

UL Interest Rates Effective April 4, 2020

Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on December 7, 2019)

Max Accumulator+ (Non-NY) (Policy Form 19646, ICC19-19646)

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+)
Blend Participation Rate Index	0.00%	NA	100%	7.30%	0.65%	7.95%
Global Blend Participation Rate Index	0.00%	NA	80%	7.39%	0.30%	7.69%
1 yr S&P 500 High Bonus Rate Index	0.25%	8.00% (-0.25%)	100%	5.22% (-0.03%)	0.75%	5.97%
1 yr S&P 500 High Cap Rate Index	0.00%	11.25% (-0.25%)	100%	6.73% (-0.06%)	0.25%	6.98%
Declared Interest	2.00%	NA	NA	2.15% (-0.40%)	0.25%	2.40%

1. Minimum guaranteed account value enhancement is 0.25%

Max Accumulator+ (NY Only) (Policy Form 19646N Rev0120)

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+)
1 yr S&P 500 Participation Rate Account	0.00%	NA	40% (-5.00%)	4.66% (-0.53%)	0.45%	5.11%
1 yr S&P 500 Cap Rate Index	0.00%	6.90% (-0.25%)	100%	4.53% (-0.12%)	0.25%	4.78%
Declared Interest	2.00%	NA	NA	2.15% (-0.40%)	0.25%	2.40%

2. Minimum guaranteed account value enhancement is 0.25%

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

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ³	Total Illustrated Rate (Policy yrs 6+)
Blend Participation Rate Index	0.00%	NA	85%	5.74%	0.80%	6.54%
Global Blend Participation Rate Index	0.00%	NA	65%	6.03%	0.80%	6.83%
1 yr S&P 500 Participation Rate Index	0.00%	NA	40%	4.66% (+0.03%)	0.75%	5.41%
1 yr S&P 500 Cap Rate Index	0.00%	7.35% (-0.25%)	100%	4.79% (-0.11%)	0.75%	5.54%
Declared Interest	2.00%	NA	NA	2.00% (-0.10%)	0.75%	2.75%

3. Minimum guaranteed account value enhancement is 0.75%

Value+ Protector (NY Only) (Policy Form 16760N Rev0618)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ⁴	Total Illustrated Rate (Policy yrs 6+)
1 yr S&P 500 Participation Rate Index	0.00%	NA	40%	3.76% (-0.13%)	0.75%	4.51%
1 yr S&P 500 Cap Rate Index	0.00%	5.60% (-0.25%)	100%	3.76% (-0.13%)	0.75%	4.51%
Declared Interest	2.00%	NA	NA	2.00% (-0.10%)	0.75%	2.75%

4. Minimum guaranteed account value enhancement is 0.75%

Protection Extend IUL (Non-NY) (Conversion Product, Policy Form 19471, ICC19-19471)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ⁵	Total Illustrated Rate (Policy yrs 6+)
Blend Participation Rate Index	0.00%	NA	65%	4.73%	0.80%	5.53%
Global Blend Participation Rate Index	0.00%	NA	55%	5.01%	0.80%	5.81%
1 yr S&P 500 Participation Rate Index	0.00%	NA	40%	4.36% (+0.02%)	0.75%	5.11%
1 yr S&P 500 Cap Rate Index	0.00%	6.60%	100%	4.36% (+0.02%)	0.75%	5.11%
Declared Interest	2.00%	NA	NA	2.55% (-0.35%)	0.75%	3.30%

5. Minimum guaranteed account value enhancement is 0.75%

Protection Extend IUL (NY only) (Conversion Product, Policy Form 19471N)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ⁵	Total Illustrated Rate (Policy yrs 6+)
1 yr S&P 500 Participation Rate Index	0.00%	NA	35%	3.82%	0.75%	4.57%
1 yr S&P 500 Cap Rate Index	0.00%	5.70%	100%	3.82%	0.75%	4.57%
Declared Interest	2.00%	NA	NA	2.55%	0.75%	3.30%

5. Minimum guaranteed account value enhancement is 0.75%

Variable Universal Life

Platinum Choice VUL 2 (Non-NY) (Policy Form 14904, ICC14-14904)

Interest Account Type	Guaranteed Minimum Interest	Current Interest Rate
Declared Interest	2.00%	2.00%

Fixed Universal Life⁶

Products	Guaranteed Minimum Interest Rate	Current Interest Rate
Secure Lifetime GUL 3 (NY and Non-NY) (Policy Form 15442, ICC15-15442, 15442N)	2.00%	4.25%

6. Sales quotes for fixed universal life products are designed to reflect guaranteed cash values only. Upon completion of the first policy year, inforce illustrations will be available and will include current cash accumulation values, along with guaranteed cash values.

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