

Interest Rate Announcement

Rates Effective: July 26, 2010

Rates are subject to change at any time - please call 1-888-237-4210 for current rates.

Product		New Money Minimum Guarantee	New Rate for New Policies	Interest Rate Bonus Information
WNL Flex 5	One - Year with Premium Bonus (New Rate excludes Premium Bonus)	1.00%	1.40%	<\$100,000 - NQ - 1.00% Premium Bonus <\$100,000 - Q - 1.15% Premium Bonus \$100,000+ - NQ - 2.00% Premium Bonus \$100,000+ - Q - 2.15% Premium Bonus
WNL Flex 5	One - Year Guarantee			
	Deposits less than \$100,000	1.00%	2.40%	Includes a 1.00% bonus in the first policy year
	Deposits \$100,000 or greater	1.00%	3.40%	Includes a 2.00% bonus in the first policy year
0.15% additional first year bonus applies on tax-qualified policies for the One Year Guarantee (and subsequents on tax-qualified policies)				
WNL Flex 5	Three - Year Guarantee			
	Deposits less than \$100,000	1.00%	1.80%	Includes a 0.30% bonus in the first three policy years
	Deposits \$100,000 or greater	1.00%	2.10%	Includes a 0.60% bonus in the first three policy years
WNL Flex 5	Five - Year Guarantee			
	Deposits less than \$100,000	1.00%	1.25%	No Bonus. Rate guaranteed for 5 years.
	Deposits \$100,000 or greater	1.00%	1.45%	No Bonus. Rate guaranteed for 5 years.
WNL Flex 5	Five - Year Guarantee (MVA) (not available in IL, MN and NY)			
	Deposits less than \$100,000	1.00%	1.95%	No Bonus. Rate guaranteed for 5 years.
	Deposits \$100,000 or greater	1.00%	2.15%	No Bonus. Rate guaranteed for 5 years.
WNL Flex 7	One - Year with Premium Bonus (New Rate excludes Premium Bonus)	1.00%	1.85%	<\$100,000 - NQ - 1.50% Premium Bonus <\$100,000 - Q - 1.65% Premium Bonus \$100,000+ - NQ - 2.50% Premium Bonus \$100,000+ - Q - 2.65% Premium Bonus
WNL Flex 7	One - Year Guarantee			
	Deposits less than \$100,000	1.00%	3.35%	Includes a 1.50% bonus in the first policy year
	Deposits \$100,000 or greater	1.00%	4.35%	Includes a 2.50% bonus in the first policy year
0.15% additional first year bonus applies on tax-qualified policies for the One Year Guarantee (and subsequents on tax-qualified policies)				
WNL Flex 7	Three - Year Guarantee			
	Deposits less than \$100,000	1.00%	2.75%	Includes a 1.00% bonus in the first three policy years
	Deposits \$100,000 or greater	1.00%	3.05%	Includes a 1.30% bonus in the first three policy years
WNL Flex 7	Five - Year Guarantee			
	Deposits less than \$100,000	1.00%	2.05%	No Bonus. Rate guaranteed for 5 years.
	Deposits \$100,000 or greater	1.00%	2.25%	No Bonus. Rate guaranteed for 5 years.
WNL Flex 7	Seven - Year Guarantee			
	Deposits less than \$100,000	1.00%	1.95%	No Bonus. Rate guaranteed for 7 years.
	Deposits \$100,000 or greater	1.00%	2.15%	No Bonus. Rate guaranteed for 7 years.
WNL Flex 7	Seven - Year Guarantee (MVA) (not available in IL, MN and NY)			
	Deposits less than \$100,000	1.00%	2.55%	No Bonus. Rate guaranteed for 7 years.
	Deposits \$100,000 or greater	1.00%	2.75%	No Bonus. Rate guaranteed for 7 years.
WNL Security Builder 5	One - Year Rate Guarantee			
	Deposits less than \$100,000	1.00%	4.60%	Includes a 3.00% bonus in year 1
	Deposits \$100,000 or greater	1.00%	5.60%	Includes a 4.00% bonus in year 1
0.15% additional first year bonus applies on tax-qualified policies for the One Year Guarantee (and subsequents on tax-qualified policies)				
WNL Security Builder 5	Three - Year Rate Guarantee			
	Deposits less than \$100,000	1.00%	2.25%	Includes a 0.70% bonus in the first three policy years
	Deposits \$100,000 or greater	1.00%	2.55%	Includes a 1.00% bonus in the first three policy years
WNL Security Builder 5	Five - Year Rate Guarantee (MVA) (not available in MN)			
	Deposits less than \$100,000	1.00%	1.70%	No Bonus. Rate guaranteed for 5 years.
	Deposits \$100,000 or greater	1.00%	1.90%	No Bonus. Rate guaranteed for 5 years.
WNL Security Builder 5	Five - Year Step-Up Guarantee			
	Deposits less than \$100,000	1.00%	1.25%	Annual increase of 0.15% in yrs 2-5.
	Deposits \$100,000 or greater	1.00%	1.45%	Annual increase of 0.15% in yrs 2-5.
For More Information, sales, promotion and marketing support, please contact Western National Life Internal Wholesaling at (888) 237-4210.				

INTEREST RATE ENHANCEMENT FOOTNOTE: Tax qualified purchases will receive an additional interest rate bonus of 0.15% (15 basis points) in the first year only on the one year guarantee. Please note that this interest rate bonus is applicable to new purchases as well as subsequent purchases into existing qualified policies and is only applicable to specified products with a first-year bonus or initial premium bonus. Please refer to the individual products above to determine availability. The additional 0.15% should be included when completing the interest rate and bonus information on your annuity paperwork.

RATES SUBJECT TO CHANGE WITHOUT NOTICE

Not for General Distribution

Flex 5---Flex 7---Security Builder 5 all feature:

- + Guaranteed return of premium less prior withdrawals
- + 15% of previous anniversary account value after 30 days
- + Included Activities of Daily Living Rider
- + Included Terminal Illness Rider
- + Included Extended Care Rider