

# Interest Rate Changes June 2023 - June 2024



## June 2024

Indexed UL	Old IR	New IR	Old Cap	New Cap
<b>Ameritas</b> , FLX Living Benefits Index UL - <i>S&amp;P 500 1-Yr Point-to-Point (with Cap)</i>	6.05%	5.79%	9.50%	9.00%
<b>Ameritas</b> , Growth Index UL II - <i>Capped S&amp;P 500 1-Yr</i>	6.18%	5.92%	9.75%	9.25%
<b>Ameritas</b> , Value Plus IUL - <i>Capped S&amp;P 500 1-Yr</i>	5.40%	5.12%	8.25%	7.75%
<b>Ameritas</b> , Value Plus SIUL - <i>Capped S&amp;P 500 1-Yr</i>	5.40%	5.12%	8.25%	7.75%
<b>Columbus Life</b> , Expedition SIUL - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.29%	6.53%	10.00%	10.50%
<b>Columbus Life</b> , Expedition SIUL - <i>JP Morgan Balanced Growth - 0% MGIR</i>	4.92%	6.14%		
<b>Columbus Life</b> , Indexed Explorer Plus UL 2023 - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.29%	6.53%	10.00%	10.50%
<b>Columbus Life</b> , Indexed Explorer Plus UL 2023 - <i>JP Morgan Balanced Growth - 0% MGIR</i>	4.92%	6.14%		
<b>Nationwide</b> , Indexed UL Accumulator II 2020 - <i>1-Yr S&amp;P 500 Annual Pt to Pt</i>	6.30%	6.42%	10.00%	10.25%

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<b>Nationwide</b> , Indexed UL Accumulator II 2020 - <i>1-Yr JP Morgan Mercury Plus</i>	5.58%	5.65%		
<b>Nationwide</b> , Indexed UL Accumulator II 2020 - <i>1-Yr BNP Paribas Global H Factor Plus</i>	5.58%	5.65%		
<b>Nationwide</b> , Indexed UL Protector II 2020 - <i>1-Yr S&amp;P 500 Annual Pt to Pt</i>	6.30%	6.42%	10.00%	10.25%
<b>Nationwide</b> , Survivorship Indexed Universal Life 2020 - <i>1-Yr S&amp;P 500 Annual Pt to Pt</i>	6.30%	6.42%	10.00%	10.25%

## May 2024

Indexed UL	Old IR	New IR	Old Cap	New Cap
<b>Equitable Financial</b> , BrightLife Grow Series 159 - <i>Annual S&amp;P 500</i>	4.07%	4.22%	6.00%	6.25%

## April 2024

Indexed UL	Old IR	New IR	Old Cap	New Cap
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## Interest Rate Changes June 2023 - June 2024



<b>American National</b> , Signature Performance IUL - <i>S&amp;P 500 Index Pt-to-Pt with Cap (Value Cap)</i>	6.28%	6.30%		
<b>American National</b> , Signature Protection IUL - <i>S&amp;P 500 Index Pt-to-Pt with Cap</i>	5.90%	5.92%		
<b>Ameritas</b> , FLX Living Benefits Index UL - <i>S&amp;P 500 1-Yr Point-to-Point (with Cap)</i>	9.25%	9.50%		
<b>Ameritas</b> , FLX Living Benefits Index UL - <i>S&amp;P 500 1-Yr Point-to-Point (with Cap)</i>	5.92%	6.05%		
<b>Ameritas</b> , Growth Index UL II - <i>Capped S&amp;P 500 1-Yr</i>	6.05%	6.18%	9.50%	9.75%
<b>Ameritas</b> , Value Plus IUL - <i>Capped S&amp;P 500 1-Yr</i>	5.26%	5.40%	8.00%	8.25%
<b>Ameritas</b> , Value Plus SIUL - <i>Capped S&amp;P 500 1-Yr</i>	5.26%	5.40%	8.00%	8.25%
<b>AuguStar Life</b> , Virtus IUL II - <i>S&amp;P 500</i>	6.70%	6.75%		
<b>Equitable Financial</b> , BrightLife Grow Series 159 - <i>Annual S&amp;P 500</i>	4.03%	4.07%		
<b>National Life</b> , NL FlexLife - <i>US Pacesetter Index Point to Point No Cap</i>	6.42%	6.44%		
<b>National Life</b> , NL FlexLife - <i>S&amp;P 500 Point to Point Cap Focus</i>	5.97%	6.00%		

