

August 2018

Key Rates



Lifetime Foundation ELITE

Strategy	Illustrated Rate	Minimum Guaranteed Rate*	Strategy Expense Charge	Participation Rate	Cap
Basic Interest Account	3.75%	2.00%	n/a	n/a	n/a
One-Year Fixed Term	3.75%	2.00%	n/a	n/a	n/a
One-Year Point-to-Point	6.32%	2.00%	n/a	100%	10.50%
Two Year Point-to-Point	6.32%	2.00%	n/a	100%	26.00%
One-Year Monthly Cap	5.58%	2.00%	n/a	100%	3.30%
One-Year Point-to-Point International	6.32%	2.00%	n/a	100%	12.50%
One-Year Point-to-Point Increased Participation	6.06%	2.00%	n/a	200%	9.00%
One-Year Point-to-Point Elevated Cap	6.32%	2.00%	3.00%	100%	13.50%

Lifetime Builder ELITE

Strategy	Illustrated Rate	Minimum Guaranteed Rate*	Strategy Expense Charge	Participation Rate	Cap
Basic Interest Account	4.05%	2.00%	n/a	n/a	n/a
Fixed Strategy	4.05%	2.00%	n/a	n/a	n/a
One-Year Point-to-Point	7.54%	2.00%	n/a	100%	13.50%
Two Year Point-to-Point	7.54%	2.00%	n/a	100%	33.00%
One-Year Monthly Cap	7.29%	2.00%	n/a	100%	4.30%
One-Year Point-to-Point International	7.54%	2.00%	n/a	100%	15.00%
One-Year Point-to-Point Increased Participation	6.67%	2.00%	n/a	200%	10.00%
One-Year Point-to-Point Elevated Cap	7.54%	2.00%	3.00%	100%	18.50%

Lifetime Provider

Strategy	Illustrated Rate	Minimum Guaranteed Rate*	Strategy Expense Charge	Participation Rate	Cap
Basic Interest Account	3.65%	2.00%	n/a	n/a	n/a
One-Year Fixed Term	3.65%	2.00%	n/a	n/a	n/a
One-Year Point-to-Point	6.54%	2.00%	n/a	100%	11.00%
Two Year Point-to-Point	6.54%	2.00%	n/a	100%	27.00%
One-Year Monthly Cap	5.97%	2.00%	n/a	100%	3.50%
One-Year Point-to-Point International	6.54%	2.00%	n/a	100%	13.00%
One-Year Point-to-Point Increased Participation	6.06%	2.00%	n/a	200%	9.00%
One-Year Point-to-Point Elevated Cap	6.54%	2.00%	3.00%	100%	14.50%

* For Indexed Strategies on applicable products, the Minimum Guaranteed Rate refers to a patented True-Up at the end of each segment term as well as at policy termination

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Survivorship Builder

Strategy	Illustrated Rate	Minimum Guaranteed Rate*	Strategy Expense Charge	Participation Rate	Cap
Basic Interest Account	3.75%	2.00%	n/a	n/a	n/a
One-Year Fixed Term	3.75%	2.00%	n/a	n/a	n/a
One-Year Point-to-Point	5.97%	2.00%	n/a	100%	9.75%
Two Year Point-to-Point	5.97%	2.00%	n/a	100%	24.50%
One-Year Monthly Cap	5.38%	2.00%	n/a	100%	3.20%
One-Year Point-to-Point International	5.97%	2.00%	n/a	100%	12.50%
One-Year Point-to-Point Increased Participation	5.75%	2.00%	n/a	200%	8.50%
One-Year Point-to-Point Elevated Cap	5.97%	2.00%	3.00%	100%	13.00%

Benefit Builder - COLI

Strategy	Illustrated Rate	Minimum Guaranteed Rate	Strategy Expense Charge	Participation Rate	Cap
Basic Interest Account	3.85%	2.00%	n/a	n/a	n/a
One-Year Fixed Term	3.85%	2.00%	n/a	n/a	n/a
One-Year Point-to-Point	6.96%	0.00%	n/a	100%	12.00%
One-Year Monthly Cap	6.96%	0.00%	n/a	100%	4.20%
One-Year Point-to-Point International	6.96%	0.00%	n/a	100%	13.00%
One-Year Point-to-Point Increased Participation	6.37%	0.00%	n/a	200%	9.50%
One-Year Point-to-Point Elevated Cap	6.96%	0.00%	3.00%	100%	16.50%

Lifetime Assure UL

	Current Rate	Guaranteed Rate
Lifetime Assure UL	4.50%	3.00%

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Other Rates

Variable Loan Interest Rate

Month	In Advance	In Arrears
Aug	4.21%	4.40%
Sept	4.21%	4.40%
Oct	4.17% (new)	4.35% (new)

Fixed Loan Interest Rates

In Advance	In Arrears
3.85%	4.00%

Loan Indexed Strategy

	Illustrated Rate	Minimum Guaranteed Rate	Participation Rate	Cap
Indexed Loan (Benefit Builder)	6.09%	0%	100%	10.00%
Linked Loan (Lifetime Builder ELITE)	6.96%	0%	100%	12.00%
Linked Loan (Lifetime Foundation ELITE)	6.09%	0%	100%	10.00%

Loan Index Strategy Crediting Rate	Linked Loan Rate Charged in Arrears
0.0%	2.0%
1.0%	3.0%
2.0%	4.0%
3.0%	5.0%
4.0%	5.0%
5.0%	5.0%
6.0%	5.0%
7.0%	5.0%
8.0%	6.0%
9.0%	7.0%
10.0% +	8.0%

Premium Deposit Fund (Benefit Builder - COLI)

2.50%

Wellness for Life Rewards* (multiplied by policy year to max of 20)

	Level 1	Level 2
Guaranteed	0.25%	0.50%
Declared	0.50%	1.00%

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