

Interest Rate Changes April 2023 - April 2024



April 2024

Indexed UL	Old IR	New IR	Old Cap	New Cap
American National, Signature Performance IUL - <i>S&P 500 Index Pt-to-Pt with Cap (Value Cap)</i>	6.28%	6.30%		
American National, Signature Protection IUL - <i>S&P 500 Index Pt-to-Pt with Cap</i>	5.90%	5.92%		
Ameritas, FLX Living Benefits Index UL - <i>S&P 500 1-Yr Point-to-Point (with Cap)</i>	9.25%	9.50%		
Ameritas, FLX Living Benefits Index UL - <i>S&P 500 1-Yr Point-to-Point (with Cap)</i>	5.92%	6.05%		
Ameritas, Growth Index UL II - <i>Capped S&P 500 1-Yr</i>	6.05%	6.18%	9.50%	9.75%
Ameritas, Value Plus IUL - <i>Capped S&P 500 1-Yr</i>	5.26%	5.40%	8.00%	8.25%
Ameritas, Value Plus SIUL - <i>Capped S&P 500 1-Yr</i>	5.26%	5.40%	8.00%	8.25%
AuguStar Life, Virtus IUL II - <i>S&P 500</i>	6.70%	6.75%		
Equitable Financial, BrightLife Grow Series 159 - <i>Annual S&P 500</i>	4.03%	4.07%		

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National Life , NL FlexLife - <i>US Pacesetter Index Point to Point No Cap</i>	6.42%	6.44%		
National Life , NL FlexLife - <i>S&P 500 Point to Point Cap Focus</i>	5.97%	6.00%		
National Life , LSW SummitLife - <i>S&P 500 Point to Point Cap Focus</i>	5.97%	6.00%		
National Life , LSW SummitLife - <i>US Pacesetter Index Point to Point No Cap</i>	6.42%	6.44%		
National Life , NL SurvivorLife - <i>S&P 500 Point to Point Cap Focus</i>	5.97%	6.00%		
National Life , NL SurvivorLife - <i>US Pacesetter Index Point to Point No Cap</i>	6.42%	6.44%		
Penn Mutual , Accumulation Indexed Universal Life - <i>Capped 1-Year with 0% Floor</i>	6.27%	6.38%	10.00%	10.25%
Penn Mutual , Survivorship IUL - <i>Capped 1-Year with 0% Floor</i>	6.27%	6.38%	10.00%	10.25%
Prudential , PruLife Founders Plus Index UL (2023) - <i>Plus 100 Account</i>	4.84%	5.12%	7.25%	7.75%
Prudential , PruLife Founders Plus Index UL (2023) - <i>Goldman Sachs Account</i>	2.58%	2.55%		
Prudential , PruLife Index Advantage UL (2020) - <i>Indexed Account</i>	5.12%	5.40%	7.75%	8.25%

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Symetra , Symetra Accumulator Ascent IUL 2.0 - <i>Putnam Dynamic Low Volatility Fixed Bonus Account</i>	5.97%	6.21%		
Symetra , Symetra Accumulator Ascent IUL 2.0 - <i>S&P 500 Index - Core</i>	6.52%	7.00%	10.50%	11.50%
Symetra , Symetra Protector IUL 5.0 - <i>S&P 500 Index - Core</i>	6.02%	6.05%		
Symetra , Symetra Protector IUL 5.0 - <i>Putnam Dynamic Low Volatility Index, Fixed Bonus</i>	5.97%	6.00%		

March 2024

Univeral Life	Old IR	New IR		
National Life , NL BasicSecure	5.65%	5.30%		

Indexed UL	Old IR	New IR	Old Cap	New Cap
Columbus Life , Expedition SIUL - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.21%	6.29%		