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<b>National Life</b> , LSW SummitLife - <i>S&amp;P 500 Point to Point Cap Focus</i>	5.97%	6.00%		
<b>National Life</b> , LSW SummitLife - <i>US Pacesetter Index Point to Point No Cap</i>	6.42%	6.44%		
<b>National Life</b> , NL SurvivorLife - <i>S&amp;P 500 Point to Point Cap Focus</i>	5.97%	6.00%		
<b>National Life</b> , NL SurvivorLife - <i>US Pacesetter Index Point to Point No Cap</i>	6.42%	6.44%		
<b>Penn Mutual</b> , Accumulation Indexed Universal Life - <i>Capped 1-Year with 0% Floor</i>	6.27%	6.38%	10.00%	10.25%
<b>Penn Mutual</b> , Survivorship IUL - <i>Capped 1-Year with 0% Floor</i>	6.27%	6.38%	10.00%	10.25%
<b>Prudential</b> , PruLife Founders Plus Index UL (2023) - <i>Plus 100 Account</i>	4.84%	5.12%	7.25%	7.75%
<b>Prudential</b> , PruLife Founders Plus Index UL (2023) - <i>Goldman Sachs Account</i>	2.58%	2.55%		
<b>Prudential</b> , PruLife Index Advantage UL (2020) - <i>Indexed Account</i>	5.12%	5.40%	7.75%	8.25%
<b>Symetra</b> , Symetra Accumulator Ascent IUL 2.0 - <i>Putnam Dynamic Low Volatility Fixed Bonus Account</i>	5.97%	6.21%		
<b>Symetra</b> , Symetra Accumulator Ascent IUL 2.0 - <i>S&amp;P 500 Index - Core</i>	6.52%	7.00%	10.50%	11.50%

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<b>Symetra</b> , Symetra Protector IUL 5.0 - <i>S&amp;P 500 Index - Core</i>	6.02%	6.05%
<b>Symetra</b> , Symetra Protector IUL 5.0 - <i>Putnam Dynamic Low Volatility Index, Fixed Bonus</i>	5.97%	6.00%

### March 2024

Universal Life	Old IR	New IR
<b>National Life</b> , NL BasicSecure	5.65%	5.30%

Indexed UL	Old IR	New IR	Old Cap	New Cap
<b>Columbus Life</b> , Expedition SIUL - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.21%	6.29%		
<b>Columbus Life</b> , Expedition SIUL - <i>JP Morgan Balanced Growth - 0% MGIR</i>	5.20%	4.92%		
<b>Columbus Life</b> , Indexed Explorer Plus UL 2023 - <i>Capped Annual Point-to-Point Indexed Account - 0% MGIR</i>	6.21%	6.29%		

## Interest Rate Changes June 2023 - June 2024



<b>Columbus Life</b> , Indexed Explorer Plus UL 2023 - <i>JP Morgan Balanced Growth - 0% MGIR</i>	5.20%	4.92%
<b>Corebridge Financial</b> , Max Accumulator+ III IUL - <i>Blend Participation Rate Account - MLSB</i>	6.42%	6.44%
<b>Corebridge Financial</b> , Max Accumulator+ III IUL - <i>High Cap Rate Account - S&amp;P 500</i>	6.97%	6.99%
<b>Corebridge Financial</b> , Value+ Protector III IUL - <i>Blend Participation Rate Account - MLSB</i>	5.72%	5.74%
<b>Corebridge Financial</b> , Value+ Protector III IUL - <i>High Cap Rate Account - S&amp;P 500</i>	6.27%	6.29%
<b>Corebridge Financial</b> , Value+ Protector III IUL - <i>High Bonus Rate Account - S&amp;P 500</i>	5.24%	5.25%
<b>Fidelity and Guaranty Life</b> , FG Everlast - <i>S&amp;P Annual PTP 100% PAR</i>	6.30%	6.33%
<b>Fidelity and Guaranty Life</b> , FG Freedom - <i>S&amp;P Annual PTP 100% PAR</i>	7.23%	7.08%
<b>Fidelity and Guaranty Life</b> , FG Freedom - <i>Barclays Annual PTP 210% PAR w/Spread</i>	7.01%	6.65%
<b>Fidelity and Guaranty Life</b> , FG Gold - <i>S&amp;P Annual PTP 100% PAR</i>	7.03%	6.91%
<b>Fidelity and Guaranty Life</b> , FG Pathsetter - <i>Barclays Trailblazer Sectors 5 Annual PTP Par 170% with 1% Bonus</i>	5.84%	5.61%

