

Fixed Account Rates

Effective 1/21/09

WRL Premier-III & L-Share

1 Year		1.50%	2/11/2008
3 Year		2.35%	2/11/2008
5 Year		3.00%	2/11/2008
7 Year		3.25%	2/11/2008

WRL Premier-III PE & L-Share

1 Year		2.70%	3/13/2006
3 Year		2.80%	11/5/2007
5 Year		3.10%	11/5/2007
7 Year		3.20%	11/5/2007

Multiple

1 Year		1.50%	2/11/2008
3 Year		2.25%	2/11/2008
5 Year		2.90%	2/11/2008
7 Year		3.15%	2/11/2008

Multiple & C-Share

1 Year		2.70%	3/13/2006
3 Year		2.80%	11/5/2007
5 Year		3.15%	11/5/2007
7 Year		3.25%	11/5/2007

Freedom Advisor

1 Year		3.80%	10/29/2007
3 Year		3.90%	10/29/2007
5 Year		4.25%	10/29/2007
7 Year		4.35%	10/29/2007

Life Fixed Account Rates

ForLife		4.10%	2/7/2008
Xcelerator / Focus / Exec		4.10%	2/7/2008
FEB		4.10%	2/7/2008
FWP		4.10%	2/7/2008
Benefactor		4.10%	2/7/2008
Capital Creator		3.00%	2/7/2008
Evolution		4.10%	
UL Lifetime		4.00%	2/7/2008
Index UL		4.00%	
	Index Cap	12.50%	2/7/2008

