

Indexed Allocation Options - Variable Universal Life



Indicates accounts used in LifeTrends benchmarking

Guardian - Flexible Solutions VUL (2018)	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 Index (Price Return)	6.01%	10.00%	0.00%	100%
Equitable Financial - VUL Incentive Life Protect Series 164	Max IR	Cap / Spread Rate	Floor	Par Rate
Standard S&P 500 - 10% Downside Protection	6.00%	15.00%		100%
Standard S&P 500 - 15% Downside Protection	6.00%	12.75%		100%
Standard S&P 500 - 20% Downside Protection	6.00%	11.75%		100%
Step Up S&P 500 - 10% Downside Protection	6.00%	10.25%		100%
Dual Direction S&P 500 - 10% Downside Protection	6.00%	12.25%		100%
Guaranteed Interest Account	3.00%			
Equitable Financial - VUL Legacy	Max IR	Cap / Spread Rate	Floor	Par Rate
Standard S&P 500 - 10% Downside Protection	6.00%	15.00%		100%

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Standard S&P 500 - 15% Downside Protection	6.00%	12.75%		100%
Standard S&P 500 - 20% Downside Protection	6.00%	11.75%		100%
Step Up S&P 500 - 10% Downside Protection	6.00%	10.25%		100%
Dual Direction S&P 500 - 10% Downside Protection	6.00%	12.25%		100%
Guaranteed Interest Account	3.00%			
Equitable Financial - VUL Optimizer	Max IR	Cap / Spread Rate	Floor	Par Rate
Standard S&P 500 - 10% Downside Protection	6.00%	15.00%		100%
Standard S&P 500 - 15% Downside Protection	6.00%	12.75%		100%
Standard S&P 500 - 20% Downside Protection	6.00%	11.75%		100%
Step Up S&P 500 - 10% Downside Protection	6.00%	10.25%		100%
Dual Direction S&P 500 - 10% Downside Protection	6.00%	12.25%		100%
Guaranteed Interest Account	3.00%			

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John Hancock - Accumulation SVUL 20	Max IR	Cap / Spread Rate	Floor	Par Rate
Base Capped Account	4.09%	6.00%	0.25%	100%
Base High Par Capped Account	4.05%	5.75%	0.25%	160%
Fixed Account	3.75%			
John Hancock - Accumulation VUL 21	Max IR	Cap / Spread Rate	Floor	Par Rate
Base Capped Account	4.09%	6.00%	0.25%	100%
Base High Par Capped Account	4.05%	5.75%	0.25%	160%
Base Capped Two Year Rate	4.17%	13.25%	0.25%	100%
Core High Capped Rate	6.49%	11.25%	0.25%	100%
Fixed Account	3.15%			
Lincoln Financial - AssetEdge VUL (2022) - 01/24/22	Max IR	Cap / Spread Rate	Floor	Par Rate
Fidelity AIM Dividend High Par Indexed Account	9.25%		0.00%	195%

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Fidelity AIM Dividend Fixed Bonus Account	7.40%		0.00%	155%
SP 500 Perform Indexed Account	6.54%	10.50%	0.00%	100%
SP 500 Conserve Indexed Account	6.60%	9.25%	1.00%	100%
Fixed Account	2.00%			
Nationwide - VUL Accumulator	Max IR	Cap / Spread Rate	Floor	Par Rate
Multi-Index Monthly Avg Crediting Rate	5.87%	9.00%	1.00%	100%
Annual Pt to Pt Index Crediting Rate	5.25%	7.50%	1.00%	100%
1-Yr Uncapped S&P 500 Pt-to-Pt Crediting Rate (after Spread)	4.32%	S: 15.00	0.25%	100%
Fixed Account	2.75%			
Long Term Fixed Account	3.00%			
Nationwide - VUL Protector	Max IR	Cap / Spread Rate	Floor	Par Rate
Multi-Index Monthly Avg Crediting Rate	5.87%	9.00%	1.00%	100%

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Annual Pt to Pt Index Crediting Rate	5.25%	7.50%	1.00%	100%
1-Yr Uncapped S&P 500 Pt-to-Pt Crediting Rate (after Spread)	4.32%	S: 15.00	0.25%	100%
Fixed Account	2.75%			
Long Term Fixed Account	3.00%			
Pacific Life - Pacific Admiral VUL	Max IR	Cap / Spread Rate	Floor	Par Rate
1 Year Indexed Account	5.53%	8.50%	0.00%	100%
1 Year No Cap Indexed Account	5.46%	S: 10.00	0.00%	100%
1 Year High Cap Plus Indexed Account	8.34%	15.00%	0.00%	100%
Fixed Account	2.60%			
Fixed LT Account	3.00%			
Pacific Life - Pacific Select VUL 2	Max IR	Cap / Spread Rate	Floor	Par Rate
1 Year Indexed Account	4.21%	5.75%	1.00%	100%

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1 Year High Par Indexed Account	4.31%	5.75%	1.00%	150%
1 Year No Cap Indexed Account	6.00%	S: 10.00	1.00%	100%
Fixed Account	3.60%			
Fixed LT Account	4.00%			
Penn Mutual - Diversified Advantage VUL	Max IR	Cap / Spread Rate	Floor	Par Rate
Classic 1% Floor S&P 500	6.56%	10.00%	1.00%	100%
Enhanced S&P 500	6.51%	10.50%	0.00%	100%
Uncapped S&P 500	9.85%		0.00%	85%
Traditional Fixed Account	3.50%			
Prudential - Prudential FlexGuard Life IVUL (2022)	Max IR	Cap / Spread Rate	Floor	Par Rate
1 Yr S&P 500 Cap Rt 0% Floor	5.26%	8.00%	0.00%	100.00%
1 Yr S&P 500 Cap Rt 10% Buffer	7.00%	16.50%		100.00%

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1 Yr S&P 500 9% Step Rt Plus 10% Buffer	7.00%			70%
Fixed Rate Option	3.15%			
Prudential - PruLife Custom Premier II (2019)	Max IR	Cap / Spread Rate	Floor	Par Rate
Indexed Account	4.37%	6.00%	1.00%	100%
Fixed Account	3.65%			
Securian Financial - Premier VUL	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 100% Participation	4.93%	7.50%	0.00%	100%
S&P 500 140% Participation	4.73%	5.00%	0.00%	140%
S&P 500 Low Volatility Uncapped	5.46%		0.00%	55%
Optimizer 1-S&P 500 100% Participation	6.99%	10.50%	1.00%	100%
Optimizer 2-S&P 500 Non-Guar Participation	8.07%		0.00%	65%
Guaranteed Interest Account	3.50%			

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Securian Financial - VUL Defender	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 100% Participation	4.34%	6.50%	0.00%	100%
S&P 500 140% Participation	4.04%	4.25%	0.00%	140%
S&P 500 Low Volatility Uncapped	4.97%		0.00%	50%
Guaranteed Interest Account	2.40%			

Securian Financial - VUL Survivor	Max IR	Cap / Spread Rate	Floor	Par Rate
S&P 500 100% Participation	4.34%	6.50%	0.00%	100%
S&P 500 140% Participation	4.04%	4.25%	0.00%	140%
S&P 500 Low Volatility Uncapped	4.97%		0.00%	50%
Guaranteed Interest Account	2.40%			