# Interest Rate Changes June 2023 - June 2024



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

February 2024

## Interest Rate Changes June 2023 - June 2024



Universal Life	Old IR	New IR		
<b>Guardian</b> , Protection UL (2020)	4.00% for Years 1-10, 4.25% Thereafter	4.25% for Years 1-10, 4.50% Thereafter		
<b>New York Life</b> , Survivorship Universal Life AD119	3.50%	3.60%		
<b>New York Life</b> , Universal Life AD119	3.50%	3.60%		
<b>Penn Mutual</b> , Protection Universal Life	4.00%	4.50%		
<b>Security Mutual Life</b> , Survivorship UL3	3.35%	4.00%		
<b>Indexed UL</b>	<b>Old IR</b>	<b>New IR</b>	<b>Old Cap</b>	<b>New Cap</b>
<b>Allianz</b> , Life Pro+ Advantage - <i>Standard Annual Point-to-Point S&amp;P 500</i>	7.39%	7.42%		
<b>Allianz</b> , Life Pro+ Advantage (Classic BUDBI / PIMCO Blend) - <i>Classic BUDBI / PIMCO Blend</i>	6.71%	6.74%		
<b>Allianz</b> , Life Pro+ Advantage (Select BUDBI / PIMCO Blend) - <i>Select BUDBI / PIMCO Blend</i>	7.39%	7.42%		



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<b>Ameritas, FLX Living Benefits Index UL - S&amp;P 500 1-Yr Point-to-Point (with Cap)</b>	5.90%	5.92%		
<b>Ameritas, Growth Index UL II - Capped S&amp;P 500 1-Yr</b>	6.01%	6.05%	9.45%	9.50%
<b>Ameritas, Value Plus IUL - Capped S&amp;P 500 1-Yr</b>	5.10%	5.26%	7.75%	8.00%
<b>Ameritas, Value Plus SIUL - Capped S&amp;P 500 1-Yr</b>	5.10%	5.26%	7.75%	8.00%
<b>John Hancock, Accumulation IUL 23 - Barclays Global MA Bonus</b>	4.44%	5.25%		
<b>John Hancock, Accumulation IUL 23 - Barclays Global MA Plus</b>	6.70%	6.97%		
<b>John Hancock, Accumulation IUL 23 - Capped Account</b>	5.57%	5.79%	8.75%	9.00%
<b>John Hancock, Accumulation IUL 23 - Core High Capped Account</b>	6.22%	6.45%	10.00%	10.75%
<b>John Hancock, Protection SIUL 22 - Barclays Global MA Bonus</b>	4.68%	4.73%		
<b>John Hancock, Protection SIUL 22 - Barclays Global MA Plus</b>	7.35%	6.97%		
<b>John Hancock, Protection SIUL 22 - Core Capped Indexed Account</b>	5.07%	4.83%	7.75%	7.25%

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

## Interest Rate Changes June 2023 - June 2024



<b>Mutual of Omaha</b> , Income Advantage - <i>BofA US Agility Index: One Year Uncapped Account</i>	5.29%	5.51%		
<b>Mutual of Omaha</b> , Income Advantage - <i>One-Year 100% Participation Account</i>	6.28%	6.30%		
<b>Mutual of Omaha</b> , Life Protection Advantage - <i>BofA US Agility Index: One Year Uncapped Account</i>	4.71%	4.83%		
<b>Mutual of Omaha</b> , Life Protection Advantage - <i>One Year 100% Participation Account</i>	5.51%	5.53%		
<b>Nationwide</b> , Indexed UL Accumulator II 2020 - <i>1-Yr S&amp;P 500 Annual Pt to Pt</i>	6.28%	6.30%		
<b>Nationwide</b> , Indexed UL Accumulator II 2020 - <i>1-Yr JP Morgan Mercury Plus</i>	5.61%	5.58%		
<b>Nationwide</b> , Indexed UL Accumulator II 2020 - <i>1-Yr BNP Paribas Global H Factor Plus</i>	5.61%	5.58%		
<b>Nationwide</b> , Indexed UL Protector II 2020 - <i>1-Yr S&amp;P 500 Annual Pt to Pt</i>	6.03%	6.30%	9.50%	10.00%
<b>Nationwide</b> , Survivorship Indexed Universal Life 2020 - <i>1-Yr S&amp;P 500 Annual Pt to Pt</i>	6.03%	6.30%	9.50%	10.00%
<b>Pacific Life</b> , Pacific Discovery Xelerator IUL 2 - <i>1 Year Select Volatility Control Indexed Account</i>	3.86%	3.47%		
<b>Pacific Life</b> , Pacific Discovery Xelerator IUL 2 - <i>1 Year High Cap Indexed Account</i>	6.06%	5.73%		

