

Indexed Allocation Options - Indexed Universal Life



Indicates accounts used in LifeTrends benchmarking

Allianz - Life Pro+ Advantage	Max IR	Cap / Spread Rate	Floor	Par Rate
Blended Index Annual Point to Point Select	5.12%	8.50%	0.00%	100%
Bloomberg US Dynamic Balance II ER Index Annual Point to Point Select	7.42%		0.00%	180%
PIMCO Tactical Balanced ER Index Annual Point to Point Select	7.42%		0.00%	180%
Blended Index Annual Point to Point Bonused	5.30%	9.00%	0.00%	100%
Bloomberg US Dynamic Balance II ER Index Annual Point to Point Bonused	7.42%		0.00%	190%
PIMCO Tactical Balanced ER Index Annual Point to Point Bonused	7.42%		0.00%	185%
Blended Index Annual Point to Point Classic	5.21%	8.75%	0.00%	100%
Bloomberg US Dynamic Balance II ER Index Annual Point to Point Classic	6.74%		0.00%	195%
PIMCO Tactical Balanced ER Index Annual Point to Point Classic	6.74%		0.00%	190%
S&P 500 Index Annual Point to Point Standard	7.42%	12.50%	0.00%	100%
S&P 500 Index Monthly Sum Standard	7.14%	3.80%	0.00%	100%
S&P 500 Index Trigger Method Standard	5.54%		0.00%	100%

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Blended Index Annual Point to Point Standard	6.53%	13.00%	0.00%	100%
Bloomberg US Dynamic Balance II ER Index Annual Point to Point Standard	7.42%		0.00%	219%
PIMCO Tactical Balanced ER Index Annual Point to Point Standard	7.42%		0.00%	212.75%
Interest Earning %	5.40%			
American National - Signature Performance IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Index Pt-to-Pt with Cap and High Multiplier (Multiplier Plus)	6.28%	12.00%	0.00%	100%
S&P 500 Index Pt-to-Pt with Cap and Low Multiplier (Multiplier)	6.20%	12.00%	0.00%	100%
S&P 500 Index Pt-to-Pt with Cap (Value Cap)	6.28%	10.00%	0.00%	100%
S&P 500 Index Pt-to-Pt Uncapped with Interest Rate Spread (Uncapped)	5.82%	S: 8.00%	0.00%	100%
NASDAQ-100 Index Pt-to-Pt with Cap (Growth Cap)	6.04%	10.00%	0.00%	100%
S&P MARC 5% Excess Return Index Pt-to-Pt Uncapped (Low Volatility)	6.04%		0.00%	240%
One Year Declared Rate	3.50%			

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American National - Signature Protection IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Index Pt-to-Pt with Cap	5.90%	9.25%	0.00%	100%
S&P 500 Index Pt-to-Pt Uncapped with Interest Rate Spread	5.75%	S: 9.00%	0.00%	100%
NASDAQ-100 Index Pt-to-Pt with Cap (Growth Cap)	5.70%	9.25%	0.00%	100%
S&P MARC 5% Excess Return Index Pt-to-Pt Uncapped (Low Volatility)	5.70%		0.00%	220%
One Year Declared Rate	3.10%			
Ameritas - FLX Living Benefits Index UL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 1-Year Point-to-Point (with Cap)	5.92%	9.25%	0.00%	100%
S&P 1-Year Point-to-Point (with Par and Cap)	5.92%	6.25%	0.00%	140%
S&P 2-Year Point-to-Point (with Cap)	5.92%	21.15%	0.00%	100%
Russell 2000 1-Year Point-to-Point (with Cap)	5.92%	10.50%	0.00%	100%
Uncapped BNP MMA 1-Yr	5.92%		0.00%	210%
Uncapped BNP MMA 2-Yr	5.92%		0.00%	272%

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Fixed Account	4.00%			
Ameritas - Growth IUL II	Max IR	Cap / Spread Rate	Floor	Par Rate
Capped S&P 500 1-Yr	6.05%	9.50%	0.00%	100%
Capped S&P 500 2-Yr	6.05%	22.05%	0.00%	100%
S&P 500 SRD RC2 5% 1-Yr	6.05%		0.00%	192%
S&P 500 MARC 5% ER 1-Yr	6.05%		0.00%	200%
Uncapped BNP MMA 1-Yr	6.05%		0.00%	215%
Uncapped BNP MMA 2-Yr	6.05%		0.00%	278%
Fixed	4.00%			
Ameritas - Value Plus IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Capped S&P 500 1-Yr	5.26%	8.00%	0.00%	100%
Capped S&P 500 2-Yr	5.26%	17.60%	0.00%	100%

