)	1.10%	1.00%	n/a	for Minimum Guaranteed Rate of 1.00%
	1.50%	No Change	n/a	for Minimum Guaranteed Rate of 1.50%
	2.00%	No Change	n/a	for Minimum Guaranteed Rates of 2.00%
	2.75%	No Change	n/a	for a Minimum Guaranteed Rate of 2.25-2.75%
	3.00%	No Change	n/a	for a Minimum Guaranteed Rate of 3.00%
	1.00%-all states			
Flexible-Premium	1.50%, 2.00%, 2.25%, 2.50%, 2.75% - subsequent deposits for existing policies only			

If you are an agent or back office and have policy or operational inquiries, please contact our Client Care Center at (800) 424-4990. If you are an agent in need of sales, promotion and marketing support, please contact our Internal Wholesalers at (888) 237-4210.

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Effective February 6, 2012, the following rates will change:

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Premium Bonus Information
FSA Flex 5 One Year Guarantee (with premium bonus) Deposits less than \$100,000 Yield Deposits \$100,000 or greater Yield	1.00%	1.15%	1.15%	Includes a premium bonus of 1.00%
		2.16%	2.16%	
	1.00%	1.15%	1.15%	Includes a premium bonus of 2.00%
		3.17%	3.17%	
0.15% additional premium bonus applies on tax-qualified policies (new policy purchases)				
FSA Flex 7 One Year Guarantee (with premium bonus) Deposits less than \$100,000 Yield Deposits \$100,000 or greater Yield	1.00%	1.40%	1.40%	Includes a premium bonus of 1.00%
		2.41%	2.41%	
	1.00%	1.40%	1.40%	Includes a premium bonus of 2.00%
		3.42%	3.42%	
0.15% additional premium bonus applies on tax-qualified policies (new policy purchases)				
FSA Flex 5 One Year Guarantee (no longer available for new sales) Deposits less than \$100,000 Deposits \$100,000 or greater* (see footnote)	1.00%	2.15%	2.15%	includes a 1.00% bonus in the first policy year
	1.00%	3.15%	3.15%	includes a 2.00% bonus in the first policy year
0.15% additional first year bonus applies on tax-qualified policies (and subsequents on tax-qualified policies)				
Three Year Guarantee Deposits less than \$100,000 Deposits \$100,000 or greater	1.00%	1.40%	1.40%	includes a 0.30% bonus in the first three policy years
	1.00%	1.70%	1.70%	includes a 0.60% bonus in the first three policy years
Five Year Guarantee Deposits less than \$100,000 Deposits \$100,000 or greater	1.00%	1.00%	1.00%	No bonus
	1.00%	1.20%	1.20%	No bonus

*Interest Rate Footnote-Please note that policies issued prior to January 31, 2005 and subsequents into those policies are not eligible for the \$100,000 and over bonus.

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Interest Rate Bonus Information
FSA Flex 7 (no longer available for new sales) One Year Guarantee Deposits less than \$100,000 Deposits \$100,000 or greater	1.00%	2.40%	2.40%	includes a 1.00% bonus in the first policy year
	1.00%	3.40%	3.40%	includes a 2.00% bonus in the first policy year
0.15% additional first year bonus applies on tax-qualified one-year guarantee policies (and subsequents on tax-qualified one-year guarantee policies)				
Three Year Guarantee Deposits less than \$100,000 Deposits \$100,000 or greater	1.00%	1.85%	1.85%	includes 0.50% bonus in first three policy years
	1.00%	2.15%	2.15%	includes 0.80% bonus in first three policy years
Five Year Guarantee Deposits less than \$100,000 Deposits \$100,000 or greater	1.00%	1.55%	1.55%	No bonus. Rate guaranteed for 5 years.
	1.00%	1.75%	1.75%	No bonus. Rate guaranteed for 5 years.
Seven Year Guarantee Deposits less than \$100,000 Deposits \$100,000 or greater	1.00%	1.50%	1.50%	No bonus. Rate guaranteed for 7 years.
	1.00%	1.70%	1.70%	No bonus. Rate guaranteed for 7 years.
Flexible Premium	Minimum Information for the FSA Flex 5 and FSA Flex 7 products: 1.00%-new policy purchases. 1.50%-subsequent purchases for policies issued 02/02/10-07/25/10. 2.00% - subsequent deposits for policies issued prior to May 16, 2005 and policies issued between 4/21/08- 6/4/08 and 1/19/09-02/01/10. 2.50% - subsequent deposits for policies issued 5/16/05 - 6/30/05. 2.75% - subsequents on policies issued 3rd quarter 2005. 3.00% - subsequent deposits for policies issued between 10/1/05- 8/13/06, 2/18/08-4/20/08 and 6/5/08-01/18/09. 3.25%-subsequent deposits for policies issued between 8/14/06 and 2/17/08			

The minimum guaranteed rate on the FSA Future Freedom is 1.00%.

