A member of Western & Southern Financial Group

# INTEREST RATES - June 15, 2021 to July 15, 2021

#### **Notices**

- 1. Before soliciting or taking any annuity applications, you are required to complete Lafayette Life's Annuity Training and any Continuing Education Courses as required by your State Insurance Department.
- 2. Sales of the 3 7 Year Fixed Period SPIA's have been suspended until further notice. Some other shorter duration fixed period SPIAs may also be ineligible, depending on the duration and premium amount chosen. The online iPipeline quote system will automatically prevent any ineligible SPIA quotes and instruct you to choose a longer duration.
- 3. Automatic acceptance of premiums received in any policy year for FPDA's will be limited to the contractual maximums stated in the annuity policy forms. Aggregate premiums in excess of these limits will need written approval from an officer of the company.
- 4. We will no longer accept life only single premium immediate annuities over age 74. Any immediate annuity application on an individual 75 years or older must be for a minimum of life and 10 year certain.

All interest rates are subject to change. Products are not available in all states. Please consult the Lafayette Life web site (www.llic.com) for state specific information. Rates in green represent an increase in rates, rates in red represent a decrease in rates.

### PRODUCTS CURRENTLY AVAILABLE FOR SALE

#### 2017 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 1.00%. Transfers among allocation options will be credited based on Portfolio rates and caps.

7 Year Surrender Charge

	New Money		Portfolio	
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation
	Rate	<u>Rate</u>	Rate	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	100%	no cap	95%
Goldman Sachs 2-Year Point to Point	no cap	55%	no cap	75%
Goldman Sachs 1-Year Point to Point	no cap	40%	no cap	55%
JP Morgan 3-Year Point to Point	no cap	55%	no cap	75%
JP Morgan 2-Year Point to Point	no cap	45%	no cap	62%
JP Morgan 1-Year Point to Point	no cap	32%	no cap	45%
S&P Annual Point to Point	3.00%	100%	1.75%	100%
S&P Monthly Average	2.75%	100%	2.00%	100%
S&P Monthly Cap	1.15%	100%	1.30%	100%
Fixed	1.15%	n/a	1.15%	n/a
Short Term	1.00%	n/a		
		10 Year Surrender Charge		
	New	Money	Por	tfolio
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	100%	no cap	105%
Goldman Sachs 2-Year Point to Point	no cap	55%	no cap	80%
Goldman Sachs 1-Year Point to Point	no cap	40%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	55%	no cap	82%
JP Morgan 2-Year Point to Point	no cap	45%	no cap	67%
JP Morgan 1-Year Point to Point	no cap	32%	no cap	47%
S&P Annual Point to Point	3.00%	100%	2.50%	100%
S&P Monthly Average	2.75%	100%	2.50%	100%
S&P Monthly Cap	1.15%	100%	1.35%	100%
Fixed	1.15%	n/a	1.65%	n/a
Short Term	1.00%	n/a		

### PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

#### Marguis SP

The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 1.00%. Marquis SP policies funded by 1035 exchanges and qualified transfers will receive the rates in effect upon the application sign date ("rate lock"), while Marquis SP policies funded by "cash with app" will receive the rates in effect upon the policy date. To qualify for rate lock, all paperwork must be received in good order within 10 calendar days of the application sign date and all premium must be received within 60 days of the application sign date. Please see the agent reference manual for details.

	New Money				
	7 Year		10	10 Year	
Effective 6/15/2021	Interest/Cap	Participation	Interest/Cap	Participation	
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	
Goldman Sachs 3-Year Point to Point	no cap	100%	no cap	100%	
Goldman Sachs 2-Year Point to Point	no cap	60%	no cap	60%	
Goldman Sachs 1-Year Point to Point	no cap	45%	no cap	45%	
JP Morgan 3-Year Point to Point	no cap	60%	no cap	62%	
JP Morgan 2-Year Point to Point	no cap	50%	no cap	50%	
JP Morgan 1-Year Point to Point	no cap	37%	no cap	37%	
S&P Annual Point to Point	3.75%	100%	3.75%	100%	
S&P Monthly Average	2.75%	100%	2.75%	100%	
Fixed	1.30%	n/a	1.30%	n/a	
Short Term	1.00%	n/a	1.00%	n/a	

#### 2012 version of the Group Marguis Centennial - Qualified Markets Only

The guaranteed minimum surrender value of these contracts will be 87.5% of all premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) between 1% and 3%. The GMIR for new issues will be re-evaluated quarterly based off of the 5-year Constant Maturity Treasury (CMT) rate reported by the Federal Reserve.

