



Millennium Universal Life Insurance

Daily/Guaranteed Interest Option (DIO/GIO)

Policies Issued Before April 11, 2004

Minimum Guaranteed Rate	Daily Interest Rate %	GIO 1 Year %	GIO 2 Year %	GIO 3 Year %	GIO 4 Year %	GIO 5 Year %	GIO 10 Year %
Millennium series with bonus							
Millennium 2000, 2001, 2002, 2003	0.000	0.000	N/A	1.500	N/A	2.500	N/A
Millennium 1998, 1999, 1999A	0.000	0.000	0.000	1.500	1.500	3.000	N/A
Other Canada Life Plans							
Dynaterm Plus	0.000	3.000	3.000	3.000	3.000	3.000	N/A
Master Plan '97	0.000	3.000	3.000	3.000	3.000	3.000	N/A
Master 1995	0.000	3.000	3.000	3.000	3.000	3.000	N/A
Executive Design and MasterPlan 1989	4.000	4.000	4.000	4.000	4.000	4.000	N/A
Total Protection	3.000	3.000	3.000	3.000	3.000	3.000	N/A
Crown Life Plans							
Crown Versatile Life		Guaranteed Interest Rate of 4.5%					
Crown Futura 3000	0.000	N/A	N/A	2.000	N/A	N/A	2.500
Crown Futura	0.000	4.000	N/A	N/A	N/A	4.000	N/A
New York Life Plans							
Target Life 1, 1.5	0.000	4.000	4.000	4.000	4.000	4.000	N/A
Target Life 2	2.500	2.500	2.500	2.500	2.500	2.500	N/A

For information purposes only. These rates are subject to change at any time without notice. Every effort has been made to ensure accuracy, but some errors and omissions may occur. The annual rate applicable to the 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.