

2 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Life of the South West A.M. BEST A S & P A MOODYS A3 FITCH A+	Sure Rate2	\$25,000 Qualified and NonQ	<u>\$25K-\$99K</u> 1.00% <u>\$100K+</u> 1.15%	1.00%	NA	0-90	NO	GLIR 7% (65 BIPS)	Annuitant	NO
West Coast Life A.M. BEST A+ S & P AA- MOODYS A2 FITCH A+	Sure advantage	\$10,000 Qualified and NonQ	Currently not available	1.50%	.50% (100K+)	0-85	YES	NO	Owner	YES

3 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Aviva A.M. BEST A S & P AA- MOODYS A1 FITCH A+	Freedom Series 3	\$5,000 Qualified and NonQ	<u>>75K (75K+)</u> 2.00% 2.00%	2.00%	NA	0-85	YES	LifePay Flex 7.2% (45 BIPS) InsurePay 6% (60 BIPS)	Annuitant	NO
National Life A.M. BEST A S & P A+ MOODYS A2 FITCH A+	Security 3	\$5,000 Qualified and NonQ	1.25%	1.00%	NA	0-85	YES	NO	Annuitant	NO
West Coast Life A.M. BEST A+ S & P AA- MOODYS A2 FITCH A+	Sure Advantage	\$10,000 Qualified and NonQ	<u>\$100+:</u> 2.01% <u>AEY:</u> 1.67% <u>MBG:</u> 1.50%	1.50%	.50% (100K+)	0-85	YES	NO	Owner	YES
ING A.M. BEST A S & P AA- MOODYS A1 FITCH AA-	Guarantee Choice	\$15,000 Qualified and NonQ	<u><\$74k:</u> <u>>\$75k:</u> Removed YR 2-3:	1.50%	NA	0-80	YES	Income Protector Rider 7%	Owner	YES

4 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
West Coast Life A.M. BEST A+ S & P AA- MOODYS A2 FITCH A+	Sure Advantage	\$10,000 Qualified and NonQ	<u>\$100+:</u> 2.26% <u>AEY:</u> 1.88% <u>MBG:</u> 1.75%	1.50%	.50% (100K+)	0-85	YES	NO	Owner	YES

5 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Aviva A.M. BEST A S & P AA- MOODYS A1 FITCH A+	Freedom Series 5	\$5,000 Qualified and NonQ	<u>>75K (75K+)</u> 2.00% 2.40%	2.00%	NA	0-83	YES	LifePay Flex 7.2% (45 BIPS) InsurePay 6% (60 BIPS)	Annuitant	NO
Dearborn National A.M. BEST A+ S & P A+	Classic Fortifier	\$4,000 Qualified and NonQ	<u>1ST YR:</u> 3.00% <u>BAILOUT:</u> 2.00%	2.00%	1% Interest Bonus	0-90	YES	NO	Owner	NO
Genworth A.M. BEST A S & P A MOODYS A2 FITCH A-	Stable 5	\$2,000 Qualified \$5,000 NonQ	3YR: <\$50K: 2.05% BAILOUT: 2.05% EY: 2.05% <u>5YR GRT: 2.00%</u> \$50-99K: 2.20% BAILOUT: 2.05% EY: 2.14% <u>5YR GRT: 2.15%</u> \$100K+: 2.30% BAILOUT: 2.05% EY: 2.20% 5YR GRT: 2.25%	2.00%	NA	0-85	YES	NO	Owner	NO

