

## Start the New Year with good news- increased cap and max illustrated rates!

As of January 21, 2023 we will increase our **cap and max illustrated rates across all our new business Index Universal Life products**. These adjustments will help us to deliver even more compelling value for our customers and distribution partners. Together, we will build financial confidence for today and tomorrow.

Please refer to the interest rates flyers for a complete view of the changes and updated rates for both new business and inforce products, and below are some of the highlights.

### New Business:

- S&P 500 cap rates for QoL Max Accumulator+ III and QoL Value+ Protector III will increase by **1.00%**
  - QoL Max Accumulator+ III and QoL Value+ Protector III cap rates are now even stronger at 11.50% and 10%, respectively
- Max Illustrated Rate (MIR) will also improve:
  - 6.93% for QoL Max Accumulator+ III
  - 6.24% for QoL Value+ Protector III
- Despite market volatility, participation rates will remain unchanged
- **These changes will improve our competitiveness in the market and enhance illustrated performance**

### Inforce Products:

- A mix of rate increases and decreases across inforce products

## Interest Rate Flyers

New Business  
Rates

Inforce  
Rates

## Run illustrations

Winflex will be updated the evening of January 20, 2023 to provide illustrations that reflect these rate changes.

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