

FG LIFE-CHOICE

Interest Crediting Options

Premium payments may be allocated between a Fixed Crediting Account, an Annual Point To Point 100% Participation Rate Index Account, an Annual Point To Point 140% Participation Rate Index Account, an Annual Point to Point 100% Participation with a 3% GUAR, and a Monthly Point To Point Index Account.

<u>Interest Crediting Option</u>	<u>Allocation</u>	<u>Minimum 25 Year Average</u>	<u>Maximum 25 Year Average</u>	<u>Current CAP Rate</u>	<u>Maximum Illustrated Rate</u>
S&P 500® One-Year Annual PtP with 100% PAR w/ Cap	100.00%	3.79%	7.16%	9.00%	5.61%*
S&P 500® One-Year Annual PtP with 140% PAR w/ Cap	0.00%	3.24%	5.61%	6.50%	4.40%*
S&P 500® One-Year Annual PtP with 100% PAR w/ Cap, 3% minimum guaranteed interest rate	0.00%	4.13%	5.51%	6.00%	4.88%**
S&P 500® One-Year Monthly PtP w/Cap	0.00%	2.12%	6.94%	2.75%	4.51%*
Fixed Rate	0.00%	n/a	n/a	n/a	4.00%

* This rate is less than or equal to the average performance of the S&P 500® Index from all of the 25 year rolling periods over the last 65 years when subjected to the current CAP Rates noted above and a 0.25% minimum.

** This rate is less than or equal to the average performance of the S&P 500® Index from all of the 25 year rolling periods over the last 65 years when subjected to the current CAP Rate noted above and a 3.00% minimum.

Historical Performance Summary

The index account rates shown in this illustration are subject to a maximum regulatory rate, which is based on the Benchmark Index Account as defined in Actuarial Guideline 49. The maximum illustrated increase for all illustrated indices is the average from all of the 25 year rolling periods over the last 65 years when subject to the current CAP rates.

The following table shows the actual historical index price changes and corresponding hypothetical index account increases using the guaranteed minimum rates and the current index caps for the most recent 20 year period.

Start Date	End Date	S&P 500 Index	Annual Point to Point 100% PAR with 9.00% CAP	Annual Point to Point 140% PAR with 6.50% CAP	Annual Point to Point 100% PAR with 3% Guar and 6.00% CAP	Monthly Point to Point with 2.75% CAP
12/15/1995	12/15/1996	16.98%	9.00%	6.50%	6.00%	4.82%
12/15/1996	12/15/1997	33.62%	9.00%	6.50%	6.00%	8.03%
12/15/1997	12/15/1998	20.70%	9.00%	6.50%	6.00%	0.25%
12/15/1998	12/15/1999	21.54%	9.00%	6.50%	6.00%	0.25%
12/15/1999	12/15/2000	-7.16%	0.25%	0.25%	3.00%	0.25%
12/15/2000	12/15/2001	-13.55%	0.25%	0.25%	3.00%	0.25%
12/15/2001	12/15/2002	-19.74%	0.25%	0.25%	3.00%	0.25%
12/15/2002	12/15/2003	17.32%	9.00%	6.50%	6.00%	8.40%
12/15/2003	12/15/2004	12.89%	9.00%	6.50%	6.00%	2.96%
12/15/2004	12/15/2005	5.41%	5.41%	6.50%	5.41%	3.71%
12/15/2005	12/15/2006	12.29%	9.00%	6.50%	6.00%	9.55%
12/15/2006	12/15/2007	1.32%	1.32%	1.85%	3.00%	0.25%
12/15/2007	12/15/2008	-39.93%	0.25%	0.25%	3.00%	0.25%
12/15/2008	12/15/2009	27.56%	9.00%	6.50%	6.00%	4.71%
12/15/2009	12/15/2010	11.49%	9.00%	6.50%	6.00%	3.18%
12/15/2010	12/15/2011	-1.58%	0.25%	0.25%	3.00%	0.25%
12/15/2011	12/15/2012	17.65%	9.00%	6.50%	6.00%	5.56%
12/15/2012	12/15/2013	24.90%	9.00%	6.50%	6.00%	14.92%
12/15/2013	12/15/2014	11.37%	9.00%	6.50%	6.00%	3.21%
12/15/2014	12/15/2015	2.70%	2.70%	3.78%	3.00%	0.25%
Most Recent 10 Year Average		4.86%	5.78%	4.48%	4.79%	4.11%
Most Recent 20 Year Average		6.18%	5.86%	4.53%	4.91%	3.49%