The GMIR for new issues in 2021 will be 1.00%.

Transfers among allocation options will be credited based on New Money rates and caps.

For all new business in these states: AZ, CA, CO, HI, IL, IN, LA, MN, NJ, OH, PA, TN, WI and the District of Columbia.

	New Money		Pol	rtfolio
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	65%	no cap	90%
Goldman Sachs 2-Year Point to Point	no cap	50%	no cap	70%
Goldman Sachs 1-Year Point to Point	no cap	35%	no cap	50%
JP Morgan 3-Year Point to Point	no cap	50%	no cap	70%
JP Morgan 2-Year Point to Point	no cap	40%	no cap	57%
JP Morgan 1-Year Point to Point	no cap	30%	no cap	42%
S&P Annual Point to Point	1.50%	100%	2.25%	100%
S&P Monthly Average	1.25%	100%	2.25%	100%
S&P Monthly Cap	1.05%	100%	1.35%	100%
Fixed	1.00%	n/a	1.50%	n/a
Short Term	1.00%	n/a		

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### PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

#### 2006 version of the Group Marquis Centennial - Qualified Markets Only

The guaranteed minimum surrender value of these contracts is 90% of premiums, less withdrawals, accumulated at 3%.

For all new business in the following states: AL, AR, CT, DE, GA, IA, ID, KS, KY, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OK, OR, RI, SC, SD, UT, VA, VT, WA, WV, and WY.

Transfers among allocation options will be credited based on New Money rates and caps.

	New	Money	oney Portfolio	
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	65%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	50%	no cap	80%
Goldman Sachs 1-Year Point to Point	no cap	35%	no cap	55%
JP Morgan 3-Year Point to Point	no cap	47%	no cap	77%
JP Morgan 2-Year Point to Point	no cap	40%	no cap	65%
JP Morgan 1-Year Point to Point	no cap	30%	no cap	47%
S&P Annual Point to Point	1.50%	100%	2.50%	100%
S&P Monthly Average	1.50%	100%	2.50%	100%
S&P Monthly Cap	1.05%	100%	1.35%	100%
Fixed	1.50%	n/a	1.60%	n/a
Short Term	1.50%	n/a		

### Group Marquis Flex - Qualified Markets Only

The guaranteed minimum interest rate for these contracts will be 3%.

For all new business in the following states: FL and TX.

Rates also apply to existing business.

		Fixed		Participation Rate	Cap Rate	
	Guaranteed	New Money	Portfolio		Annual	
	Rate	Rate	Rate		Point to Point	
Effective Date:		6/16/2021	6/16/2021	<u>6/16/2021</u>	<u>6/16/2021</u>	
		Non-Oregon Business				
Group	3.00%	3.00%	3.00%	100.00%	3.00%	
			Oregon Busines	s		
Group	3.00%	3.00%	3.00%	40.00%	5.00%	

Miscellar	neous Rates - effective 6/16/2021		
Asset Retention Account Interest Rate:	0.10%	subject to change	

#### Variable (Dynamic) Loan Interest Rate

Loan interest rates are reset annually on the policy anniversary. The rate applicable to all loans on a policy is from the table below based on the month of the policy anniversary that begins the policy year.