5 Year Surrender (Continued)

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Symetra A.M. BEST A S & P A MOODY'S A3 FITCH A+	Custom 5	\$10,000 Qualified and NonQ	For Symetra rates see last page	2.00%	NA	0-90	YES	NO	Owner	NO
ING A.M. BEST A S & P AA- MOODY'S A1 FITCH AA-	Guaranteed choice	\$15,000 Qualified and NonQ	<\$75k: >\$75k Removed <u>1YR:</u> <u>2-5YR</u>			0-80	YES	Income Protector Rider 7%	Owner	YES
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	Classic 5	\$10,000 Qualified and NonQ	<\$100K >\$100K <u>1YR:</u> 3.30% 4.30% <u>2-5Y:</u> 2.30% 2.30% <u>EY:</u> 2.50% 2.70% Base: 2.30% 2.30%	2.00%	Applied to rate	0-85	YES	NO	Owner	NO
National Life A.M. BEST A S & P A+ MOODY'S A2 FITCH A+	Security 5	\$5,000 Qualified and NonQ	1.75%	1.00%	NA	0-85	YES	NO	Annuitant	NO
Western National Life A.M. BEST A S & P A+ MOODY'S A1 FITCH A-	Security 5	\$10,000 Qualified and NonQ	<99k >100k <u>1YR:</u> 5.45% 6.45% <u>3YR:</u> 3.15% 3.45% <u>5YR:</u> 2.45% 2.64% -STEP UP: 1.95% 2.15% BASE RATE: 1.50%	2.00%	Applied in the first year.	0-85	YES	NO	Owner	YES (Only on 5 year rate lock)
Western National Life A.M. BEST A S & P A+ MOODY'S A1 FITCH A-	Flex 5	\$5,000 NonQ \$2,000 Qualified	<99k >100k <u>1YR:</u> 3.30% 4.30% <u>3YR:</u> 2.60% 2.90% <u>5YR:</u> 2.10% 2.30% BASE RATE: 1.50%	2.00%	Applied in the first year.	Transfe rs 0-90 New Money 0-70	YES	NO	Owner	NO

6 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA	
Genworth A.M. BEST A S & P A MOODYS A2 FITCH A-	Liberty	\$2,000 Qualified \$5,000 NonQ	<\$99k	\$100k+	2.00%	0-85	YES	NO	Owner	NO	
			1YR: 4.00%	4.50%							
			BO: 2.35%	2.35%							
			EY: 2.62%	2.71%							
			3YR: 3.00%	3.15%							
			BO: 2.35%	2.35%							
EY: 2.67%	2.75%										
5YR: 2.75%	2.90%										
BO: 2.35%	2.35%										
EY: 2.68%	2.81%										
Lincoln A.M. BEST A+ S & P AA- MOODYS A2 w- FITCH A+	New Directions 6 *INDEX*	\$10,000 Qualified and NonQ	<\$100K: 2.90%	>\$100K: 3.10%	2.00%	NA	0-85	YES	NO	Owner	YES
National Life A.M. BEST A S & P A+ MOODYS A2 FITCH A+	Heritage	\$5,000 Qualified and NonQ	3.90%		1.00%	1% Interest Bonus	0-85	YES	NO	Owner	NO
West Coast Life A.M. BEST A+ S & P AA- MOODYS A2 FITCH A+	Sure Advantage	\$10,000 Qualified and NonQ	\$100+: 3.47%		1.50%	1.00% (100K+)	0-85	YES	NO	Owner	YES
			AEY: 2.62%								
			MBG: 2.45%								
West Coast Life A.M. BEST A+ S & P AA- MOODYS A2 FITCH A+	Secure Advantage	\$10,000 Qualified and NonQ	<\$50	>\$50	2.00%	NA	18-85	YES	NO	Owner	NO
			1YR: 4.35%	5.50%							
			2 yr: 3.35%	4.90%							
			4YR: 2.85%	3.25%							
			6YR: 2.65%	3.00%							
			BO: 2.35%	2.50%							

