



## Universal Life Insurance

Daily/Guaranteed Interest Option (DIO/GIO)

Policies Issued After April 11, 2004

Without Client Bonus

<b>Minimum Guaranteed Rate</b>	<b>Daily Interest Rate %</b>	<b>GIO 1 Year %</b>	<b>GIO 2 Year %</b>	<b>GIO 3 Year %</b>	<b>GIO 4 Year %</b>	<b>GIO 5 Year %</b>	<b>GIO 10 Year %</b>
Policies issued from Oct. 13, 2020 to present	0.000	0.000	N/A	0.000	N/A	0.000	0.000
Policies issued from Jan. 1, 2017 – Oct. 12, 2020	0.000	0.000	N/A	0.000	N/A	0.500	1.500
Millennium policies issued from Sept. 17, 2012 – Dec. 31, 2016	0.000	0.000	N/A	0.000	N/A	0.500	1.500
Millennium policies issued from Feb 13, 2012 - Sept. 16, 2012	0.000	0.000	N/A	0.000	N/A	1.500	2.000
Millennium policies issued from Feb. 7, 2011 - Feb. 12, 2012	0.000	0.000	N/A	0.000	N/A	2.000	2.500
Millennium policies issued from 2008 - 2011	0.000	0.000	N/A	0.000	N/A	2.000	3.000
Millennium 2004, 2005, 2006, 2007	0.000	0.000	N/A	0.000	N/A	2.000	2.500

*For information purposes only. Every effort has been made to ensure accuracy, but some errors and omissions may occur. The annual rate applicable to a deposit amount in a GIO is the rate then in effect on the date the amount is credited to the account. For a DIO the rate applicable to the account balance for each day is the daily rate then in effect.*