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Capped Russell 2000	5.26%	9.15%	0.00%	100%
Uncapped BNP MMA 1-Yr	5.26%		0.00%	189%
Uncapped BNP MMA 2-Yr	5.26%		0.00%	244%
Capped MSCI EAFE	4.86%	8.50%	0.00%	100%
Fixed	3.80%			
Ameritas - Ameritas Value Plus Survivor Index UL	Max IR	Cap / Spread Rate	Floor	Par Rate
Capped S&P 500 - 1 Yr	5.26%	8.00%	0.00%	100%
Capped S&P 500 2-Yr	5.26%	17.60%	0.00%	100%
Capped Russell 2000	5.26%	9.15%	0.00%	100%
Uncapped BNP MMA 1-Yr	5.26%		0.00%	189%
Uncapped BNP MMA 2-Yr	5.26%		0.00%	244%
Capped MSCI EAFE	4.86%	8.50%	0.00%	100%
Fixed Account	3.80%			

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AuguStar Life - Virtus IUL II	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500	6.70%	11.00%	0.00%	100%
Russell 2000	5.45%	8.75%	0.00%	100%
EURO STOXX 50	5.45%	9.50%	0.00%	100%
Fixed Account	2.75%			

Columbus Life - Expedition SIUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Capped Annual Point-to-Point Indexed Account - 0% MGIR	6.29%	10.00%	0.00%	100%
Uncapped Annual Point to Point with Spread - 0% MGIR	3.33%	S: 15.00	0.00%	100%
Uncapped Monthly Averaging Indexed Account - 0% MGIR	1.79%		0.00%	30%
JP Morgan Balanced Growth - 0% MGIR	4.92%		0.00%	155%
Capped Annual Point-to-Point Indexed Account - 1% MGIR	4.66%	6.50%	0.00%	100%
Uncapped Annual Point to Point with Spread - 1% MGIR	3.68%	S: 15.00	0.00%	100%

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Uncapped Monthly Averaging Indexed Account - 1% MGIR	2.34%		0.00%	30%
JP Morgan Balanced Growth - 1% MGIR	4.88%		0.00%	140%
Fixed	4.20%			
Columbus Life - Indexed Explorer Plus UL 2023	Max IR	Cap / Spread Rate	Floor	Par Rate
Capped Annual Point-to-Point Indexed Account - 0% MGIR	6.29%	10.00%	0.00%	100%
Uncapped Annual Point-to-Point with Spread - 0% MGIR	3.33%	S: 15.00	0.00%	100%
Uncapped Monthly Averaging Indexed Account - 0% MGIR	1.79%		0.00%	30%
JP Morgan Balanced Growth - 0% MGIR	4.92%		0.00%	155%
Capped Annual Point-to-Point Indexed Account - 1% MGIR	4.66%	6.50%	0.00%	100%
Uncapped Annual Point-to-Point with Spread - 1% MGIR	3.68%	S: 15.00	0.00%	100%
Uncapped Monthly Averaging Indexed Account - 1% MGIR	2.34%		0.00%	30%
JP Morgan Balanced Growth - 1% MGIR	4.88%		0.00%	140%
Fixed	4.20%			

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Corebridge Financial - Max Accumulator+ III IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Blend Participation Rate Account - MLSB	6.44%		0.00%	100%
Global Blend Par Rate Account - PIMCO	6.10%		0.00%	75%
Dividend Blend Par Rate Account - FQD	5.09%		0.00%	100%
High Cap Rate Account - S&P 500	6.99%	11.50%	0.00%	100%
Declared Interest - Fixed Account	3.75%			
Corebridge Financial - Value+ Protector III IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Blend Participation Rate Account - MLSB	5.74%		0.00%	90%
Global Blend Par Rate Account - PIMCO	5.71%		0.00%	70%
High Bonus Rate Account - S&P 500	5.25%	8.00%	0.00%	100%
High Cap Rate Account - S&P 500	6.29%	10.00%	0.00%	100%
Declared Interest - Fixed Account	4.35%			