Month of Policy Anniversary	Policy Year	<u>Loan Rate</u>
January	2021-2022	5.00%
February	2021-2022	5.00%
March	2021-2022	5.00%
April	2021-2022	5.00%
May	2021-2022	5.00%
June	2021-2022	5.00%
July	2021-2022	5.00%
August	2020-2021	5.00%
September	2020-2021	5.00%
October	2020-2021	5.00%
November	2020-2021	5.00%
December	2020-2021	5.00%

### RENEWAL RATES FOR MARQUIS SP

	Marqui	e SD		
	Iviaiqui	3 01		
		(Contracts that Swept	on 7/14/20 and 7/27/2	20)
	7	Year		Year
	Interest/Cap	Participation	Interest/Cap	Participation
	Rate	Rate	Rate	Rate
Goldman Sachs 3-Year Point to Point	no cap	65%	no cap	70%
Goldman Sachs 2-Year Point to Point	no cap	55%	no cap	55%
Goldman Sachs 1-Year Point to Point	no cap	40%	no cap	40%
JP Morgan 3-Year Point to Point	no cap	52%	no cap	57%
JP Morgan 2-Year Point to Point	no cap	47%	no cap	47%
JP Morgan 1-Year Point to Point	no cap	32%	no cap	32%
S&P Annual Point to Point	3.00%	100%	3.00%	100%
S&P Monthly Average	2.25%	100%	2.00%	100%
Fixed	1.45%	n/a	1.45%	n/a
(Contracts that Swept on 7/14/19 and 7/27/19)				
	7 Year 10 Year			
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	110%	no cap	105%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	85%
Goldman Sachs 1-Year Point to Point	no cap	65%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	87%	no cap	82%
JP Morgan 2-Year Point to Point	no cap	75%	no cap	70%
JP Morgan 1-Year Point to Point	no cap	55%	no cap	50%
S&P Annual Point to Point	3.25%	100%	3.00%	100%
S&P Monthly Average	3.00%	100%	2.75%	100%
Fixed	1.90%	n/a	1.75%	n/a
		(Contracts that Swent	on 7/14/18 and 7/27/1	(8)
	7	Year		Year
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	130%	no cap	110%
Goldman Sachs 2-Year Point to Point	no cap	105%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	75%	no cap	65%
JP Morgan 3-Year Point to Point	no cap	102%	no cap	87%
JP Morgan 2-Year Point to Point	no cap	87%	no cap	72%
JP Morgan 1-Year Point to Point	no cap	62%	no cap	52%
S&P Annual Point to Point	3.50%	100%	3.75%	100%
S&P Monthly Average	3.75%	100%	4.00%	100%
Fixed	2.25%	n/a	2.35%	n/a

Renewal rates for Marquis SP policies are delivered to policyowners annually. For renewal rates on policies that swept in prior years, please contact the Home Office.

#### **DISCONTINUED AND SUSPENDED PRODUCTS**

#### 2012 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of these contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) between 1% and 3%. The GMIR for new issues will be re-evaluated quarterly based off of the 5-year Constant Maturity Treasury (CMT) rate reported by the Federal Reserve.

Transfers among allocation options will be credited based on New Money rates and caps.

Transfer among anodaton options will be ore.	7 Year Surrender Charge				
	New	Money		tfolio	
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation	
	Rate	Rate	Rate	Rate	
Goldman Sachs 3-Year Point to Point	no cap	70%	no cap	80%	
Goldman Sachs 2-Year Point to Point	no cap	55%	no cap	60%	
Goldman Sachs 1-Year Point to Point	no cap	40%	no cap	45%	
JP Morgan 3-Year Point to Point	no cap	55%	no cap	62%	
JP Morgan 2-Year Point to Point	no cap	45%	no cap	55%	
JP Morgan 1-Year Point to Point	no cap	32%	no cap	40%	
S&P Annual Point to Point	1.50%	100%	1.50%	100%	
S&P Monthly Average	1.50%	100%	1.75%	100%	
S&P Monthly Cap	1.15%	100%	1.15%	100%	
Fixed	1.15%	n/a	1.00%	n/a	
Short Term	1.00%	n/a			
		10 Year Sur	render Charge		
			Por	tfolio	
	Interest/Cap	Participation	Interest/Cap	Participation	
	<u>Rate</u>	Rate	Rate	Rate	
Goldman Sachs 3-Year Point to Point	no cap	70%	no cap	100%	
Goldman Sachs 2-Year Point to Point	no cap	55%	no cap	75%	
Goldman Sachs 1-Year Point to Point	no cap	40%	no cap	55%	

