

## Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on March 28, 2026)

### Products Currently Available for Sale

#### QoL Max Accumulator+ III IUL Jun 2026 (Non-NY) (Policy Form ICC22-22191)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acct Value Enhancement (Policy Yrs 6+) <sup>1</sup>	Total Illustrated Rate (Policy yrs 6+)
ML Strategic Balanced Index	0.00%	NA	100%	6.49%	0.70%	7.19%
PIMCO Global Index	0.00%	NA	80%	6.21%	0.40%	6.61%
NASDAQ Cap Rate Index	0.00%	11.50%	100%	6.94%	0.10%	7.04%
S&P 500 High Cap Rate Index	0.00%	11.25%	100%	6.94%	0.25%	7.19%
S&P 500 High Bonus Cap Rate Index	0.00%	9.50%	100%	6.10%	0.60%	6.70%
Declared Interest	2.00%	NA	NA	5.00%	0.10%	5.10%

1. Minimum guaranteed account value enhancements are: 0.1% for S&P500 High Cap Index; 0.25% for S&P 500 High Bonus Cap Index; 0.1% for MLSB; 0.1% for PIMCO; 0.1% for NASDAQ and 0.1% for Declared Interest

#### QoL Value+ Protector III Sep 2023 (Non-NY) (Policy Form ICC16-16760, 16760)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acct Value Enhancement (Policy Yrs 6+) <sup>2</sup>	Total Illustrated Rate (Policy yrs 6+)
ML Strategic Balanced Index	0.00%	NA	88%	5.67%	0.65%	6.32%
PIMCO Global Index	0.00%	NA	70%	5.45%	0.50%	5.95%
S&P 500 High Bonus Cap Rate Index	0.00%	8.00%	100%	5.30%	0.95%	6.25%
S&P 500 High Cap Rate Index	0.00%	9.75%	100%	6.22%	0.10%	6.32%
Declared Interest	2.00%	NA	NA	4.20%	0.40%	4.60%

2. Minimum guaranteed account value enhancements are: 0.1% for S&P500 High Cap Index; 0.5% for S&P 500 High Bonus Cap Index; 0.4% for MLSB; 0.4% for PIMCO and 0.4% for Declared Interest

### Fixed Universal Life

Policies from 5/2/2016 through current	Guaranteed Minimum Interest Rate	Current Interest Rate
QoL Guarantee Plus GUL II (Non-NY) (Policy Form ICC15-15442, 15442)	2.00%	4.25%

Sales quotes for QoL Guarantee Plus GUL II are designed to reflect guaranteed cash values only.

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