

QoL Life Interest Rates

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UL Interest Rates Effective July 23rd, 2022

Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on April 30th, 2022)

Products Currently Available for Sale

QoL Max Accumulator+ III IUL July 2022 (Non-NY) (Policy Form ICC22-22191)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ¹	Total Illustrated Rate (Policy yrs 6+)
ML Strategic Balanced Index	0.00%	NA	100%	6.48%	0.65%	7.13%
PIMCO Global Index	0.00%	NA	75%	6.48%	0.40%	6.88%
Franklin Quality Dividend Index	0.25%	NA	100%	5.23%	0.75%	5.98%
S&P 500 High Cap Rate Index	0.00%	10.50%	100%	6.48%	0.10%	6.58%
Declared Interest	2.00%	NA	NA	3.05%	0.10%	3.15%

1. Minimum guaranteed account value enhancement is 0.10%

QoL Value+ Protector III (Non-NY) (Policy Form ICC16-16760, 16760)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ²	Total Illustrated Rate (Policy yrs 6+)
ML Strategic Balanced Index	0.00%	NA	85%	5.99%	0.65%	6.64%
PIMCO Global Index	0.00%	NA	70%	5.99%	0.50%	6.49%
Franklin Quality Dividend Index	0.00%	NA	100%	5.23%	0.85%	6.08%
S&P 500 High Cap Rate Index	0.00%	9.00%	100%	5.74%	0.10%	5.84%
Declared Interest	2.00%	NA	NA	3.00%	0.40%	3.40%

2. Minimum guaranteed account value enhancements are: 0.1% for S&P500 Index and FQD; 0.40% for MLSB, PIMCO and Declared Interest

Fixed Universal Life

Policies from 5/2/2016 through current	Guaranteed Minimum Interest Rate	Current Interest Rate
QoL Guarantee Plus GUL II (Non-NY) (Policy Form ICC15-15442, 15442)	2.00%	4.25%

Sales quotes for QOL Guarantee Plus GUL II are designed to reflect guaranteed cash values only.

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