Product	Current Rate	New Rate	Yield	Interest Rate Bonus Information
FSA Future Freedom Deposits less than \$100,000 Deposits \$100,000 or greater	1.00%	1.00%	1.50%	Yield includes a 0.50% premium bonus
	1.00%	1.00%	2.51%	Yield includes a 1.50% premium bonus
0.15% additional first year bonus applies on tax-qualified policies - see footnote				
Subsequent deposits (subsequent deposits do not receive the premium bonus)	1.00%	1.00%	n/a	for Minimum Guaranteed Rate of 1.00%
	1.50%	No Change	n/a	subsequent deposits only with a 1.50% minimum
	2.00%	No Change	n/a	subsequent deposits only with a 2% minimum
	1.00%-new policy purchases			

*Interest Rate Footnote-Please note that policies issued prior to January 31, 2005 and subsequents into those policies are not eligible for the \$100,000 and over bonus.

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INTEREST RATE NOTIFICATION

There are no changes to this product at this time.

The Western National Power Index is available in all states except NY and OR.

Rates available with the optional return-of-premium guarantee rider:

Product	Annual Interest Rate Caps	Upfront Premium Bonus on Single Deposit**	Minimum Interest Rate Cap	Lifetime Minimum Interest Rate Cap
Western National Power Index 7-Year Term				
Deposits less than \$100,000	3.25%	0.00%	3.00%	3.00%
Deposits \$100,000 or greater*	3.50%	0.00%	3.00%	3.00%

Rates available *without* the optional return-of-premium guarantee rider:

Product	Annual Interest Rate Caps	Upfront Premium Bonus on Single Deposit**	Minimum Interest Rate Cap	Lifetime Minimum Interest Rate Cap
Western National Power Index 7-Year Term				
Deposits less than \$100,000	3.50%	0.00%	3.00%	3.00%
Deposits \$100,000 or greater*	4.00%	0.00%	3.00%	3.00%

Rates available with the optional return-of-premium guarantee rider:

Product	Annual Interest Rate Caps	Upfront Premium Bonus on Single Deposit**	Minimum Interest Rate Cap	Lifetime Minimum Interest Rate Cap
Western National Power Index 9-Year Term				
Deposits less than \$100,000	3.75%	0.00%	3.00%	3.00%
Deposits \$100,000 or greater*	4.25%	0.00%	3.00%	3.00%

Rates available *without* the optional return-of-premium guarantee rider:

Product	Annual Interest Rate Caps	Upfront Premium Bonus on Single Deposit**	Minimum Interest Rate Cap	Lifetime Minimum Interest Rate Cap
Western National Power Index 9-Year Term				
Deposits less than \$100,000	4.00%	0.00%	3.00%	3.00%
Deposits \$100,000 or greater*	4.50%	0.00%	3.00%	3.00%

The annual interest rate caps for new policies are guaranteed for one year from the date the policy is issued. On each policy anniversary, the company will declare new annual interest rate caps that will apply for the next policy year. During the first seven years, the cap will never be lower than 3.00% as shown above. After the seven-year term expires, the cap is guaranteed to always be at least 3.00% for the life of the policy as shown above. The interest rate cap places a maximum limit on the amount of index growth, if any, credited to the policy each year, regardless of the performance of the stock-price index.

** Effective December 19, 2011 the premium bonus is no longer available.

The product is not yet available in NY and OR.

INTEREST RATE NOTIFICATION

Effective February 6, 2012 the following rates will change:

The Minimum Guaranteed Rate on the product below is 1.00%.

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Bonus Information
FSA Flex 5 Plus Five Year Guarantee with MVA				
Deposits less than \$100,000	1.00%	1.45%	1.20%	No Bonus
Deposits \$100,000 or greater*	1.00%	1.65%	1.40%	No Bonus

1.50% Minimum Guaranteed Rate for subsequent deposits into policies issued prior to July 26, 2010.

subsequent deposits into policies issued prior to July 26, 2010.

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Bonus Information
FSA Flex 5 Plus Five Year Guarantee with MVA				
Deposits less than \$100,000	1.50%	1.50%	No Change	No Bonus
Deposits \$100,000 or greater*	1.50%	1.70%	No Change	No Bonus

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INTEREST RATE NOTIFICATION

Effective February 6, 2012, the following rates will change:

Product (Not Available in MN)	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Interest Bonus Information
Set Rate Annuity Seven-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.10%	1.85%	No Bonus
Deposits \$100,000 or greater	1.00%	2.30%	2.05%	No Bonus
Set Rate Annuity Eight-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.10%	1.85%	No Bonus
Deposits \$100,000 or greater	1.00%	2.30%	2.05%	No Bonus
Set Rate Annuity Nine-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.20%	1.95%	No Bonus
Deposits \$100,000 or greater	1.00%	2.40%	2.15%	No Bonus
Set Rate Annuity Ten-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.40%	2.15%	No Bonus
Deposits \$100,000 or greater	1.00%	2.60%	2.35%	No Bonus

The following rates with a 1.50% minimum guaranteed rate are available in the state of WA only.