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Equitable Financial - BrightLife Grow Series 159	Max IR	Cap / Spread Rate	Floor	Par Rate
Annual S&P 500	4.03%	6.00%	0.00%	100%
Annual Russell 2000	3.51%	5.50%	0.00%	100%
Annual EAFE	3.34%	5.50%	0.00%	100%
3 Year S&P	4.33%	25.00%	0.00%	100%
Guaranteed Interest Account	2.00%			
Fidelity and Guaranty Life - FG Everlast	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P Annual PTP 100% PAR	6.33%	10.00%	0.25%	100%
S&P Annual PTP 140% PAR	5.37%	7.75%	0.25%	140%
S&P Monthly PTP	5.29%	3.00%	0.25%	100%
S&P Annual PTP 3% GUAR	5.27%	6.50%	3.00%	100%
Barclays Annual PTP 180% PAR w/Spread	5.93%	S: 0.00%	0.25%	180%

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Fixed Option	4.25%			
Fidelity and Guaranty Life - FG Freedom	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P Annual PTP 100% PAR	7.08%	12.00%	0.25%	100%
S&P Annual PTP 140% PAR	6.43%	9.50%	0.25%	140%
S&P Monthly PTP	6.30%	3.50%	0.25%	100%
Barclays Annual PTP 210% PAR w/Spread	6.65%	S: 0.00%	0.25%	210%
DJ US Real Estate Daily Risk Control 10% USD Total Return Index	5.86%	S: 3.10	0.25%	100%
Fixed Option	4.75%			
Fidelity and Guaranty Life - FG Gold	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P Annual PTP 100% PAR	6.91%	11.50%	0.25%	100%
Gold Price Option	6.32%	16.00%	0.25%	100%
DJ US Real Estate Daily Risk Control 10% USD Total Return Index	5.75%	S: 3.25	0.25%	100%

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Barclays Annual PTP 200% PAR w/Spread	6.44%	S: 0.00%	0.25%	200%
Fixed Option	4.50%			
Fidelity and Guaranty Life - FG Pathsetter	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P Annual PTP 100% PAR	7.08%	12.00%	0.25%	100%
S&P Annual PTP 100% PAR w/1% Bonus	5.86%	9.00%	0.25%	100%
S&P Annual PTP 140% PAR	6.43%	9.50%	0.25%	140%
S&P Monthly PTP	6.30%	3.50%	0.25%	100%
Barclays Trailblazer Sectors 5 Annual PTP Par 170% with 1% Bonus	5.61%	S: 0.00%	0.25%	170%
Fixed Option	4.75%			
John Hancock - Accumulation IUL 23	Max IR	Cap / Spread Rate	Floor	Par Rate
Base Select Capped Account	6.05%	9.50%	0.00%	100%
Base Capped Two Year Account	5.89%	23.00%	0.00%	100%

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Barclays Global MA Bonus Account	5.25%		0.00%	125%
Barclays Global MA Classic Account	6.20%		0.00%	145%
Barclays Global MA Plus Rate	6.97%		0.00%	165%
Core Capped Account	5.79%	9.00%	0.00%	100%
Core High Capped Account	6.45%	10.75%	0.00%	100%
Core High Par Capped Account	5.68%	8.25%	0.00%	160%
Enhanced Capped Account	5.57%	9.25%	0.00%	100%
Enhanced High Capped Account	6.38%	11.50%	0.00%	100%
Fixed Account	4.45%			
John Hancock - Protection IUL 24	Max IR	Cap / Spread Rate	Floor	Par Rate
Base Select Capped Account	6.10%	9.60%	0.00%	100%
Base Capped Two Year Rate	7.27%	33.00%	0.00%	100%
Barclays Global MA Classic Rate	7.27%		0.00%	170%

