



Adjustable Loan Rates for Whole Life Products Currently Available¹ for Sale

Policy loan rates are reset annually based on the adjustable loan rate in effect for the policy anniversary month. For additional information, please refer to the [Adjustable Loan Rate Frequently Asked Questions](#) resource.

ADJUSTABLE LOAN RATES

Month	10 Pay WL	15 Pay WL	20 PAY WL, 65 PAY WL, HECV WL	12 Pay WL, SWL12	WL100, SWL100
August 2022	4.65%	4.65%	4.65%	4.65%	4.75%
July 2022	4.22%	4.22%	4.00%	4.22%	4.75%
June 2022	3.88%	3.88%	4.00%	4.00%	4.75%
May 2022	3.61%	3.61%	4.00%	—	4.75%
April 2022	3.25%	3.50%	4.00%	—	4.75%
March 2022	3.00%	3.50%	4.00%	—	4.75%
February 2022	3.00%	3.50%	4.00%	—	4.75%
January 2022	3.04%	3.50%	4.00%	—	4.75%
December 2021	3.00%	3.50%	4.00%	—	4.75%
November 2021	3.00%	3.50%	4.00%	—	4.75%
October 2021	3.00%	3.50%	4.00%	—	4.75%
September 2021	3.11%	3.50%	4.00%	—	4.75%
August 2021	3.28%	3.50%	4.00%	—	4.75%

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¹ Available since 2021.

Any guarantees explicitly referenced herein are based on the claims-paying ability of the issuing insurance company.

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