# Interest Rate Changes June 2023 - June 2024



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

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<b>Pacific Life</b> , Pacific Trident IUL - <i>1 Year Indexed Account</i>	5.37%	5.41%
<b>Protective</b> , Indexed Choice UL - <i>Indexed</i>	5.77%	5.79%

## January 2024

<b>Univeral Life</b>	<b>Old IR</b>	<b>New IR</b>
<b>Prudential</b> , PruLife Essential UL (2023)	3.65%	3.80%
<b>Thrivent</b> , 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%		
<b>Indexed UL</b>	<b>Old IR</b>	<b>New IR</b>	<b>Old Cap</b>	<b>New Cap</b>
<b>Principal</b> , Indexed Universal Life Accumulation II - <i>S&amp;P 500 Price Return Point to Point</i>	5.51%	5.77%	8.50%	9.00%
<b>Prudential</b> , PruLife Founders Plus Index UL (2023) - <i>Plus 100 Account</i>	4.82%	4.84%		
<b>Prudential</b> , PruLife Founders Plus Index UL (2023) - <i>Goldman Sachs Account</i>	2.57%	2.58%		
<b>Prudential</b> , PruLife Index Advantage UL (2020) - <i>Indexed Account</i>	5.10%	5.12%		
<b>Prudential</b> , PruLife Survivorship Index UL (2019) - <i>Indexed Account</i>	5.10%	5.12%		

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

## December 2023

<b>Univeral Life</b>	<b>Old IR</b>	<b>New IR</b>
<b>Penn Mutual, Protection Universal Life</b>	3.75%	4.00%

<b>Indexed UL</b>	<b>Old IR</b>	<b>New IR</b>	<b>Old Cap</b>	<b>New Cap</b>
<b>Ameritas, FLX Living Benefits Index UL</b>	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&amp;P 500 1-Yr</i>	5.90%	6.01%	9.25%	9.45%

## October 2023



# Interest Rate Changes June 2023 - June 2024



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

# Interest Rate Changes June 2023 - June 2024



## 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&amp;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&amp;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%

# Interest Rate Changes June 2023 - June 2024



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

# Interest Rate Changes June 2023 - June 2024



## 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&amp;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&amp;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%

# Interest Rate Changes June 2023 - June 2024



## 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 - Fidelity AIM Indexed Account	4.58%	5.27%		
Lincoln Financial, WealthAccumulate 2 IUL (2020)-04/17/23 - Traditional Indexed Account	6.27%	6.29%		
Ohio National, Virtus IUL II	6.00%	6.50%	9.50%	10.50%

# Interest Rate Changes June 2023 - June 2024



<b>Prudential</b> , PruLife Founders Plus Index UL (2023) - <i>Goldman Sachs Account</i>	2.95%	2.77%
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<b>Prudential</b> , 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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<b>National Life</b> , NL BasicSecure	5.00%	4.75%
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Indexed UL	Old IR	New IR	Old Cap	New Cap
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<b>Allianz</b> , Life Pro+ Advantage (Classic BUDBI / PIMCO Blend) - <i>Classic BUDBI / PIMCO Blend</i>	7.08%	6.10%
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<b>Fidelity and Guaranty Life</b> , FG Everlast - <i>S&amp;P Annual PTP 100% PAR</i>	6.28%	6.30%
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<b>Fidelity and Guaranty Life</b> , FG Freedom - <i>S&amp;P Annual PTP 100% PAR</i>	7.16%	7.23%
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# Interest Rate Changes June 2023 - June 2024



<b>Fidelity and Guaranty Life, FG Freedom - Barclays Annual PTP 190% PAR w/Spread</b>	5.23%	7.01%
<b>Fidelity and Guaranty Life, FG Gold - S&amp;P Annual PTP 100% PAR</b>	6.96%	7.03%
<b>Fidelity and Guaranty Life, FG Pathsetter - Barclays Trailblazer Sectors 5 Annual PTP Par 145% with 1% Bonus</b>	4.06%	5.84%
<b>Fidelity and Guaranty Life, FG Pathsetter - S&amp;P Annual PTP 100% PAR</b>	7.16%	7.23%