7 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Aviva A.M. BEST A S & P AA- MOODYS A1 FITCH A+	Freedom Series 7	\$5,000 Qualified and NonQ	>75K (75K+) 2.00% 2.60%	2.00%	NA	0-81	YES	LifePay Flex 7.2% (45 BIPS) InsurePay 6% (60 BIPS)	Annuitant	NO
Dearborn National A.M. BEST A+ S & P A+	Platinum Fortifier	\$5,000 Q \$10,000 NQ	<100K: 4.25% ROP: 4.00% >100K: 5.25% ROP: 5.00%	Between 1%-3% declared at time of purchase	Interest Bonus on premium & ROP	0-90	YES	NO	Owner	NO
ING A.M. BEST A S & P AA- MOODYS A1 FITCH AA-	Guarantee Choice Annuity	\$15,000 Qualified and NonQ	<\$75k: 2.75% >\$75k 1YR: 3.75% 2-5YR: 2.75%	1.50%		0-80	YES	Income Protector Rider 7%	Owner	YES
Life of the South West A.M. BEST A S & P A MOODYS A3 FITCH A+	RetireOne	\$3,000 Q \$5,000 NQ	3.60% with Bonus Base Rate: 2.60%	1.00%	1% First Year Interest Bonus	0-85	YES	GLIR 7% (65 BIPS)	Annuitant	NO
Lincoln A.M. BEST A+ S & P AA- MOODYS A2 w- FITCH A+	Classic 7	\$10,000 Qualified and NonQ	<\$99K >\$100K 1YR: 4.75% 5.75% 2-7Y: 2.75% 2.75% EY: 3.03% 3.17% Base: 2.75% 2.75%	2.00%	Applied to rate	0-85	YES	NO	Owner	YES
Symetra A.M. BEST A S & P A MOODYS A3 FITCH A+	Custom 7	\$10,000 Qualified and NonQ	For Symetra rates see last page	3.00%	NA	0-90	YES	NO	Owner	NO

7 Year Surrender (Continued)

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
West Coast Life A.M. BEST A+ S & P AA- MOODY'S A2 FITCH A+	Sure Advantage	\$10,000 Qualified and NonQ	<u>\$100+</u> : 3.73% <u>AEY</u> : 2.85% <u>MBG</u> : 2.70%	1.50%	1.0% (100K+)	0-85	YES	NO	Owner	YES
Western National Life A.M. BEST A S & P A+ MOODY'S A1 FITCH A-	Flex 7	\$5,000 NonQ \$2,000 Qualified	<u><99k >100k</u> 1YR: 4.05% 5.05% 3YR: 3.30% 3.60% 5YR: 2.80% 3.00% 7YR: 2.70% 2.90% BASE RATE: 1.50%	2.00%	Applied in the first year.	Tran 0-90 New Money 0-70	YES	NO	Owner	NO
Genworth A.M. BEST A S & P A MOODY'S A2 FITCH A-	SmartRate	\$2,000 Qualified \$5,000 NonQ	<u><\$50 <\$99k \$100k+</u> 1YR: 3.60% 4.10% 4.60% 3YR: 2.75% 2.85% 2.95% 5YR: 2.40% 2.50% 2.60%	2.00%	NA	0-85	YES	NO	Owner	NO

8 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	New Directions 8 *INDEX* Fixed Rate	\$10,000 Qualified and NonQ	<u><\$100K:</u> 3.20% <u>>\$100K:</u> 3.35%	2.00%		0-85	YES	NO	Owner	YES
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	OptiPoint 8 *INDEX* Fixed Rate	\$10,000 Qualified and NonQ	2.55%	2.00%	2% 99K- 3% 100K+	0-85	YES	NO	Owner	YES
American General A.M. BEST A S & P A+ MOODY'S A1 FITCH A-	Horizon Flex	\$5,000 Non Qualified & Qualified	1YR: 5.05% Base Rate: 3.05%	2.00%	2.00%	0-85	YES	NO	Owner	NO

9 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
National Life A.M. BEST A S & P A+ MOODYS A2 FITCH A+	Liberty	\$5,000	3.50%	1.00%		0-85	YES	NO	Annuitant	NO
West Coast Life A.M. BEST A+ S & P AA- MOODYS A2 FITCH A+	Sure Advantage	\$10,000 Qualified and NonQ	<u>\$100+</u> : 4.59% <u>AEY</u> : 3.66% <u>MBG</u> : 3.55%	1.50%	1.00% (100K+)	0-85	YES	NO	Owner	YES
American General A.M. BEST A S & P A+ MOODYS A1 FITCH A-	Horizon Plus	\$5,000 Non Qualified & Qualified	<u>1YR</u> : 8.60% <u>2-6YR</u> : 2.60%	2.00%	6.00%	0-85	YES	NO	Owner	NO