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Columbus Life , Expedition SIUL - <i>JP Morgan Balanced Growth - 0% MGIR</i>	5.20%	4.92%
Columbus Life , Indexed Explorer Plus UL 2023 - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.21%	6.29%
Columbus Life , Indexed Explorer Plus UL 2023 - <i>JP Morgan Balanced Growth - 0% MGIR</i>	5.20%	4.92%
Corebridge Financial , Max Accumulator+ III IUL - <i>Blend Participation Rate Account - MLSB</i>	6.42%	6.44%
Corebridge Financial , Max Accumulator+ III IUL - <i>High Cap Rate Account - S&P 500</i>	6.97%	6.99%
Corebridge Financial , Value+ Protector III IUL - <i>Blend Participation Rate Account - MLSB</i>	5.72%	5.74%
Corebridge Financial , Value+ Protector III IUL - <i>High Cap Rate Account - S&P 500</i>	6.27%	6.29%
Corebridge Financial , Value+ Protector III IUL - <i>High Bonus Rate Account - S&P 500</i>	5.24%	5.25%
Fidelity and Guaranty Life , FG Everlast - <i>S&P Annual PTP 100% PAR</i>	6.30%	6.33%
Fidelity and Guaranty Life , FG Freedom - <i>S&P Annual PTP 100% PAR</i>	7.23%	7.08%
Fidelity and Guaranty Life , FG Freedom - <i>Barclays Annual PTP 210% PAR w/Spread</i>	7.01%	6.65%

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Fidelity and Guaranty Life , FG Gold - <i>S&P Annual PTP 100% PAR</i>	7.03%	6.91%
Fidelity and Guaranty Life , FG Pathsetter - <i>Barclays Trailblazer Sectors 5 Annual PTP Par 170% with 1% Bonus</i>	5.84%	5.61%
Fidelity and Guaranty Life , FG Pathsetter - <i>S&P Annual PTP 100% PAR</i>	7.23%	7.08%
North American , Builder Plus IUL 3 - <i>S&P 500® Annual Point-to-Point</i>	5.94%	5.95%
North American , Builder Plus IUL 3 - <i>High Par Fidelity Multifactor Yield Index SM 5% ER Account</i>	5.81%	5.63%
North American , Protection Builder IUL - <i>S&P 500® Annual Point-to-Point</i>	4.63%	4.61%
North American , Protection Builder IUL - <i>High Par Fidelity Multifactor Yield Index SM 5% ER Account</i>	4.20%	3.75%
North American , Smart Builder IUL 2 - <i>S&P 500® Annual Point-to-Point</i>	4.36%	4.34%
North American , Smart Builder IUL 2 - <i>High Par Fidelity Multifactor Yield Index SM 5% ER Account</i>	4.19%	3.74%
Principal , Indexed Universal Life Accumulation II - <i>S&P 500 Price Return Point to Point</i>	5.77%	5.79%
Principal , IUL Flex II - <i>S&P 500 Price Return Point to Point</i>	5.51%	5.52%

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February 2024

Univeral Life	Old IR	New IR
Guardian, Protection UL (2020)	4.00% for Years 1-10, 4.25% Thereafter	4.25% for Years 1-10, 4.50% Thereafter
New York Life, Survivorship Universal Life AD119	3.50%	3.60%
New York Life, Universal Life AD119	3.50%	3.60%
Penn Mutual, Protection Universal Life	4.00%	4.50%
Security Mutual Life, Survivorship UL3	3.35%	4.00%

Indexed UL	Old IR	New IR	Old Cap	New Cap
Allianz, Life Pro+ Advantage - Standard Annual Point-to-Point S&P 500	7.39%	7.42%		

