

QoL Life Interest Rates



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UL Interest Rates Effective July 25, 2020

Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on April 4, 2020)

Products Currently Available for Sale

QoL Max Accumulator+ (Non-NY) (Policy Form ICC19-19646, 19646) Policies from 7/29/2019 through current						
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	110% (+10.00%)	7.34% (+0.04%)	0.65%	7.99%
PIMCO Global Index	0.00%	NA	90% (+10.00%)	7.34% (-0.05%)	0.30%	7.64%
S&P 500 High Bonus Rate Index	0.25%	7.60% (-0.40%)	100%	5.00% (-0.22%)	0.75%	5.75%
S&P 500 High Cap Rate Index	0.00%	10.20% (-1.05%)	100%	6.42% (-0.31%)	0.25%	6.67%
Declared Interest	2.00%	NA	NA	2.15%	0.25%	2.40%

1. Minimum guaranteed account value enhancement is 0.25%

QoL Value+ Protector (Non-NY) (Policy Form ICC16-16760, 16760) Policies from 12/17/2018 through current						
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%	5.74%	0.80%	6.54%
PIMCO Global Index	0.00%	NA	70% (+5.00%)	6.45% (+0.42%)	0.80%	7.25%
S&P 500 Participation Rate Index	0.00%	NA	30% (-10.00%)	3.51% (-1.15%)	0.75%	4.26%
S&P 500 Cap Rate Index	0.00%	7.10% (-0.25%)	100%	4.65% (-0.14%)	0.75%	5.40%
Declared Interest	2.00%	NA	NA	2.00%	0.75%	2.75%

2. Minimum guaranteed account value enhancement is 0.75%

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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