10 Year Surrender

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Aviva A.M. BEST A S & P AA- MOODYS A1 FITCH A+	Freedom Series Plus S	\$5,000	<u>>75K</u> (75K+) 2.00% 2.00%	2.00%	5% First Year Bonus on all premiums applied	0-78	YES	LifePay Flex 7.2% (45 BIPS) InsurePay 6% (60 BIPS)	Annuitant	NO
ING A.M. BEST A S & P AA- MOODYS A1 FITCH AA-	Guarantee Choice Annuity	\$15,000 Qualified and NonQ	<u><\$75k</u> : 3.70% <u>>\$75k</u> <u>1YR</u> : 4.70% <u>2-5YR</u> : 3.70%	1.50%		0-80	YES	Income Protector Rider 7%	Owner	YES
Life of the South West A.M. BEST A S & P A MOODYS A3 FITCH A+	RetireFive	\$3,000 Qualified	7.70% with Bonus Base Rate: 2.70%	2.00%	5%	0-80	YES	GLIR 7% (65 BIPS)	Annuitant	NO

10 Year Surrender (Continued)

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	OptiPoint 10 *INDEX* Fixed Rate	\$10,000 Qualified and NonQ	2.55%	2.00%	3% 99K- 4% 99K+	0-85	YES	NO	Owner	YES
National Life A.M. BEST A S & P A+ MOODY'S A2 FITCH A+	Privilege	\$5,000	4.40%	1.00%	1% First Year Interest Bonus	0-85	YES	NO	Annuitant	NO
West Coast Life A.M. BEST A+ S & P AA- MOODY'S A2/ FITCH A+	Sure Advantage	\$10,000 Qualified and NonQ	<u>\$100+</u> : 4.84% <u>AEY</u> : 3.90% <u>MBG</u> : 3.80%	1.50%	1.00% (100K+)	0-85	YES	NO	Owner	YES
Lincoln A.M. BEST A+ S & P AA- MOODY'S A2 w- FITCH A+	MYGuarantee Plus	\$10,000 Qualified and NonQ	<u><99k</u> <u>>100k</u> 3YR: 1.65% 1.80% 4YR: 2.30% 2.45% 5YR: 3.00% 3.15% 6YR: 3.15% 3.30% 7YR: 3.35% 3.50% 8YR: 3.40% 3.55% 9YR: 3.45% 3.60% 10YR: 3.50% 3.65%	1.00%-3.00% Determined upon contract purchase date.	NA	0-85	YES	The Annuity has an Income option.	Owner	YES

10 Year Surrender (Continued)

Company	Product Name	Min/Max Premium	Interest Rate/Bailout	Guaranteed Rate	Bonus	Issue ages	NHW	Income Rider	Benefits based on	MVA
American General A.M. BEST A S & P A+ MOODYS A1 FITCH A-	Horizon Choice	\$5,000 Non Qualified & Qualified	<u>5YR</u> : 3.00% <u>7YR</u> : 3.05% <u>8YR</u> : 3.50% <u>9YR</u> : 3.85% <u>10YR</u> : 3.45%	2.00%	NA	0-85	YES	NO	Owner	YES
American General A.M. BEST A S & P A+ MOODYS A1 FITCH A-	AG Horizon Select	\$5,000 Non Qualified & Qualified	<u>5YR</u> : 2.85% * <u>7YR</u> : 3.45% * <u>10YR</u> : 3.75% *30 DAY WALK AWAY AFTER RATE LOCK PERIOD	2.00%	NA	0-85	YES	NO	Owner	YES
American General A.M. BEST A S & P A+ MOODYS A1 FITCH A-	Horizon Secure 5 & 7	\$5,000 Non Qualified & Qualified	<u>1-5YR</u> : 2.65% * <u>1-7YR</u> : 3.25% * *30 DAY WALK AWAY AFTER RATE LOCK PERIOD	2.00%	NA	0-85	YES	NO	Owner	NO
American General A.M. BEST A S & P A+ MOODYS A1 FITCH A-	Horizon MYG	\$5,000 Non Qualified & Qualified	<u>1YR</u> : 6.65% <u>2-6YR</u> : 2.65%	2.00%	4.00%	0-85	YES	NO	Owner	NO