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Allianz, Life Pro+ Advantage (Classic BUDBI / PIMCO Blend) - Classic BUDBI / PIMCO Blend	6.71%	6.74%		
Allianz, Life Pro+ Advantage (Select BUDBI / PIMCO Blend) - Select BUDBI / PIMCO Blend	7.39%	7.42%		
Ameritas, FLX Living Benefits Index UL - S&P 500 1-Yr Point-to-Point (with Cap)	5.90%	5.92%		
Ameritas, Growth Index UL II - Capped S&P 500 1-Yr	6.01%	6.05%	9.45%	9.50%
Ameritas, Value Plus IUL - Capped S&P 500 1-Yr	5.10%	5.26%	7.75%	8.00%
Ameritas, Value Plus SIUL - Capped S&P 500 1-Yr	5.10%	5.26%	7.75%	8.00%
John Hancock, Accumulation IUL 23 - Barclays Global MA Bonus	4.44%	5.25%		
John Hancock, Accumulation IUL 23 - Barclays Global MA Plus	6.70%	6.97%		
John Hancock, Accumulation IUL 23 - Capped Account	5.57%	5.79%	8.75%	9.00%
John Hancock, Accumulation IUL 23 - Core High Capped Account	6.22%	6.45%	10.00%	10.75%
John Hancock, Protection SIUL 22 - Barclays Global MA Bonus	4.68%	4.73%		

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John Hancock, Protection SIUL 22 - Barclays Global MA Plus	7.35%	6.97%		
John Hancock, Protection SIUL 22 - Core Capped Indexed Account	5.07%	4.83%	7.75%	7.25%
John Hancock, Protection SIUL 22 - Core High Capped Indexed Account	6.16%	5.90%	10.00%	9.50%
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - Fidelity AIM Dividend Fixed Bonus Indexed Account	5.27%	5.69%		
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - Fidelity AIM Indexed Account	6.63%	6.76%		
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - Multiplier Indexed Account	5.62%	5.68%		
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - Traditional Indexed Account	6.29%	6.55%	10.00%	10.50%
Lincoln Financial, WealthPreserve 2 IUL (2020)-02/13/23 - Fidelity AIM Dividend Fixed Bonus Indexed Account	4.58%	5.66%		
Lincoln Financial, WealthPreserve 2 IUL (2020)-02/13/23 - Fixed Bonus Indexed Account	5.83%	6.11%	9.00%	9.50%
Lincoln Financial, WealthPreserve 2 IUL (2020)-02/13/23 - Traditional Indexed Account	6.27%	6.53%	10.00%	10.50%
Lincoln Financial, WealthPreserve 2 Survivorship IUL (2022)-02/13/23 - Fidelity AIM Dividend Fixed Bonus Indexed Account	4.58%	5.66%		

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Lincoln Financial , WealthPreserve 2 Survivorship IUL (2022)-02/13/23 - <i>Fixed Bonus Indexed Account</i>	5.83%	6.11%	9.00%	9.50%
Lincoln Financial , WealthPreserve 2 Survivorship IUL (2022)-02/13/23 - <i>Traditional Indexed Account</i>	6.27%	6.53%	10.00%	10.50%
Mutual of Omaha , Income Advantage - <i>BofA US Agility Index: One Year Uncapped Account</i>	5.29%	5.51%		
Mutual of Omaha , Income Advantage - <i>One-Year 100% Participation Account</i>	6.28%	6.30%		
Mutual of Omaha , Life Protection Advantage - <i>BofA US Agility Index: One Year Uncapped Account</i>	4.71%	4.83%		
Mutual of Omaha , Life Protection Advantage - <i>One Year 100% Participation Account</i>	5.51%	5.53%		
Nationwide , Indexed UL Accumulator II 2020 - <i>1-Yr S&P 500 Annual Pt to Pt</i>	6.28%	6.30%		
Nationwide , Indexed UL Accumulator II 2020 - <i>1-Yr JP Morgan Mercury Plus</i>	5.61%	5.58%		
Nationwide , Indexed UL Accumulator II 2020 - <i>1-Yr BNP Paribas Global H Factor Plus</i>	5.61%	5.58%		
Nationwide , Indexed UL Protector II 2020 - <i>1-Yr S&P 500 Annual Pt to Pt</i>	6.03%	6.30%	9.50%	10.00%
Nationwide , Survivorship Indexed Universal Life 2020 - <i>1-Yr S&P 500 Annual Pt to Pt</i>	6.03%	6.30%	9.50%	10.00%