FG LIFE-ELITE

Interest Crediting Options

Premium payments may be allocated between a Fixed Rate Account, an Annual Point To Point 100% Participation Rate Index Account, an Annual Point To Point 140% Participation Rate Index Account, and a Monthly Point To Point Index Account.

<u>Interest Crediting Option</u>	<u>Allocation</u>	<u>Minimum 25 Year Average</u>	<u>Maximum 25 Year Average</u>	<u>Current CAP Rate</u>	<u>Maximum Illustrated Rate</u>
S&P 500® One-Year Annual PtP with 100% PAR w/ Cap	100.00%	5.00%	9.92%	14.00%	7.70%*
S&P 500® One-Year Annual PtP with 140% PAR w/ Cap	0.00%	4.07%	7.13%	8.50%	5.60%*
S&P 500® One-Year Monthly PtP w/Cap	0.00%	3.68%	9.28%	3.75%	6.45%*
Fixed Rate	0.00%	n/a	n/a	n/a	4.50%

* This rate is less than or equal to the average performance of the S&P 500® Index from all of the 25 year rolling periods over the last 65 years when subjected to the current CAP Rates noted above and a 0.25% minimum.

Historical Performance Summary

The index account rates shown in this illustration are subject to a maximum regulatory rate, which is based on the Benchmark Index Account as defined in Actuarial Guideline 49. The maximum illustrated increase for all illustrated indices is the average from all of the 25 year rolling periods over the last 65 years when subject to the current CAP rates.

The following table shows the actual historical index price changes and corresponding hypothetical index account increases using the guaranteed minimum rates and the current index caps for the most recent 20 year period.

Start Date	End Date	S&P 500 Index	Annual Point to Point 100% PAR with 14.00% CAP	Annual Point to Point 140% with 8.50% CAP	Monthly Point to Point with 3.75% CAP
12/15/1995	12/15/1996	16.98%	14.00%	8.50%	9.17%
12/15/1996	12/15/1997	33.62%	14.00%	8.50%	13.85%
12/15/1997	12/15/1998	20.70%	14.00%	8.50%	4.91%
12/15/1998	12/15/1999	21.54%	14.00%	8.50%	3.93%
12/15/1999	12/15/2000	-7.16%	0.25%	0.25%	0.25%
12/15/2000	12/15/2001	-13.55%	0.25%	0.25%	0.25%
12/15/2001	12/15/2002	-19.74%	0.25%	0.25%	0.25%
12/15/2002	12/15/2003	17.32%	14.00%	8.50%	11.30%
12/15/2003	12/15/2004	12.89%	12.89%	8.50%	6.96%
12/15/2004	12/15/2005	5.41%	5.41%	7.57%	5.65%
12/15/2005	12/15/2006	12.29%	12.29%	8.50%	11.52%
12/15/2006	12/15/2007	1.32%	1.32%	1.85%	0.25%
12/15/2007	12/15/2008	-39.93%	0.25%	0.25%	0.25%
12/15/2008	12/15/2009	27.56%	14.00%	8.50%	10.58%
12/15/2009	12/15/2010	11.49%	11.49%	8.50%	7.56%
12/15/2010	12/15/2011	-1.58%	0.25%	0.25%	0.25%
12/15/2011	12/15/2012	17.65%	14.00%	8.50%	11.56%
12/15/2012	12/15/2013	24.90%	14.00%	8.50%	17.58%
12/15/2013	12/15/2014	11.37%	11.37%	8.50%	5.75%
12/15/2014	12/15/2015	2.70%	2.70%	3.78%	0.25%
10 Year Average		4.86%	8.01%	5.65%	6.39%
20 Year Average		6.18%	8.37%	5.76%	5.97%