

November 2022 Key Rates



Global Accumulator

Strategy	Illustrated Rate	Minimum Guaranteed Rate*	Buy-Up Add-On Charge	Participation Rate	Cap
Basic Interest Account	3.45%	2.00%	n/a	n/a	3.45%
One-Year Fixed Term	3.45%	2.00%	n/a	n/a	3.45%
One-Year Point-to-Point	5.87%	2.00%	n/a	100%	9.25%
One-Year Point-to-Point Volatility Control. BlackRock Diversa®	5.56%	2.00%	n/a	200%	12.75%
One-Year Point-to-Point Increased Participation	4.73%	2.00%	n/a	200%	6.75%
SMART Buy-Up Secure (+25% of indexed interest credits)	5.87%	2.00%	1.25%	125%	9.25%
SMART Buy-Up Performance (+110% of indexed interest credits)	5.87%	2.00%	5.25%	205%	9.25%

Lifetime Builder ELITE

Strategy	Illustrated Rate	Minimum Guaranteed Rate*	Strategy Expense Charge	Participation Rate	Cap
Basic Interest Account	3.65%	2.00%	n/a	n/a	3.65%
One-Year Fixed Strategy	3.65%	2.00%	n/a	n/a	3.65%
One-Year Point-to-Point	6.48%	2.00%	n/a	100%	10.50%
Two Year Point-to-Point	6.48%	2.00%	n/a	100%	24.00%
One-Year Monthly Cap	5.96%	2.00%	n/a	100%	3.40%
One-Year Point-to-Point Increased Participation	5.39%	2.00%	n/a	200%	7.75%
One-Year Point-to-Point Elevated Cap	6.48%	2.00%	3.00%	100%	14.75%

Lifetime Foundation ELITE

Strategy	Illustrated Rate	Minimum Guaranteed Rate*	Strategy Expense Charge	Participation Rate	Cap
Basic Interest Account	3.35%	2.00%	n/a	n/a	3.35%
One-Year Fixed Term	3.35%	2.00%	n/a	n/a	3.35%
One-Year Point-to-Point	5.87%	2.00%	n/a	100%	9.25%
Two Year Point-to-Point	5.87%	2.00%	n/a	100%	21.50%
One-Year Monthly Cap	4.68%	2.00%	n/a	100%	2.80%
One-Year Point-to-Point Increased Participation	5.55%	2.00%	n/a	200%	8.00%
One-Year Point-to-Point Elevated Cap	5.87%	2.00%	3.00%	100%	11.25%

Cap and illustration rates are non-guaranteed and are subject to change.

* 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

Products are issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited.

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Other Important Rates

Variable Loan Interest Rate

Month	In Advance	In Arrears
November	4.44%	4.65%
December	4.90%	5.15%
January	5.44% (new)	5.75% (new)

The maximum annual loan interest rate is the published monthly average (Moody's Corporate Bond Yield Average) for the calendar month ending two months prior to the date the rate is effective but is never less than 3%.

Maximum Variable Loan Interest Rate Per Product

Product	Max Rate
Global Accumulator	6.00%
Lifetime Builder ELITE	8.00%
Lifetime Foundation ELITE	8.00%

Fixed Loan Interest Rates

In Advance	In Arrears
3.85%	4.00%

Loan Indexed Strategy

	Illustrated Rate	Minimum Guaranteed Rate	Participation Rate	Cap
Linked Loan (Global Accumulator)	5.08%	0%	100%	7.75%
Linked Loan (Lifetime Builder ELITE)	5.75%	0%	100%	9.00%
Linked Loan (Lifetime Foundation ELITE)	5.35%	0%	100%	8.25%

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%

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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