

Interest Rate Changes

April 2020

Universal Life

	Old	New
Mutual of Omaha, AccumUL Answers	3.50%	3.25%

Indexed UL

	Old	New	Cap
American General, Max Accumulator+ IUL - High Bonus Rate Account	5.25%	5.22%	From 8.25% to 8.00%
American General, Max Accumulator+ IUL - High Cap Rate Account	6.79%	6.76%	From 11.50% to 11.25%
American General, Value+ Protector Index UL	4.90%	4.79%	From 7.60% to 7.35%
Ameritas, FLX Living Benefits Index UL	6.95%	6.73%	From 11.75% to 11.25%
Ameritas, Growth Index UL	6.95%	6.73%	From 11.75% to 11.25%
Ameritas, Value Plus IUL	6.17%	5.92%	No Change
Equitable Financial, Brightlife Grow Series 159	6.16%	5.41%	From 10.00% to 8.50%
Equitable Financial, IUL Protect 160	6.16%	5.41%	From 10.00% to 9.00%
Fidelity and Guaranty, FG Freedom	8.03%	7.86%	From 14.50% to 14.00%
Fidelity and Guaranty, FG Gold	7.68%	7.49%	From 13.50% to 13.00%
Fidelity and Guaranty, FG Pathsetter	8.03%	7.86%	From 14.50% to 14.00%
Lincoln Financial, WealthAccumulate IUL - Perform Indexed Account	5.92%	5.67%	From 9.50% to 9.00%
Lincoln Financial, WealthAccumulate IUL - Perform Plus High-Capped Account	6.94%	6.73%	From 11.75% to 11.25%
Lincoln Financial, WealthPreserve IUL	5.92%	5.67%	From 9.50% to 9.00%
North American, Builder Plus IUL 2	6.46%	6.27%	From 10.75% to 10.25%
North American, Protection Builder IUL	6.00%	5.91%	From 9.75% to 9.50%
Principal, Indexed Universal Life Accumulation II - SP500 Price Return PtP	6.12%	6.16%	No Change
Principal, Indexed Universal Life Accumulation II - SP500 Price Return High Cap	7.76%	7.81%	No Change
Prudential, PruLife Founders Plus UL (2019)	5.67%	5.55%	From 9.00% to 8.75%
Prudential, PruLife Index Advantage UL - Indexed Account	6.17%	5.92%	From 10.00% to 9.50%
Prudential, PruLife Index Advantage UL - Indexed Account w/ Multiplier	6.07%	5.77%	From 8.25% to 7.75%
Prudential, PruLife Survivorship Index UL - Indexed Account	6.17%	5.92%	From 10.00% to 9.50%
Prudential, PruLife Survivorship Index UL - Indexed Account w/ Multiplier	6.07%	5.77%	From 8.25% to 7.75%

Interest Rate Changes

Securian Financial, Eclipse Accumulator IUL	6.42%	6.06%	From 10.50% to 9.75%
Securian Financial, Eclipse Protector II IUL	6.06%	5.69%	From 9.75% to 9.00%
Transamerica, Transamerica Financial Foundation IUL	7.75%	7.70%	No Change

March 2020

Indexed UL	Old	New	Cap
Columbus Life, Indexed Explorer Plus UL 2019	7.05%	6.62%	From 12.00% to 11.00%
Penn Mutual, Accumulation Builder Flex IUL - High Cap S&P 500	7.60%	7.64%	No Change
Penn Mutual, Accumulation Builder Flex IUL - Enhanced S&P 500	5.67%	5.70%	No Change
Penn Mutual, Survivorship Plus Select IUL	6.18%	6.21%	No Change
Prudential, Founders Plus UL (2019)	5.64%	5.67%	No Change
Prudential, Index Advantage UL (2018) - Indexed Account	6.13%	6.17%	No Change
Prudential, Index Advantage UL (2018) - Indexed Account w/ Multiplier	6.04%	6.07%	No Change
Prudential, Index Survivorship Advantage UL (2018) - Indexed Account	6.13%	6.17%	No Change
Prudential, Index Survivorship Advantage UL (2018) - Indexed Account w/ Mult.	6.04%	6.07%	No Change
Symetra, Symetra Accumulator IUL 2.0 - S&P 500 Index Base	5.63%	5.67%	No Change
Symetra, Symetra Accumulator IUL 2.0 - S&P 500 Index Select	7.39%	7.44%	No Change
Symetra, Symetra Protector IUL 1.0 - S&P 500 Index Core	5.11%	5.14%	No Change
Symetra, Symetra Protector IUL 1.0 - S&P 500 Index Select	6.12%	6.16%	No Change

February 2020

Universal Life	Old	New
Guardian, Current Assumption UL (2018)	3.55%	3.45%
John Hancock, Protection SUL 19	4.95%	4.80%
John Hancock, Protection UL 19	4.95%	4.80%

Indexed UL	Old	New	Cap
-------------------	------------	------------	------------

