

This list is available at <http://www.mrannuity.com/download/RateChanges.PDF>

Name of Annuity	IRP	S.P.	#	New Date	New EAY1	New Baserate	Rate Bonus	Prem Bonus	New P.A.Y.	Prev Rate Date	Prev EAY1	Prev Baserate	Rate Bonus	Prem Bonus	Prev P.A.Y.
<b>American Equity</b>															
Guarantee5	5	5		02/07/12	2.60%	2.60%			2.60%	↓	08/02/11	2.90%	2.90%		2.90%
Guarantee7	7	7		02/07/12	2.70%	2.70%			2.70%	↓	08/02/11	3.00%	3.00%		3.00%
<b>MetLife Investors USA</b>															
FA7	7	7		02/08/12	1.35%	1.35%			1.35%	↓	12/01/11	1.45%	1.45%		1.45%
FA10	10	10		02/08/12	1.95%	1.95%			1.95%	↓	12/01/11	2.05%	2.05%		2.05%
<b>Sentinel Security</b>															
PCA 5	5	5		02/13/12	3.45%	3.45%			3.45%	↓	01/01/12	3.60%	3.60%		3.60%
PCA 7	7	7		02/13/12	3.55%	3.55%			3.55%	↓	01/01/12	3.70%	3.70%		3.70%
PCA 10	10	10		02/13/12	3.85%	3.85%			3.85%	↓	01/01/12	4.00%	4.00%		4.00%

As of October 1, 2009, rates for Equity- Indexed products will no longer be tracked in the Index.

Company Changes this month:

History of Company changes found under Articles Section on CD. (Company Mergers)

**Abbreviations used:**

IRP - Initial Rate Period (years)

S.P. - Surrender Penalty Period (years)

# - Number of rate changes during period if more than one.

EAY1 - Effective Annual Yield including bonuses for Year 1

BR - Base Rate

P.A.Y. - Projected Average Yield.

For CD-type products, the average yield until surrender charges expire.

↑ Current Rate Higher than Previous Rate

↓ Current Rate Lower than Previous Rate

Note: Only the rates for the highest rates are shown for multi-tiered products.