QoL Life Interest Rates

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IUL Interest Rates Effective October 26, 2024

Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on September 06, 2024)

Products Currently Available for Sale

QoL Max Accumulator+ III IUL Sep 2024 (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%	6.34%	0.75%	7.09%
PIMCO Global Index	0.00%	NA	75%	6.10%	0.40%	6.50%
Franklin Quality Dividend Index	0.00%	NA	100%	5.09%	0.75%	5.84%
S&P 500 High Cap Rate Index	0.00%	11.50%	100%	6.99%	0.10%	7.09%
Declared Interest	2.00%	NA	NA	4.20%	0.10%	4.30%

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%	0.65%	6.39%
PIMCO Global Index	0.00%	NA	70%	5.71%	0.50%	6.21%
S&P 500 High Bonus Cap Rate Index	0.00%	8.00%	100%	5.25%	0.95%	6.20%
S&P 500 High Cap Rate Index	0.00%	10.00%	100%	6.29%	0.10%	6.39%
Declared Interest	2.00%	NA	NA	4.20% (-0.30%)	0.40%	4.60% (-0.30%)

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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