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Pacific Life , Pacific Discovery Xelerator IUL 2 - 1 Year <i>Select Volatility Control Indexed Account</i>	3.86%	3.47%		
Pacific Life , Pacific Discovery Xelerator IUL 2 - 1 Year <i>High Cap Indexed Account</i>	6.06%	5.73%		
Pacific Life , Pacific Discovery Xelerator IUL 2 - 1 Year <i>Indexed Account</i>	4.91%	4.93%	7.50%	8.00%
Pacific Life , Pacific Horizon IUL - 1 Year <i>Volatility Control Indexed Account</i>	5.67%	5.49%		
Pacific Life , Pacific Horizon IUL - 1 Year <i>High Par Volatility Control Indexed Account</i>	6.28%	6.10%		
Pacific Life , Pacific Horizon IUL - 1 Year <i>High Cap Indexed Account</i>	7.05%	7.08%		
Pacific Life , Pacific Horizon IUL - 1 Year <i>Indexed Account</i>	6.28%	6.30%		
Pacific Life , Pacific Horizon ECV IUL - 1 Year <i>Volatility Control Indexed Account</i>	5.67%	5.49%		
Pacific Life , Pacific Horizon ECV IUL - 1 Year <i>High Par Volatility Control Indexed Account</i>	6.28%	6.10%		
Pacific Life , Pacific Horizon ECV IUL - 1 Year <i>High Cap Indexed Account</i>	7.05%	7.08%		
Pacific Life , Pacific Horizon ECV IUL - 1 Year <i>Indexed Account</i>	6.28%	6.30%		

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Pacific Life, Pacific Horizon SIUL - 1 Year Volatility Control Indexed Account	5.67%	5.49%
Pacific Life, Pacific Horizon SIUL - 1 Year Indexed Account	6.28%	6.30%
Pacific Life, Pacific Trident IUL - 1 Year Indexed Account	5.37%	5.41%
Protective, Indexed Choice UL - Indexed	5.77%	5.79%

January 2024

Universal Life	Old IR	New IR
Prudential, PruLife Essential UL (2023)	3.65%	3.80%
Thrivent, Accumulation UL	Face under \$100,000: 4.80%; \$100,000 - \$249,999: 4.90%; \$250,000 and over 5.00%	Face under \$100,000: 5.05%; \$100,000 - \$249,999: 5.15%; \$250,000 and over 5.25%

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	Face amounts under \$100,000:	Face amounts under \$100,000 - \$249,999:		
Thrivent, Protection UL	4.55%;	4.80%;		
	\$100,000 - \$249,999:	\$100,000 - \$249,999:		
	4.65%;	4.90%;		
	\$250,000 and over 4.75%	\$250,000 and over 5.00%		
Indexed UL	Old IR	New IR	Old Cap	New Cap
Principal , Indexed Universal Life Accumulation II - <i>S&P 500 Price Return Point to Point</i>	5.51%	5.77%	8.50%	9.00%
Prudential , PruLife Founders Plus Index UL (2023) - <i>Plus 100 Account</i>	4.82%	4.84%		
Prudential , PruLife Founders Plus Index UL (2023) - <i>Goldman Sachs Account</i>	2.57%	2.58%		
Prudential , PruLife Index Advantage UL (2020) - <i>Indexed Account</i>	5.10%	5.12%		
Prudential , PruLife Survivorship Index UL (2019) - <i>Indexed Account</i>	5.10%	5.12%		

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Prudential, PruLife Survivorship Index UL (2019) - Indexed Account w/ Multiplier	5.04%	5.06%
Securian Financial, Eclipse Accumulator IUL	6.30%	6.32%
Securian Financial, Eclipse Protector II IUL	5.51%	5.55%
Securian Financial, Eclipse Survivor IUL II	6.30%	6.32%