### 2006 version of the Marquis Centennial 3, 5, 7 & 10 and 10 with Premium Bonus Rider (PBR)

The guaranteed minimum surrender value of these contracts is 90% of all net premiums (less any withdrawals) accumulated at 3%. The Premium Bonus was 5%, and it currently is credited with a 1.00% fixed interest rate.

Transfers among allocation options will be credited based on New Money rates and caps.

Transfers among allocation options will be credi	ited based on New Mor	•	render Charge			
	3 Year Surrender Charge New Money Portfol			tfolio		
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation		
211000100 0/10/2021	Rate	Rate	Rate	Rate		
Goldman Sachs 3-Year Point to Point	no cap	10%	no cap	75%		
Goldman Sachs 2-Year Point to Point	no cap	10%	no cap	60%		
Goldman Sachs 1-Year Point to Point	no cap	10%	no cap	45%		
JP Morgan 3-Year Point to Point	no cap	10%	no cap	60%		
JP Morgan 2-Year Point to Point	no cap	10%	no cap	50%		
JP Morgan 1-Year Point to Point	•	10%		40%		
S&P Annual Point to	no cap 1.50%	100%	no cap 1.75%	100%		
S&P Monthly Average	1.50%	100%	1.75%	100%		
S&P Monthly Cap	1.00%	100%	1.35%	100%		
Fixed	1.50%	n/a	1.55%	n/a		
Short Term	1.50%	n/a				
		Money		tfolio		
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation		
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>		
Goldman Sachs 3-Year Point to Point	no cap	60%	no cap	75%		
Goldman Sachs 2-Year Point to Point	no cap	45%	no cap	60%		
Goldman Sachs 1-Year Point to Point	no cap	30%	no cap	45%		
JP Morgan 3-Year Point to Point	no cap	45%	no cap	60%		
JP Morgan 2-Year Point to Point	no cap	37%	no cap	50%		
JP Morgan 1-Year Point to Point	no cap	27%	no cap	40%		
S&P Annual Point to Point	1.50%	100%	1.75%	100%		
S&P Monthly Average	1.50%	100%	1.75%	100%		
S&P Monthly Cap	1.00%	100%	1.35%	100%		
Fixed	1.50%	n/a	1.55%	n/a		
Short Term	1.50%	n/a				
		7 Year Sur	render Charge			
	New	Money		tfolio		
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation		
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>		
Goldman Sachs 3-Year Point to Point	no cap	65%	no cap	85%		
Goldman Sachs 2-Year Point to Point	no cap	50%	no cap	70%		
Goldman Sachs 1-Year Point to Point	no cap	35%	no cap	50%		
JP Morgan 3-Year Point to Point	no cap	47%	no cap	67%		
JP Morgan 2-Year Point to Point	no cap	40%	no cap	57%		
JP Morgan 1-Year Point to Point	no cap	27%	no cap	45%		
S&P Annual Point to Point	1.50%	100%	1.75%	100%		
S&P Monthly Average	1.50%	100%	1.75%	100%		
S&P Monthly Cap	1.05%	100%	1.35%	100%		
Fixed	1.50%	n/a	1.55%	n/a		
Short Term	1.50%	n/a				

### 2006 version of the Marquis Centennial 3, 5, 7 & 10 and 10 with Premium Bonus Rider (PBR)

The guaranteed minimum surrender value of these contracts is 90% of all net premiums (less any withdrawals) accumulated at 3%. The Premium Bonus was 5%, and it currently is credited with a 1.00% fixed interest rate.

Transfers among allocation options will be credited based on New Money rates and caps.