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Barclays Global MA Plus Rate	8.14%		0.00%	200%
Core Capped Account	5.64%	9.00%	0.00%	100%
Core High Capped Account	6.65%	11.25%	0.00%	100%
Fixed Account	5.45%			
John Hancock - Protection SIUL 22	Max IR	Cap / Spread Rate	Floor	Par Rate
Base Select Capped Account	5.79%	9.00%	0.00%	100%
Base Capped Two Year Rate	5.40%	21.25%	0.00%	100%
Barclays Global MA Bonus Rate	4.73%		0.00%	110%
Barclays Global MA Classic Rate	5.90%		0.00%	140%
Barclays Global MA Plus Rate	6.97%		0.00%	160%
Core Capped Account	4.83%	7.25%	0.00%	100%
Core High Capped Account	5.90%	9.50%	0.00%	100%
Core High Par Capped Account	4.55%	6.50%	0.00%	160%

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Fixed Rate	4.35%			
Lincoln Financial - Lincoln WealthAccumulate 2 IUL (2020)-04/17/23	Max IR	Cap / Spread Rate	Floor	Par Rate
Fidelity AIM Dividend Fixed Bonus Indexed Account	5.69%		0.00%	170%
Fidelity AIM Dividend High Participation Rate Indexed Account	6.76%		0.00%	210%
Multiplier Indexed Account	5.68%	9.50%	0.00%	100%
Traditional Indexed Account	6.55%	10.50%	0.00%	101%
Fixed Bonus Indexed Account	6.11%	9.50%	0.25%	100%
Performance Trigger Indexed Account	5.51%		0.00%	
Fixed Account	2.00%			
Lincoln Financial - WealthPreserve 2 IUL (2020)-02/13/23	Max IR	Cap / Spread Rate	Floor	Par Rate
Fidelity AIM Dividend Fixed Bonus Indexed Account	5.66%		0.00%	170%
Fidelity AIM Dividend High Participation Rate Indexed Account	6.53%		0.00%	210%

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Traditional Indexed Account	6.53%	10.50%	0.00%	100%
Fixed Bonus Indexed Account	6.11%	9.50%	0.25%	100%
Performance Trigger Indexed Account	5.51%		0.00%	
Fixed Account	2.00%			
Lincoln Financial - WealthPreserve 2 Survivorship IUL (2022)-02/13/23	Max IR	Cap / Spread Rate	Floor	Par Rate
Fidelity AIM Dividend Fixed Bonus Indexed Account	5.66%		0.00%	170%
Fidelity AIM Dividend High Participation Rate Indexed Account	6.53%		0.00%	210%
Multiplier Indexed Account	5.62%	9.50%	0.00%	100%
Traditional Indexed Account	6.53%	10.50%	0.00%	100%
Fixed Bonus Indexed Account	6.11%	9.50%	0.25%	100%
Performance Trigger Indexed Account	5.51%		0.00%	
Fixed Account	2.00%			

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Mutual of Omaha - Income Advantage	Max IR	Cap / Spread Rate	Floor	Par Rate
BofA U.S. Agility Index: One Year Uncapped Account	5.51%		0.00%	185%
One-Year 100% Participation Account	6.30%	10.00%	0.00%	100%
One Year High Participation Account	4.84%	7.00%	0.00%	140%
One Year Uncapped Account	5.46%		0.00%	60%
Fixed Account	3.50%			
Mutual of Omaha - Life Protection Advantage	Max IR	Cap / Spread Rate	Floor	Par Rate
BofA U.S. Agility Index: One Year Uncapped Account	4.83%		0.00%	165%
One Year 100% Participation Account	5.53%	8.50%	0.00%	100%
One Year High Participation Account	4.19%	6.00%	0.00%	140%
One Year Uncapped Account	4.47%		0.00%	50%
Fixed Account	3.25%			

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National Life - NL FlexLife	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Point to Point Cap Focus	5.97%	9.25%	0.00%	105%
S&P 500 Point to Point Participation Focus	4.51%	6.50%	0.00%	140%
S&P 500 Point to Point 1% Floor	4.82%	6.75%	1.00%	100%
Credit Suisse Balanced Trend Index Point to Point No Cap	6.42%		0.00%	215%
US Pacesetter Index Point to Point No Cap	6.42%		0.00%	235%
Fixed Term	3.00%			
National Life - LSW SummitLife	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Point to Point Cap Focus	5.97%	9.25%	0.00%	105%
S&P 500 Point to Point Participation Focus	4.51%	6.50%	0.00%	140%
S&P 500 Point to Point 1% Floor	4.82%	6.75%	1.00%	100%
Credit Suisse Balanced Trend Index Point to Point No Cap	6.42%		0.00%	215%
US Pacesetter Index Point to Point No Cap	6.42%		0.00%	235%