December 2023

Univeral Life	Old IR	New IR
Penn Mutual, Protection Universal Life	3.75%	4.00%

Indexed UL	Old IR	New IR	Old Cap	New Cap
Ameritas, FLX Living Benefits Index UL	5.77%	5.90%	9.00%	9.25%

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Ameritas, Value Plus IUL	4.96%	5.10%	7.50%	7.75%
Ameritas, Value Plus SIUL	4.96%	5.10%	7.50%	7.75%

November 2023

Univeral Life	Old IR	New IR
National Life, NL BasicSecure	5.25%	5.65%

Indexed UL	Old IR	New IR	Old Cap	New Cap
Ameritas, Growth Index UL II - <i>Capped S&P 500 1-Yr</i>	5.90%	6.01%	9.25%	9.45%

October 2023

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Universal Life	Old IR	New IR		
National Life, NL BasicSecure	4.75%	5.25%		
Ohio National, V-Pro UL II	3.70% for Years 1-10, 4.45% Thereafter for <\$500K DB; 3.95% for Years 1-10, 4.70% Thereafter for All Other DB	3.95% for Years 1-10, 4.70% Thereafter for <\$500K DB; 4.20% for Years 1-10, 4.95% Thereafter for All Other DB		
Indexed UL	Old IR	New IR	Old Cap	New Cap
Ameritas, FLX Living Benefits Index UL	5.64%	5.77%	8.75%	9.00%
Ameritas, Growth Index UL II	5.77%	5.90%	9.00%	9.25%
North American, Builder Plus IUL 3	5.91%	5.94%	9.30%	9.50%

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North American, Builder Plus IUL 3 - High Par Fidelity Multifactor Yield Index SM 5% ER Account	5.60%	5.81%		
North American, Builder Plus IUL 3 - Fidelity Multifactor Yield Index SM 5% ER Account	3.58%	3.30%		
Ohio National, Virtus IUL II	6.50%	6.70%	10.50%	11.00%
Principal, Indexed Universal Life Accumulation II	5.77%	5.51%	9.00%	8.50%
Principal, IUL Flex II	5.77%	5.51%	9.00%	8.50%
Prudential, PruLife Founders Plus Index UL (2023) - Plus 100 Account	5.10%	4.82%	7.75%	7.25%
Prudential, PruLife Founders Plus Index UL (2023) - Goldman Sachs Account	2.77%	2.57%		
Prudential, PruLife Index Advantage UL (2020)	5.38%	5.10%	8.25%	7.75%
Prudential, PruLife Survivorship Index UL (2019) - Indexed Account			8.25%	7.75%
Prudential, PruLife Survivorship Index UL (2019) - Indexed Account w/ Multiplier			7.00%	6.50%

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September 2023

Universal Life	Old IR	New IR		
Pacific Life, Versa Flex Venture UL	5.40%	5.60%		
Principal, UL Provider Edge II	3.75%	4.50%		
Principal, UL Flex III	3.60%	4.35%		
Principal, SUL Provider	3.75%	4.50%		
Indexed UL	Old IR	New IR	Old Cap	New Cap
American National, Signature Performance IUL - <i>S&P 500 Index Pt-to-Pt with Cap (Value Cap)</i>	6.40%	6.28%	10.25%	10.00%
American National, Signature Protection IUL - <i>S&P 500 Index Pt-to-Pt with Cap</i>	6.03%	5.90%	9.50%	9.25%
Columbus Life, Indexed Explorer Plus UL 2023 - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.11%	6.21%	9.75%	10.00%

