

Erie Family Life SPDA “CD Annuity” Comparison (2-28-09) **

Rate Guarantee Period	Premium Amount	First Year Rate (effective 02/28/2009)	Rate for Remainder of Guarantee Period	Surrender Charge Percentages by Year*	Average Yield During Guarantee Period	Required Alternative Investment at 25% Tax Bracket	Required Alternative Investment at 15% Tax Bracket
3 Years	\$100,000	4.60 %	3.10 % yrs. 2-3	7,7,7	3.60 %	4.80 %	4.24 %
	\$ 50,000	4.10 %	3.10 % yrs. 2-3	7,7,7	3.43 %	4.57 %	4.04 %
	\$ 25,000	3.60 %	3.10 % yrs. 2-3	7,7,7	3.27 %	4.36 %	3.85 %
	\$ 10,000	3.10 %	3.10 % yrs. 2-3	7,7,7	3.10 %	4.13 %	3.65 %
5 Years	\$100,000	5.70 %	3.70 % yrs. 2-5	7,7,7,6,5	4.10 %	5.47 %	4.82 %
	\$ 50,000	5.20 %	3.70 % yrs. 2-5	7,7,7,6,5	4.00 %	5.33 %	4.71 %
	\$ 25,000	4.70 %	3.70 % yrs. 2-5	7,7,7,6,5	3.90 %	5.20 %	4.59 %
	\$ 10,000	3.70 %	3.70 % yrs. 2-5	7,7,7,6,5	3.70 %	4.93 %	4.35 %
7 Years	\$100,000	6.50 %	4.00 % yrs. 2-7	7,7,7,6,5,4,3	4.35 %	5.80 %	5.12 %
	\$ 50,000	6.00 %	4.00 % yrs. 2-7	7,7,7,6,5,4,3	4.28 %	5.71 %	5.04 %
	\$ 25,000	5.50 %	4.00 % yrs. 2-7	7,7,7,6,5,4,3	4.21 %	5.61 %	4.95 %
	\$ 10,000	4.00 %	4.00 % yrs. 2-7	7,7,7,6,5,4,3	4.00 %	5.33 %	4.71 %

* Surrender charges are waived if annuitant is confined to skilled nursing facility or if contract is annuitized after one policy year with either a lifetime income option or a guaranteed payment period of at least 10 years. One withdrawal or partial surrender up to 10% of account value is permitted each policy year without incurring a surrender charge.

** Rates subject to change at any time.