Interest Rate Changes

Allianz, Life Pro+ Advantage	5.43%	5.79%	No Change
American National, Signature Performance IUL - 1-Yr PtP w/Cap and 0% Floor	5.89%	5.92%	No Change
American National, Signature Performance IUL - 1-Yr PtP w/ High Cap	7.00%	7.05%	No Change
Ameritas, FLX Living Benefits Index UL	6.90%	6.95%	No Change
Ameritas, Growth Index UL	6.90%	6.95%	No Change
Ameritas, Value Plus IUL	6.13%	6.17%	No Change
Columbus Life, Indexed Explorer Plus US 2019	7.00%	7.05%	No Change
Equitable Financial, BrightLife Grow Series 159	6.12%	6.16%	No Change
Equitable Financial, IUL Protect 160	6.12%	6.16%	No Change
Fidelity and Guaranty, FG Everlast	6.63%	6.67%	No Change
Fidelity and Guaranty, FG Pathsetter	7.98%	8.03%	No Change
Global Atlantic, Lifetime Builder ELITE 2020	7.58%	7.63%	No Change
Global Atlantic, Lifetime Foundation ELITE	6.36%	6.40%	No Change
John Hancock, Accumulation IUL 19 - Enhanced Capped Account	6.12%	6.04%	No Change
John Hancock, Accumulation IUL 19 - Enhanced High Capped Account	7.75%	7.72%	No Change
John Hancock, Protection SIUL 19 - Enhanced Capped Account	6.12%	5.92%	No Change
John Hancock, Protection SIUL 19 - Enhanced High Capped Account	7.75%	7.54%	No Change
Lincoln Financial, WealthAccumulate IUL - Perform Indexed Account	5.88%	5.92%	No Change
Lincoln Financial, WealthAccumulate IUL - Perform Plus High-Capped Account	6.90%	6.94%	No Change
Lincoln Financial, WealthPreserve IUL	5.88%	5.92%	No Change
Mutual of Omaha, Income Advantage	6.58%	6.62%	No Change
Mutual of Omaha, Life Protection Advantage	6.13%	6.16%	No Change
National Life, NL FlexLife	6.03%	6.07%	No Change
National Life, NL PeakLife	6.03%	6.07%	No Change
Nationwide, Indexed UL Accumulator II - 1-Yr High-Cap S&P 500 PtP	7.39%	7.44%	No Change
Nationwide, Indexed UL Accumulator II - 1-Yr S&P 500 w/ Advanced Multiplier	5.76%	5.79%	No Change
Nationwide, Indexed UL Protector II - 1-Yr High-Cap S&P 500 PtP	7.39%	7.44%	No Change
Nationwide, Indexed UL Protector II - 1-Yr S&P 500 Annual PtP	5.25%	5.28%	No Change

Interest Rate Changes

Nationwide, Indexed UL Protector II - 1-Yr S&P 500 Annual PtP w/Adv. Multiplier	5.76%	5.79%	No Change
Nationwide, Survivorship IUL - 1-Yr High-Cap S&P 500 PtP	7.39%	7.44%	No Change
Nationwide, Survivorship IUL - 1-Yr S&P 500 Annual PtP	5.25%	5.28%	No Change
Pacific Life, Pacific Discovery Protector IUL - 1-Yr High Cap Indexed Account	6.47%	6.40%	From 10.75% to 10.50%
Pacific Life, Pacific Discovery Protector IUL - 1-Yr Indexed Account	5.25%	5.15%	From 8.25% to 8.00%
Pacific Life, Pacific Discovery Xelerator IUL 2 - 1-Yr High Cap Indexed Account	7.10%	7.05%	From 12.25% to 12.00%
Pacific Life, Pacific Discovery Xelerator IUL 2 - 1-Yr Indexed Account	5.76%	5.67%	From 9.25% to 9.00%
Pacific Life, Pacific Indexed Accumulator 6 - 1-Yr High Cap Indexed Account	7.10%	7.05%	From 12.25% to 12.00%
Pacific Life, Pacific Indexed Accumulator 6 - 1-Yr Indexed Account	5.76%	5.67%	From 9.25% to 9.00%
Pacific Life, Pacific Indexed Estate Preserver 3 - 1-Yr High Cap Indexed Account	7.00%	7.05%	No Change
Pacific Life, Pacific Indexed Estate Preserver 3 - 1-Yr Indexed Account	5.64%	5.67%	No Change
Protectiveed, Indexed Choice UL	5.37%	5.41%	No Change
Securian Financial, Eclipse Accumulator IUL	6.03%	6.42%	No Change
Securian Financial, Eclipse Protector II IUL	6.03%	6.06%	No Change
Securian Financial, Value Protection IUL	5.53%	5.56%	No Change
Zurich, Zurich Select Index UL	6.13%	6.17%	No Change
Zurich, Zurich Wealth Builder IUL - S&P 500 Index Account	7.00%	7.05%	No Change
Zurich, Zurich Wealth Builder IUL - S&P Plus 500 Index Account	7.76%	7.81%	No Change

January 2020

Universal Life

Mutual of Omaha, AccumUL Answers

Old

3.75%

New

3.50%

Indexed UL

Equitable Financial, BrightLife Grow Series 159

Old

6.35%

New

6.12%

Cap

From 10.50% to 10.00%

Prudential, PruLife Founders Plus UL (2019)