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Columbus Life , Expedition SIUL - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.11%	6.21%	9.75%	10.00%
Nationwide , Indexed UL Accumulator II 2020 - <i>1-Yr S&P 500 Annual Pt to Pt</i>	6.03%	6.28%	9.50%	10.00%
Nationwide , Indexed UL Accumulator II 2020 - <i>1-Yr JP Morgan Mercury Plus</i>	5.33%	5.61%		
Nationwide , Indexed UL Accumulator II 2020 - <i>1-Yr BNP Paribas Global H Factor Plus</i>	5.33%	5.61%		
Pacific Life , Pacific Horizon IUL - <i>1 Year Volatility Control Indexed Account</i>	5.54%	5.67%		
Pacific Life , Pacific Horizon IUL - <i>1 Year Indexed Account</i>	6.03%	6.28%	9.50%	10.00%
Pacific Life , Pacific Horizon EVC IUL - <i>1 Year Volatility Control Indexed Account</i>	5.54%	5.67%		
Pacific Life , Pacific Horizon EVC IUL - <i>1 Year Indexed Account</i>	6.03%	6.28%	9.50%	10.00%
Pacific Life , Pacific Horizon SIUL - <i>1 Year Volatility Control Indexed Account</i>	5.54%	5.67%		
Pacific Life , Pacific Horizon SIUL - <i>1 Year Indexed Account</i>	6.03%	6.28%	9.50%	10.00%

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August 2023

Universal Life	Old IR	New IR		
Ameritas, Value Plus UL	3.70%	4.00%		
Indexed UL	Old IR	New IR	Old Cap	New Cap
Allianz, Life Pro+ Advantage - <i>Standard Annual Point-to-Point S&P 500</i>	7.08%	7.39%	11.75%	12.50%
Allianz, Life Pro+ Advantage (Classic BUDBI / PIMCO Blend) - <i>Classic BUDBI / PIMCO Blend</i>	6.10%	6.71%		
Allianz, Life Pro+ Advantage (Select BUDBI / PIMCO Blend) - <i>Select BUDBI / PIMCO Blend</i>	7.08%	7.39%		
Ameritas, FLX Living Benefits Index UL - <i>S&P 500 1-Yr Point-to-Point (with Cap)</i>	5.77%	5.64%	9.00%	8.75%
Securian Financial, Eclipse Accumulator IUL	5.22%	6.30%	8.00%	10.00%
Securian Financial, Eclipse Protector II IUL	5.07%	5.51%	7.75%	8.50%
Securian Financial, Eclipse Survivor IUL II	5.22%	6.30%	8.00%	10.00%

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July 2023

Universal Life	Old IR	New IR		
Cincinnati Life, Heritage UL	4.00%	4.25%		
Thrivent, Accumulation UL	Face under \$100,000: 4.55%	Face under \$100,000: 4.80%		
Thrivent, Protection UL	Face amounts under \$100,000:	Face amounts under \$100,000:		
Indexed UL	Old IR	New IR	Old Cap	New Cap
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - <i>Fidelity AIM Indexed Account</i>	4.58%	5.27%		
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - <i>Traditional Indexed Account</i>	6.27%	6.29%		
Ohio National, Virtus IUL II	6.00%	6.50%	9.50%	10.50%

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Prudential , PruLife Founders Plus Index UL (2023) - <i>Goldman Sachs Account</i>	2.95%	2.77%
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Prudential , PruLife Survivorship Index UL (2019) - <i>Indexed Account w/ Multiplier</i>	5.10%	5.04%
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June 2023