	10 Year Surrender Charge				
	New	New Money		tfolio	
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation	
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	
Goldman Sachs 3-Year Point to Point	no cap	65%	no cap	100%	
Goldman Sachs 2-Year Point to Point	no cap	50%	no cap	80%	
Goldman Sachs 1-Year Point to Point	no cap	35%	no cap	55%	
JP Morgan 3-Year Point to Point	no cap	47%	no cap	77%	
JP Morgan 2-Year Point to Point	no cap	40%	no cap	65%	
JP Morgan 1-Year Point to Point	no cap	30%	no cap	47%	
S&P Annual Point to Point	1.50%	100%	2.50%	100%	
S&P Monthly Average	1.50%	100%	2.50%	100%	
S&P Monthly Cap	1.05%	100%	1.35%	100%	
Fixed	1.50%	n/a	1.60%	n/a	
Short Term	1.50%	n/a			
	10 Year Surrender Charge with Premium Bonus Rider				
	New	Money	Portfolio		
Effective 6/16/2021	Interest/Cap	Participation	Interest/Cap	Participation	
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	
Goldman Sachs 3-Year Point to Point	no cap	15%	no cap	55%	
Goldman Sachs 2-Year Point to Point	no cap	10%	no cap	45%	
Goldman Sachs 1-Year Point to Point	no cap	10%	no cap	30%	
JP Morgan 3-Year Point to Point	no cap	12%	no cap	42%	
JP Morgan 2-Year Point to Point	no cap	10%	no cap	<b>35%</b>	
JP Morgan 1-Year Point to Point	no cap	10%	no cap	25%	
S&P Annual Point to Point	1.50%	100%	1.50%	100%	

Marquis Flex 5 - Qualifed Markets Only [412(e)(3)]
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1.50%

1.00%

1.50%

1.50%

The guaranteed minimum interest rate for these contracts will be 3%.

For 412 Fully Insured business only. Rates also apply to existing business.

I OI 412 I UIIY IIISUI GU DUSI	ness only. Nates also	apply to existing busing	iiicss.		
		F	ixed	Participation Rate	Cap Rate
	Guaranteed	New Money	Portfolio		Annual
	Rate	Rate	Rate		Point to Point
Effective Date:		6/16/2021	6/16/2021	<u>6/16/2021</u>	6/16/2021
_			Non-Oregon Busin	ess	
5 Year	3.00%	3.00%	3.00%	100%	3.00%
			Oregon Busines	s	
5 Year	3.00%	3.00%	3.00%	40%	5.00%

100%

100%

n/a

n/a

1.50%

1.00%

1.50%

100%

100%

n/a

Marquis Advant-Edge 5 & 10								
The guaranteed minimum interest rate is 2% for the first 10 policy years and 3% thereafter.								
For existing business only	<b>'.</b>							
		Fi	ixed	Participation Rate	Cap Rate			
	Guaranteed	New Money	Portfolio		Annual			
	Rate	Rate	Rate		Point to Point			
Effective Date:		6/16/2021	6/16/2021	<u>6/16/2021</u>	6/16/2021			
10 Year	2.00%	2.00%	2.00%	100%	2.00%			
5 Year	2.00%	2.00%	2.00%	100%	2.00%			

S&P Monthly Average

S&P Monthly Cap

Fixed

Short Term

	Marqu	is Flex 1, 5 and 10 w	ith 3% Guaranteed	Rate		
The guaranteed minimum in For existing business only.	terest rate is 3%.	F	ixed	Participation Rate	Cap Rate	
Tor existing business only.	Guaranteed	New Money	Portfolio	r articipation reacc	Annual	
Effective Date:	Rate	Rate 6/16/2021	Rate 6/16/2021	6/16/2021	Point to Point	
Effective Date.			Non-Oregon Busin	<u>6/16/2021</u> <b>ess</b>	<u>6/16/2021</u>	
10 Year	3.00%	3.00%	3.00%	100%	3.00%	
5 Year	3.00%	3.00%	3.00%	100%	3.00%	
1 Year	3.00%	3.00%	3.00%	100%	3.00%	
Oregon Business						
10 Year	3.00%	3.00%	3.00%	40%	5.00%	
5 Year	3.00%	3.00%	3.00%	40%	5.00%	
1 Year	3.00%	3.00%	3.00%	40%	5.00%	