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Fixed Account	3.00%			
National Life - SurvivorLife NL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Point to Point Cap	5.97%	9.25%	0.00%	105%
S&P 500 Point to Point Participation	4.51%	6.50%	0.00%	140%
S&P 500 Point to Point 1% Floor	4.82%	6.75%	1.00%	100%
Credit Suisse Balanced Trend Index Point to Point No Cap	6.42%		0.00%	215%
US Pacesetter Index Point to Point No Cap	6.42%		0.00%	235%
Fixed Term Strategy	3.00%			
Nationwide - Indexed UL Accumulator II 2020	Max IR	Cap / Spread Rate	Floor	Par Rate
1-Yr Multi Index	6.30%	12.25%	0.00%	100%
1-Yr S&P 500 Annual Pt to Pt	6.30%	10.00%	0.00%	100%
1-Yr Uncapped S&P 500 Pt to Pt [After Spread]	6.09%	S: 8.75.	0.00%	100%

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1-Yr High-Cap Multi-Index	7.37%	19.50%	0.00%	100%
1-Yr High-Cap S&P 500 Point-to-Point	7.37%	12.75%	0.00%	100%
1-Yr JP Morgan Mercury Plus	5.58%		0.00%	175%
1-Yr BNP Paribas Global H Factor Plus	5.58%		0.00%	220%
1-Yr JP Morgan Mercury High Par	6.30%		0.00%	200%
1-Yr BNP Paribas Global H Factor High Par	6.30%		0.00%	250%
1-Yr JP Morgan Mercury High Par Select	7.37%		0.00%	240%
1-Yr BNP Paribas Global H Factor High Par Select	7.37%		0.00%	300%
Fixed	3.50%			
Nationwide - Indexed UL Protector II 2020	Max IR	Cap / Spread Rate	Floor	Par Rate
1-Yr Multi Index	6.30%	12.25%	0.00%	100%
1-Yr S&P 500 Annual Pt to Pt	6.30%	10.00%	0.00%	100%
1-Yr Uncapped S&P 500 Pt to Pt [After Spread]	6.09%	S: 8.75.	0.00%	100%

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1-Yr High-Cap Multi-Index	7.37%	19.50%	0.00%	100%
1-Yr High-Cap S&P 500 Point-to-Point	7.37%	12.75%	0.00%	100%
Fixed	3.50%			
Nationwide - Survivorship Indexed UL 2020	Max IR	Cap / Spread Rate	Floor	Par Rate
1-Yr Multi Index	6.30%	12.25%	0.00%	100%
1-Yr S&P 500 Annual Point-to-Point	6.30%	10.00%	0.00%	100%
1-Yr Uncapped S&P 500 Point-to-Point	6.09%	S: 8.75.	0.00%	100%
1-Yr High-Cap Multi Index	7.37%	19.50%	0.00%	100%
1-Yr High-Cap S&P 500 Point-to-Point	7.37%	12.75%	0.00%	100%
Fixed	3.50%			
North American - Builder Plus IUL 3	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Annual Point-to-Point	5.95%	9.50%	0.00%	100%

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High Par Fidelity Multifactor Yield Index 5% ER Annual Point to Point	5.63%		0.00%	210%
Fidelity Multifactor Yield Index SM 5% ER Annual Point to Point	3.19%		0.00%	120%
S&P 500 Annual Point to Point with Spread	5.86%	S: 7.50%	0.00%	100%
High Par S&P 500 Annual Point to Point	5.39%	7.90%	0.00%	140%
Uncapped S&P 500 Annual Point-to-Point	5.41%		0.00%	50.75%
S&P 500 Monthly Point-to-Point	5.81%	3.30%	0.00%	100%
S&P MidCap 400 Annual Point-to-Point	5.25%	8.25%	0.00%	100%
Russell 2000 Annual Point-to-Point	5.15%	8.25%	0.00%	100%
Fixed Account	3.00%			
North American - Protection Builder IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Annual Point-to-Point	4.61%	6.95%	0.00%	100%
High Par Fidelity Multifactor Yield Index 5% ER Annual Point to Point	3.75%		0.00%	140%
Fidelity Multifactor Yield Index SM 5% ER Annual Point to Point	3.33%		0.00%	125%