5.89%

5.64%

From 9.50% to 9.00%

Prudential, PruLife Survivorship Index UL (2019)

6.36%

6.13%

From 10.50% to 10.00%

Interest Rate Changes

December 2019

Indexed UL	Old	New	Cap
American General, Max Accumulator+ IUL - <i>High Bonus Rate Account - S&P 500</i>	5.71%	5.25%	From 9.00% to 8.50%
American General, Max Accumulator+ IUL - <i>High Cap Rate Account - S&P 500</i>	7.20%	6.79%	From 12.50% to 11.50%
American General, Value+ Protector IUL - <i>Blend Participation Rate Account - MLSB</i>	6.12%	5.74%	No Change
American General, Value+ Protector IUL - <i>Cap Rate Account - S&P 500</i>	5.38%	4.90%	From 8.50% to 7.60%

November 2019

Universal Life	Old	New
Security Mutual Life, Customized UL4U	4.50%	4.35%

Indexed UL	Old	New	Cap
Mutual of Omaha, Income Advantage	6.80%	6.58%	From 11.50% to 11.00%
Mutual of Omaha, Life Protection Advantage	5.89%	5.64%	From 9.50% to 9.00%
Protective, Indexed Choice UL	5.63%	5.37%	From 9.00% to 8.50%

October 2019

Indexed UL	Old	New	Cap
American General, Max Accumulator+ IUL - <i>Blend Participation Rate Account</i>	7.48%	7.30%	No Change
American General, Max Accumulator+ IUL - <i>High Bonus Rate Account - S&P 500</i>	5.95%	5.71%	From 9.50% to 9.00%
American General, Max Accumulator+ IUL - <i>High Cap Rate Account - S&P 500</i>	7.39%	7.20%	From 13.00% to 12.50%
American General, Value+ Protector IUL - <i>Blend Participation Rate Account</i>	6.35%	6.12%	No Change
American General, Value+ Protector IUL - <i>Cap Rate Account - S&P 500</i>	5.63%	5.38%	From 9.00% to 8.50%
Global Atlantic, Survivorship Builder			From 8.75% to 7.75%
Lincoln Financial, WealthPreserve Survivorship IUL	6.98%	6.24%	From 10.50% to 9.00%
Penn Mutual, Accumulation Builder Select IUL	6.65%	6.42%	From 10.50% to 10.00%
Penn Mutual, Survivorship Plus Select IUL	6.42%	6.18%	From 10.00% to 9.50%

Interest Rate Changes

September 2019

Universal Life	Old	New	
Cincinnati Life, LifeHorizons Simplicity UL 2017	4.25%	4.00%	
Mutual of Omaha, AccumUL Answers	4.00%	3.75%	
Indexed UL	Old	New	Cap
National Life, NL FlexLife II - S&P 500 Point to Point Cap Focus	6.38%	6.03%	From 10.50% to 9.75%
National Life, NL LifeCycle Solution	6.38%	6.03%	From 10.50% to 9.75%
Symetra, Symetra Accumulator IUL 1.0 - S&P 500 Index - Base	6.12%	5.63%	From 10.00% to 9.00%
Symetra, Symetra Accumulator IUL 1.0 - S&P 500 Index - Select	7.76%	7.39%	From 14.00% to 13.00%

August 2019

Indexed UL	Old	New	Cap
Securian Financial, Eclipse Protector Indexed Life	5.14%	5.27%	From 8.00% to 8.25%
Securian Financial, Eclipse Survivor Pro Indexed UL	5.14%	5.27%	From 8.00% to 8.25%

July 2019

Universal Life	Old	New	
Foresters, SMART UL 2018	4.10%	4.30%	
Global Atlantic, Lifetime Assure	4.50%	4.00%	
New York Life, NYL Universal Life	3.70%	3.60%	
New York Life, Survivorship UL AD111	3.70%	3.60%	
Pacific Life, Versa Flex NLG 2014	4.40%	4.30%	
Indexed UL	Old	New	Cap
Allianz, LifePro+ Survivor	6.54%	6.47%	From 11.00% to 10.75%
American General, Value+ Protector IUL	5.88%	5.63%	From 9.50% to 9.00%

Interest Rate Changes

Global Atlantic, Lifetime Provider

6.13%

5.64%

From 10.00% to 9.00%

June 2019

Indexed UL

Old

New

Cap

American National, Signature IUL

6.58%

6.36%

From 11.00% to 10.50%

American National, Signature Plus IUL

5.64%

5.38%

From 9.00% to 8.50%

May 2019

Universal Life

Old

New

TIAA, Intelligent Life UL

3.85%

3.70%

TIAA, Intelligent Life SUL

3.85%

3.70%

Indexed UL

Old

New

Cap

Allianz, Life Pro+ Survivor

6.80%

6.54%

From 11.50% to 11.00%

National Life, NL FlexLife II

6.60%

6.38%

From 11.00% to 10.50%

National Life, NL LifeCycle Solution

6.60%

6.38%

From 11.00% to 10.50%

Principal, IUL Flex II

6.09%

6.12%

No Change