Marquis Flex 5, 10 and Group with 1.5% Guaranteed Rate								
The guaranteed minimum interest rate is 1.5%.								
For existing business only.		Fixed		Participation Rate	Cap Rate			
	Guaranteed	New Money	Portfolio		Annual			
	Rate	Rate	Rate		Point to Point			
Effective Date:		6/16/2021	6/16/2021	<u>6/16/2021</u>	6/16/2021			
10 Year	1.50%	1.50%	2.00%	100%	2.50%			
5 Year	1.50%	1.50%	1.80%	100%	2.00%			
Group	1.50%	1.50%	1.80%	100%	2.00%			

Miscellaneous Fixed Interest Annuities				
For existing business only.	New Money Rate 6/16/2021	Portfolio Rate 6/16/2021		
Marquis Plus (Participation Rate 30%)	- ·	3.00%		
Horizon (FPA 84)	<u>-</u>	4.00%		
Horizon (FPA 84) Fully Insured 412i Plans	-	4.00%		
Horizon 1 (FPA 93-1)	4.00%	4.00%		
Horizon 1 (FPA 84-1)	4.00%	4.00%		
Horizon V (FPA 84-5) 5 Year Renewal	4.00%	4.00%		
Horizon G (DAGA – 90)	4.00%	4.00%		
Horizon S (SPDA-93-1)	4.00%	4.00%		
Pension Side Agreement (PSF-88)	4.00%	4.00%		

Marquis Centennial IUL					
For existing business only.			Cap Rates (Ne	w Money)	
	Unallocated Rate	Fixed	A	В	
F" ; D ;	(New Money)	(New Money)	Annual Point to Point	Monthly Average	
Effective Date:	<u>6/16/2021</u>	<u>6/16/2021</u>	<u>6/16/2021</u>	<u>6/16/2021</u>	
Rate	2.25%	2.25%	3.75%	3.75%	
Participation Rate			130%	130%	
			Cap Rates (P	ortfolio)	
	Unallocated Rate	Fixed	Α	В	
	(Portfolio)	(Portfolio)	Annual Point to Point	Monthly Average	
Effective Date:	6/16/2021	6/16/2021	6/16/2021	6/16/2021	
Rate	4.05%	4.05%	6.75%	7.50%	
Participation Rate			130%	130%	

Marquis UL					
For existing business only.	Guaranteed	Participation	Cap Rate	Fixed	
Effective Date:	Rate 2.50%	Rate <u>6/16/2021</u> 100%	Annual Point to Point 6/16/2021 3.25%	Rate <u>6/16/2021</u> 3.10%	

Miscellane	ous Fixed Interest Universal Life & Current Assu	mption Whole Life Products	3
For existing business only.	Guaranteed	New Money	Portfolio
	Rate	Rate <u>6/16/2021</u>	Rate <u>6/16/2021</u>
Vanguard 2008	3.00%	1/3/1900	1/3/1900
Century 2000	4% first 10 yrs, 3% thereafter	4.00%	4.00%
Ultimate & Vanguard (Issued afte	r 10/1996)		
\$100,000 and	4.00%	4.50%	4.50%
Below \$100,000	4.00%	4.00%	4.00%
Ultimate & Vanguard (Issued befo	ore 10/1996)		
First \$10,000	4.00%	4.00%	4.00%
Excess	4.00%	4.30%	4.30%
Key, Value	4.00%	4.00%	4.00%
Alternative	4.00%	4.00%	4.00%
Encore	4.00%	4.00%	4.00%
Spectrum (CAWL-85)	4.50%		4.50%
Galaxy (CAWL)	4.50%		4.50%