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S&P 500 Annual Point to Point with Spread	5.31%		0.00%	100%
High Par S&P 500 Annual Point to Point	4.25%	6.10%	0.00%	140%
Uncapped S&P 500 Annual Point-to-Point	3.94%		0.00%	37.5%
S&P 500 Monthly Point-to-Point	3.94%	2.45%	0.00%	100%
NASDAQ-100 Annual Point-to-Point	4.23%	6.35%	0.00%	100%
S&P MidCap 400 Annual Point-to-Point	4.38%	6.65%	0.00%	100%
Russell 2000 Annual Point-to-Point	4.20%	6.50%	0.00%	100%
EURO STOXX 50 Annual Point-to-Point	4.41%	7.45%	0.00%	100%
Multi-Index Group Annual Point-to-Point	4.19%	5.95%	0.00%	100%
Fixed Account	3.00%			
North American - Smart Builder IUL 2	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Annual Point-to-Point	4.34%	6.50%	0.00%	100%
High Par Fidelity Multifactor Yield Index 5% ER Annual Point to Point	3.74%		0.00%	140%

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Fidelity Multifactor Yield Index SM 5% ER Annual Point to Point	3.32%		0.00%	125%
S&P 500 Annual Point to Point with Spread	5.06%		0.00%	100%
High Par S&P 500 Annual Point to Point	4.05%	5.80%	0.00%	140%
Uncapped S&P 500 Annual Point-to-Point	3.56%		0.00%	34%
S&P 500 Monthly Point-to-Point	3.46%	2.25%	0.00%	100%
NASDAQ-100 Annual Point-to-Point	3.91%	5.80%	0.00%	100%
S&P MidCap 400 Annual Point-to-Point	3.90%	5.80%	0.00%	100%
Russell 2000 Annual Point-to-Point	3.80%	5.80%	0.00%	100%
EURO STOXX 50 Annual Point-to-Point	4.17%	7.00%	0.00%	100%
Multi-Index Group Annual Point-to-Point	3.95%	5.60%	0.00%	100%
Fixed Account	3.00%			
Pacific Life - Pacific Discovery Xelerator IUL 2	Max IR	Cap / Spread Rate	Floor	Par Rate
1 Year Select Volatility Control Indexed Account	3.47%		0.00%	115%

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1 Year High Par Volatility Control Indexed Account	3.92%		0.00%	130%
1 Year High Cap Indexed Account	5.73%	10.00%	0.00%	100%
1 Year Indexed Account	4.93%	8.00%	0.00%	100%
1 Year International Indexed Account	4.09%	8.00%	0.00%	100%
1 Year No Cap Indexed Account	3.11%	S: 16.00	0.00%	100%
2 Year Indexed Account	4.93%	17.00%	0.00%	100%
High Par 5 Year Indexed Account	4.93%	55.00%	0.00%	105%
1 Year High Par Indexed Account	4.37%	6.25%	0.00%	150%
Fixed Account	2.25%			
Pacific Life - Pacific Horizon IUL 2	Max IR	Cap / Spread Rate	Floor	Par Rate
1 Year Volatility Control Indexed Account	5.49%		0.00%	180%
1 Year High Par Volatility Control Indexed Account	6.10%		0.00%	200%
1 Year High Cap Indexed Account	7.08%	12.00%	0.00%	100%

Indexed Allocation Options - Indexed Universal Life



1 Year Indexed Account	6.30%	10.00%	0.00%	100%
3 Year Indexed Account	5.92%	32.00%	0.00%	100%
High Par 5 Year Indexed Account	6.30%		0.00%	110%
Fixed Account	3.25%			
Pacific Life - Pacific Horizon ECV IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
1 Year Volatility Control Indexed Account	6.10%		0.00%	200%
1 Year High Par Volatility Control Indexed Account	7.08%	12.00%	0.00%	100%
1 Year High Cap Indexed Account	6.30%	10.00%	0.00%	100%
1 Year Indexed Account	6.26%	24.00%	0.00%	100%
High Par 5 Year Indexed Account	6.30%		0.00%	110.00%
Fixed Account	3.25%			
Pacific Life - Pacific Horizon SIUL	Max IR	Cap / Spread Rate	Floor	Par Rate