Universal Life	Old IR	New IR
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National Life , NL BasicSecure	5.00%	4.75%
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Indexed UL	Old IR	New IR	Old Cap	New Cap
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Allianz , Life Pro+ Advantage (Classic BUDBI / PIMCO Blend) - <i>Classic BUDBI / PIMCO Blend</i>	7.08%	6.10%
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Fidelity and Guaranty Life , FG Everlast - <i>S&P Annual PTP 100% PAR</i>	6.28%	6.30%
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Fidelity and Guaranty Life , FG Freedom - <i>S&P Annual PTP 100% PAR</i>	7.16%	7.23%
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Fidelity and Guaranty Life, FG Freedom - Barclays Annual PTP 190% PAR w/Spread	5.23%	7.01%
Fidelity and Guaranty Life, FG Gold - S&P Annual PTP 100% PAR	6.96%	7.03%
Fidelity and Guaranty Life, FG Pathsetter - Barclays Trailblazer Sectors 5 Annual PTP Par 145% with 1% Bonus	4.06%	5.84%
Fidelity and Guaranty Life, FG Pathsetter - S&P Annual PTP 100% PAR	7.16%	7.23%

May 2023

Indexed UL	Old IR	New IR	Old Cap	New Cap
Columbus Life, Expedition SIUL - Capped Annual Point-to-Point Indexed Account - 0% MGIR	6.01%	6.11%	9.50%	9.75%
Columbus Life, Indexed Explorer Plus UL 2019 - Capped Annual Point-to-Point Indexed Account - 0% MGIR	6.01%	6.11%	9.50%	9.75%
Corebridge Financial, Max Accumulator+ III IUL - Blend Participation Rate Account - MLSB	6.93%	6.42%		
Corebridge Financial, Max Accumulator+ III IUL - High Cap Rate Account - S&P 500	6.93%	6.97%		

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Corebridge Financial , Value+ Protector III IUL - <i>Blend Participation Rate Account - MLSB</i>	6.24%	5.72%
Corebridge Financial , Value+ Protector III IUL - <i>Cap Rate Account - S&P 500</i>	6.24%	6.27%
John Hancock , Accumulation IUL 21 - <i>Barclays Global MA Bonus</i>	6.10%	4.44%
John Hancock , Protection IUL 22 - <i>Barclays Global MA Bonus</i>	6.51%	4.68%
John Hancock , Protection SIUL 22 - <i>Barclays Global MA Bonus</i>	6.51%	4.68%
Lincoln Financial , WealthPreserve 2 IUL (2020)-02/13/23 - <i>Fidelity AIM Indexed Account</i>	6.27%	4.58%
Lincoln Financial , WealthPreserve 2 Survivorship IUL (2022)-02/13/23 - <i>Fidelity AIM Indexed Account</i>	6.27%	4.58%
National Life , NL FlexLife - <i>Credit Suisse Balanced Trend Index Point to Point No Cap</i>	5.92%	6.42%
National Life , NL FlexLife - <i>S&P 500 Point to Point Cap Focus</i>	5.92%	5.97%
National Life , LSW SummitLife - <i>S&P 500 Point to Point Cap Focus</i>	5.92%	5.97%
National Life , LSW SummitLife - <i>US Pacesetter Index Point to Point No Cap</i>	5.92%	6.42%

Interest Rate Changes April 2023 - April 2024



National Life , NL SurvivorLife - <i>S&P 500 Point to Point Cap Focus</i>	5.92%	5.97%
North American , Builder Plus IUL 3 - <i>S&P 500® Annual Point-to-Point</i>	5.92%	5.91%
North American , Builder Plus IUL 3 - <i>Fidelity Multifactor Yield Index SM 5% ER Account</i>	5.71%	3.58%
North American , Protection Builder IUL - <i>S&P 500® Annual Point-to-Point</i>	4.64%	4.63%
North American , Protection Builder IUL - <i>Fidelity Multifactor Yield Index SM 5% ER Account</i>	5.94%	3.74%
North American , Smart Builder IUL 2 - <i>S&P 500® Annual Point-to-Point</i>	4.37%	4.36%
North American , Smart Builder IUL 2 - <i>Fidelity Multifactor Yield Index SM 5% ER Account</i>	5.94%	3.73%