Product (WA only)	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Interest Bonus Information
Set Rate Annuity Seven-Year Term with MVA				
Deposits less than \$100,000	1.50%	2.10%	1.85%	No Bonus
Deposits \$100,000 or greater	1.50%	2.30%	2.05%	No Bonus
Set Rate Annuity Eight-Year Term with MVA				
Deposits less than \$100,000	1.50%	2.10%	1.85%	No Bonus
Deposits \$100,000 or greater	1.50%	2.30%	2.05%	No Bonus
Set Rate Annuity Nine-Year Term with MVA				
Deposits less than \$100,000	1.50%	2.20%	1.95%	No Bonus
Deposits \$100,000 or greater	1.50%	2.40%	2.15%	No Bonus
Set Rate Annuity Ten-Year Term with MVA				
Deposits less than \$100,000	1.50%	2.40%	2.15%	No Bonus
Deposits \$100,000 or greater	1.50%	2.60%	2.35%	No Bonus

INTEREST RATE NOTIFICATION

Effective February 6, 2012, the following rates will change:

The minimum rate guaranteed for new policy purchases in New York is 1.00%.

Product	New Money Minimum Guarantee	Current Rate for New Policies	New Rate for New Policies	Interest Bonus Information
Set Rate Annuity Seven-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.10%	1.85%	No Bonus
Deposits \$100,000 or greater	1.00%	2.30%	2.05%	No Bonus
Set Rate Annuity Eight-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.10%	1.85%	No Bonus
Deposits \$100,000 or greater	1.00%	2.30%	2.05%	No Bonus
Set Rate Annuity Nine-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.20%	1.95%	No Bonus
Deposits \$100,000 or greater	1.00%	2.40%	2.15%	No Bonus
Set Rate Annuity Ten-Year Term with MVA				
Deposits less than \$100,000	1.00%	2.40%	2.15%	No Bonus
Deposits \$100,000 or greater	1.00%	2.60%	2.35%	No Bonus

INTEREST RATE NOTIFICATION

No Change

Western National- Yield information for premium bonus enhancements- 02/06/12

Product	Minimum Guarantee	Current Base Rate	New Base Rate	Standard Yield with 0.50% premium bonus	Yield with 0.65% Q premium bonus	\$100,000 or higher enhancement yield with 1.50%	\$100,000 or higher enhancement yield with 1.65% Q premium bonus
Future Freedom*	1.00%	1.00%	No Change	1.50%	1.65%	2.51%	2.66%
(one-year rate)	1.50%	1.50%	No Change	Subsequent deposits only. No premium bonus available.			
	2.00%	2.00%	No Change	Subsequent deposits only. No premium bonus available.			
(six-year surrender)	2.25-2.75%	2.75%	No Change	Subsequent deposits only. No premium bonus available.			
Please note the premium bonus is not available on subsequent purchases.							

INTEREST RATE NOTIFICATION

First SunAmerica- Yield information for premium bonus enhancements- 02/06/12

Product	Minimum Guarantee	Current Base Rate	New Base Rate	Standard Yield with 0.50% premium bonus	Yield with 0.65% Q premium bonus	\$100,000 or higher enhancement yield with 1.50% premium bonus	\$100,000 or higher enhancement yield with 1.65% Q premium bonus
Future Freedom	1.00%	1.00%	No Change	1.50%	1.65%	2.51%	2.66%
(one-year rate)	1.50%	1.50%	No Change	Subsequent deposits only. No premium bonus available.			
	2.00%	2.00%	No Change	Subsequent deposits only. No premium bonus available.			
(six-year surrender)	2.25-2.75%	2.75%	No Change	Subsequent deposits only. No premium bonus available.			
Please note the premium bonus is not available on subsequent purchases.							

Retail Minimum History

Date	Product	Change
25-Jan-10	WNL / FSA Future Freedom	minimum changed from 2% to 1.50% in all states except NJ and WA. These two states remain at 2%
1-Feb-10	WNL Flex 5 & 7	minimum changed from 2% to 1.50% in all states.
26-Jul-10	WNL Flex 5 & 7	minimum changed from 1.50% to 1.00% in all states. The MVA options will be unavailable in WA state.
26-Jul-10	WNL Future Freedom	minimum changed from 1.50% to 1.00% in all states except NJ, which will remain at 2.00%.
2-Aug-10	Set Rate Annuity	minimum changed from 1.50% to 1.00% in all states except WA, which will remain at 1.50%.
8-Nov-10	WNL Future Freedom	minimum changed from 2.00% to 1.00% in NJ.