Indexed Allocation Options - Indexed Universal Life



1 Year Volatility Control Indexed Account	5.49%		0.00%	180%
1 Year High Par Volatility Control Indexed Account	6.10%		0.00%	200%
1 Year High Cap Indexed Account	7.08%	12.00%	0.00%	100%
1 Year Indexed Account	6.30%	10.00%	0.00%	100%
High Par 5 Year Indexed Account	6.30%		0.00%	110%
Fixed Account	3.25%			
Pacific Life - Pacific Trident IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
1 Year High Cap Plus Indexed Account	6.72%	15.00%	0.00%	100%
1 Year Plus Indexed Account	3.40%	5.00%	0.00%	100%
1 Year High Cap Flex Indexed Account	5.41%	13.00%	0.00%	55%
1 Year Indexed Account	5.41%	8.50%	0.00%	100%
1 Year International Indexed Account	4.53%	9.00%	0.00%	100%
1 Year No Cap Flex Indexed Account	5.41%	S: 8.5.0	0.00%	100%

Indexed Allocation Options - Indexed Universal Life



2 Year Indexed Account	5.41%	21.00%	0.00%	100%
High Par 5 Year Indexed Account	5.41%		0.00%	110%
Fixed Account	2.25%			
Penn Mutual - Accumulation IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Capped 1-Yr 1% Floor Indexed Account	6.05%	9.00%	1.00%	100%
Capped 1-Yr 0% Floor Indexed Account	6.27%	10.00%	0.00%	100%
Capped 1-Yr 0% Floor 3% Spread Index Account	6.23%	12.00%	0.00%	100%
Uncapped 1-Yr 1% Floor Indexed Account	5.17%		1.00%	41%
Uncapped 1-Yr 0% Floor Indexed Account	5.92%		0.00%	50%
Uncapped 2-Yr 0% Floor Indexed Account	6.27%		0.00%	68%
Fixed Account	3.25%			
Penn Mutual - Survivorship IUL	Max IR	Cap / Spread Rate	Floor	Par Rate

Indexed Allocation Options - Indexed Universal Life



Capped 1-Yr 1% Floor Indexed Account	6.05%	9.00%	1.00%	100%
Capped 1-Yr 0% Floor Indexed Account	6.27%	10.00%	0.00%	100%
Capped 1-Yr 0% Floor 3% Spread Index Account	6.23%	12.00%	0.00%	100%
Uncapped 1-Yr 1% Floor Indexed Account	5.17%		1.00%	41%
Uncapped 1-Yr 0% Floor Indexed Account	5.92%		0.00%	50%
Uncapped 2-Yr 0% Floor Indexed Account	6.27%		0.00%	68%
Fixed Account	3.25%			
Principal - Indexed Universal Life Accumulation II	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Price Return Point to Point	5.77%	9.00%	0.00%	100%
S&P 500 Price Return High Cap Point to Point	6.74%	12.50%	0.00%	100%
S&P 500 Total Return Monthly Avg	5.77%	11.00%	0.00%	100%
Fixed Account	4.60%			

Indexed Allocation Options - Indexed Universal Life



Principal - IUL Flex II	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Price Return Point to Point	5.51%	8.50%	0.00%	100%
S&P 500 Total Return Monthly Avg	5.51%	11.00%	0.00%	100%
Fixed Account	4.90%			
Protective - Indexed Choice UL 9-23	Max IR	Cap / Spread Rate	Floor	Par Rate
Indexed	5.79%	9.00%	0.00%	100%
Fixed	3.50%			
Prudential - PruLife Founders Plus Index UL (2023)	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Indexed Account	4.84%	7.25%	0.00%	100%
Goldman Sachs Voyager Indexed Account	2.58%		0.00%	100%
Fixed Account	3.80%			

