

Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on October 28, 2023)

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%	6.44% (+0.02%)	0.65%	7.09% (+0.02%)
PIMCO Global Index	0.00%	NA	75%	6.10% (-0.07%)	0.40%	6.50% (-0.07%)
Franklin Quality Dividend Index	0.00%	NA	100%	5.09% (-0.07%)	0.75%	5.84% (-0.07%)
S&P 500 High Cap Rate Index	0.00%	11.50%	100%	6.99% (+0.02%)	0.10%	7.09% (+0.02%)
Declared Interest	2.00%	NA	NA	3.75% (-0.15%)	0.10%	3.85% (-0.15%)

1. Minimum guaranteed account value enhancement is 0.10%

QoL Value+ Protector III Sep 2023 (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	90%	5.74% (+0.02%)	0.65%	6.39% (+0.02%)
PIMCO Global Index	0.00%	NA	70%	5.71% (-0.07%)	0.50%	6.21% (-0.07%)
S&P 500 High Bonus Cap Rate Index	0.00%	8.00%	100%	5.25% (+0.01%)	0.95%	6.20% (+0.01%)
S&P 500 High Cap Rate Index	0.00%	10.00%	100%	6.29% (+0.02%)	0.10%	6.39% (+0.02%)
Declared Interest	2.00%	NA	NA	4.35% (-0.15%)	0.40%	4.75% (-0.15%)

2. Minimum guaranteed account value enhancements are: 0.1% for S&P500 High Cap Index; 0.5% for S&P 500 High Bonus Cap Index; 0.4% for MLSB; 0.4% for PIMCO and 0.4% for 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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