

## LIVING LIFE, SUCCESS & DISCOVERLIFE

	EFF. ANN. RATE	EFF. DATE	GUARANTEED INTEREST OPTIONS FOR DISCOVERLIFE			
LIVING LIFE DIA	3.000%	2-Feb-17				
SUCCESS MMA	0.125%	2-Feb-17	Effective Date			2-Feb-17
DISCOVERLIFE DIO	0.125%	2-Feb-17				
			YEARS	PAYOUT	Nom. Monthly Equiv.	ACCUM Eff. Ann.
<b><u>PARA FOR SUCCESS</u></b>				Eff. Ann.		
CURRENT YIELD FOR	0.000%	1-Jan-17				
PARA RATE FOR	3.000%	1-Feb-17				
*MVA for	0.000%	1-Feb-17	1	0.125	0.125	0.000
*market value adjustment			2	0.125	0.125	0.000
			3	1.000	0.995	1.000
			4	1.000	0.995	1.000
			5 - 7	2.000	1.982	2.000
			8 - 10	3.000	2.960	3.000
<b><u>ARO FOR DISCOVERLIFE</u></b>						
CURRENT YIELD FOR	0.000%	1-Jan-17				
ARO RATE FOR DISCOVERLIFE	2.000%	1-Feb-17				
ARO RATE FOR LIVING LIFE	2.000%	1-Feb-17				
*MVA for	0.000%	1-Feb-17				
*market value adjustment						

\* For Living Life GIOs & Success GIAs, add 0.75% to the above rates.

\* Living Life GIO accounts **AND DiscoverLife 8-10** GIO Accounts have a 3% minimum crediting rate guarantee.

\* Success GIAs are only available for 5 year terms and the minimum guarantee varies by policy issue date

<b><u>DISCOVERLIFE INDEX AND PROFILE OPTIONS</u></b>								
<b><u>ONE TIME DEPOSIT RETURNS AS @</u></b>								
	<b>1 mth</b>	<b>3 mth</b>	<b>1 yr</b>	<b>3 yr</b>	<b>31-Jan-17 5 yr</b>	<b>7 yr</b>	<b>10 yr</b>	
Canada Equity	1.54%	5.67%	27.07%	5.84%	5.80%	5.40%	2.25%	
Canada Bond	-1.14%	-8.22%	-6.02%	2.36%	0.45%	3.55%	3.32%	
US Equity	-1.19%	5.53%	13.00%	14.20%	17.23%	13.90%	5.13%	
World Equity	-0.25%	4.13%	8.78%	8.86%	12.59%	9.07%	1.89%	
Moderate Profile	0.14%	1.18%	8.42%	4.91%	4.96%	4.86%	3.02%	
Balanced Profile	0.24%	2.50%	11.76%	6.15%	6.62%	6.30%	3.04%	
Advanced Profile	0.18%	2.56%	14.49%	7.51%	8.02%	7.68%	3.36%	
Success Equity Index Account	1.40%	5.00%	25.84%	4.38%	4.58%	4.97%	1.80%	

The 1 and 3 month rates of return are shown on an actual basis (not an annual effective basis).

The 1, 3, 5, 7 and 10 year rates of return are shown on an annual effective basis.

For Living Life returns, add 0.75% to the annual effective return.