Indexed Allocation Options - Indexed Universal Life



Prudential - PruLife Index Advantage UL (2020)	Max IR	Cap / Spread Rate	Floor	Par Rate
Indexed Account	5.12%	7.75%	0.00%	100%
Uncapped Indexed Account	5.12%	S: 8.00%	0.00%	100%
Fixed Account	4.25%			
Prudential - PruLife Survivorship Index UL	Max IR	Cap / Spread Rate	Floor	Par Rate
Indexed Account	5.12%	7.75%	0.00%	100%
Indexed Account with Multiplier	5.06%	6.50%	0.00%	100%
Uncapped Indexed Account	5.12%	S: 7.00%	0.00%	100%
Fixed Account	4.50%			
Securian Financial - Eclipse Accumulator IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500	6.32%	10.00%	0.00%	100%
EUROSTOXX50 with 100% Participation	6.32%	13.00%	0.00%	100%

Indexed Allocation Options - Indexed Universal Life



S&P 500 Low Volatility Uncapped	6.28%		0.00%	65%
S&P PRISM 1 Year Uncapped	6.32%		0.00%	200%
Rainbow Index: Blended	6.32%	10.00%	0.00%	100%
Fixed Account	4.00%			
Securian Financial - Eclipse Protector II IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500	5.55%	8.50%	0.00%	100%
EUROSTOXX50 with 100% Participation	5.55%	11.50%	0.00%	100%
S&P 500 Low Volatility Uncapped	5.55%		0.00%	60%
Rainbow Index: Blended	5.55%	8.75%	0.00%	100%
Fixed Account	4.00%			
Securian Financial - Eclipse Survivor II IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500	6.32%	10.00%	0.00%	100%

Indexed Allocation Options - Indexed Universal Life



EURO STOXX 50	6.32%	13.00%	0.00%	100%
S&P 500 Low Volatility	6.28%		0.00%	65%
S&P PRISM 1 Year Uncapped	6.32%		0.00%	200%
Fixed Account	4.00%			
Symetra - Symetra Accumulator Ascent IUL 2.0	Max IR	Cap / Spread Rate	Floor	Par Rate
Putnam Dynamic Low Volatility Fixed Bonus 1-Year Point to Point	5.97%		0.00%	180%
Putnam Dynamic Low Volatility High Participation Rate 1-Year Point to Point	6.97%		0.00%	212.50%
Symetra Allocation 1-Year Point to Point	6.61%	S: 5.00%	0.00%	150%
Symetra Allocation 2-Year Point to Point	6.61%	S: 3.00%	0.00%	190%
S&P 500 Index - Core	6.52%	10.50%	0.00%	100%
JP Morgan ETF Efficiente 5 Index - Core	6.61%		0.00%	150%
Blended S&P 500 and JPMorgan ETF Efficiente 5 - Select Core	6.36%		0.00%	100% S&P; 190% JP
Fixed Account	5.25%			

Indexed Allocation Options - Indexed Universal Life



Symetra - Symetra Protector IUL 5.0	Max IR	Cap / Spread Rate	Floor	Par Rate
Putnam Dynamic Low Volatility Index Fixed Bonus	5.97%		0.00%	180.00%
Putnam Dynamic Low Volatility Index High Participation Rate	6.97%		0.00%	212.50%
Symetra Allocation Index 1-Year Point-to-Point	6.17%	S: 6.00%	0.00%	145%
Symetra Allocation Index 2-Year Point-to-Point	6.17%	S: 5.00%	0.00%	175%
S&P 500 Index - Core	6.02%	9.50%	0.00%	100%
JPMorgan ETF Efficiente 5 Index - Core	6.17%		0.00%	140%
Blended S&P500 and JP Morgan ETF Efficiente 5 - Core (2-Year)	5.95%		0.00%	92.5% S&P; 165% JF
Fixed Account	5.25%			
Transamerica - Transamerica Financial Choice IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Global Index Account	6.00%	10.75%	0.25%	100%
Global Plus Index Account	7.00%	14.00%	0.25%	100%

Indexed Allocation Options - Indexed Universal Life



S&P 500 Index Account	6.00%	9.50%	0.25%	100%
S&P 500 Plus Index Account	7.00%	12.00%	0.25%	100%
Fidelity SMID Multifactor IndexSM Account	6.00%		0.25%	200%
Basic Interest Account	2.50%			
Transamerica - Transamerica Financial Foundation IUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Global Index Account	7.00%	13.00%	0.75%	100%
S&P 500 Index Account	7.00%	12.00%	0.75%	100%
Basic Interest Account	3.50%			