AGENT AND ADVISOR USE ONLY

Effective as of 01/25/2010

SYMETRA FIXED DEFERRED ANNUITIES

FIXED DEFERRED ANNUITIES

Symetra Custom 7 Fixed Annuity - Guaranteed Return of Purchase Payment

Symetra Custom 7 Fixed Annuity - No Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	3.20%	2.70%	2.87%
	\$50,000 - \$99,999	4.20%	3.70%	3.87%
	\$100,000-\$249,999	4.40%	3.90%	4.07%
	\$250,000+	4.45%	3.95%	4.12%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	3.70%	3.20%	3.37%
	\$50,000 - \$99,999	4.70%	4.20%	4.37%
	\$100,000-\$249,999	4.90%	4.40%	4.57%
	\$250,000+	4.95%	4.45%	4.62%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	3.25%	2.75%	2.85%
	\$50,000 - \$99,999	3.80%	3.30%	3.40%
	\$100,000-\$249,999	3.90%	3.40%	3.50%
	\$250,000+	3.95%	3.45%	3.55%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	3.60%	3.10%	3.20%
	\$50,000 - \$99,999	4.15%	3.65%	3.75%
	\$100,000-\$249,999	4.25%	3.75%	3.85%
	\$250,000+	4.30%	3.80%	3.90%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
7 Years	\$10,000 - \$49,999	3.10%	2.60%	2.67%
	\$50,000 - \$99,999	3.50%	3.00%	3.07%
	\$100,000-\$249,999	3.65%	3.15%	3.22%
	\$250,000+	3.70%	3.20%	3.27%

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 7-Year Interest Rate
7 Years	\$10,000 - \$49,999	3.35%	2.85%	2.92%
	\$50,000 - \$99,999	3.75%	3.25%	3.32%
	\$100,000-\$249,999	3.90%	3.40%	3.47%
	\$250,000+	3.95%	3.45%	3.52%

The Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%.

The Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%.

FIXED DEFERRED ANNUITIES continued

Symetra Custom 5 Fixed Annuity - Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.50%	2.00%	2.17%
	\$50,000 - \$99,999	3.25%	2.75%	2.92%
	\$100,000-\$249,999	3.35%	2.85%	3.02%
	\$250,000+	3.40%	2.90%	3.07%
Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	2.50%	2.00%	2.10%
	\$50,000 - \$99,999	2.70%	2.20%	2.30%
	\$100,000-\$249,999	2.95%	2.45%	2.55%
	\$250,000+	3.00%	2.50%	2.60%

Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.50%.

Symetra Custom 5 Fixed Annuity - No Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 3-Year Interest Rate
3 Years	\$10,000 - \$49,999	2.85%	2.35%	2.52%
	\$50,000 - \$99,999	3.60%	3.10%	3.27%
	\$100,000-\$249,999	3.70%	3.20%	3.37%
	\$250,000+	3.75%	3.25%	3.42%
Guaranteed Period	Initial Purchase Payment	1st Year Interest Rate (Base + 0.50% Additional Interest Rate)	Base Interest Rate	Effective 5-Year Interest Rate
5 Years	\$10,000 - \$49,999	2.50%	2.00%	2.10%
	\$50,000 - \$99,999	2.95%	2.45%	2.55%
	\$100,000-\$249,999	3.20%	2.70%	2.80%
	\$250,000+	3.25%	2.75%	2.85%

Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.50%.

Symetra Select 3 Fixed Annuity - Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	First 3 Years (Base + 0.30% Additional Interest Rate)	Base Interest Rate
3 Years	\$50,000-\$99,999	1.55%	1.25%
	\$100,000-\$249,999	1.60%	1.30%
	\$250,000+	1.65%	1.35%

The Guaranteed Minimum Interest Rate is 1.00%.

Symetra Select 3 Fixed Annuity - No Guaranteed Return of Purchase Payment

Guaranteed Period	Initial Purchase Payment	First 3 Years (Base + 0.30% Additional Interest Rate)	Base Interest Rate
3 Years	\$50,000 - \$99,999	1.85%	1.55%
	\$100,000-\$249,999	1.90%	1.60%
	\$250,000+	1.95%	1.65%

The Guaranteed Minimum Interest Rate is 1.00%.