April 2023

Univeral Life	Old IR	New IR
Ameritas , Value Plus UL	3.60%	3.70%

Interest Rate Changes April 2023 - April 2024



Indexed UL	Old IR	New IR	Old Cap	New Cap
Ohio National, V-Pro UL II				
			3.20% for Years 1-10, 3.95% Thereafter for	3.70% for Years 1-10, 4.45% Thereafter for
Prudential, PruLife Essential UL (2023)	3.45%	3.65%		
American National, Signature Performance IUL - <i>S&P 500 Index Pt-to-Pt with Cap (Value Cap)</i>	6.52%	6.40%	10.50%	10.25%
Equitable Financial, BrightLife Grow Series 159 - <i>Annual S&P 500</i>	3.85%	4.03%		
Fidelity and Guaranty Life, FG Everlast - <i>S&P Annual PTP 100% PAR</i>	6.34%	6.28%		
Fidelity and Guaranty Life, FG Freedom - <i>Barclays Annual PTP 190% PAR w/Spread</i>	6.62%	5.23%		
Fidelity and Guaranty Life, FG Pathsetter - <i>Barclays Trailblazer Sectors 5 Annual PTP Par 145% with 1% Bonus</i>	6.62%	4.06%		
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - <i>Fidelity AIM Indexed Account</i>	6.27%	4.58%		
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - <i>Traditional Indexed Account</i>	6.09%	6.27%	9.50%	10.00%

Interest Rate Changes April 2023 - April 2024



Nationwide , Indexed UL Accumulator II 2020 - 1-Yr JP Morgan Mercury Plus	6.03%	5.33%		
Nationwide , Indexed UL Accumulator II 2020 - 1-Yr BNP Paribas Global H Factor Plus	6.03%	5.33%		
Pacific Life , Pacific Discovery Xelerator IUL 2 - 1 Year Select Volatility Control Indexed Account	4.69%	3.86%		
Pacific Life , Pacific Horizon IUL - 1 Year Volatility Control Indexed Account	5.44%	5.54%		
Pacific Life , Pacific Horizon IUL - 1 Year Indexed Account	5.73%	6.03%	9.00%	9.50%
Pacific Life , Pacific Horizon ECV IUL - 1 Year Volatility Control Indexed Account	5.44%	5.54%		
Pacific Life , Pacific Horizon ECV IUL - 1 Year Indexed Account	5.73%	6.03%	9.00%	9.50%
Pacific Life , Pacific Horizon SIUL - 1 Year Volatility Control Indexed Account	5.44%	5.54%		
Pacific Life , Pacific Horizon SIUL - 1 Year Indexed Account	5.73%	6.03%	9.00%	9.50%
Pacific Life , Pacific Indexed Accumulator 6 - 1 Year Select Volatility Control Indexed Account	4.69%	3.86%		
Pacific Life , Pacific Indexed Estate Preserver 3 - 1 Year Select Volatility Control Indexed Account	4.69%	3.86%		

Interest Rate Changes April 2023 - April 2024



Prudential , PruLife Founders Plus Index UL (2023) - <i>Goldman Sachs Account</i>	5.10%	2.95%		
Prudential , PruLife Survivorship Index UL (2019) - <i>Indexed Account</i>	5.24%	5.10%		
Prudential , PruLife Survivorship Index UL (2019) - <i>Indexed Account w/ Multiplier</i>	5.21%	5.10%		
Symetra , Symetra Accumulator Ascent IUL 2.0 - <i>Putnam Dynamic Low Volatility Fixed Bonus Account</i>	6.24%	5.97%		
Symetra , Symetra Accumulator Ascent IUL 2.0 - <i>S&P 500 Index - Core</i>	6.24%	6.52%	10.00%	10.50%
Symetra , Symetra Protector IUL 5.0 - <i>S&P 500 Index - Core</i>	5.61%	6.02%	8.75%	9.50%
Symetra , Symetra Protector IUL 5.0 - <i>Putnam Dynamic Low Volatility Index, Fixed Bonus</i>	6.24%	5.97%		