



▲ ▼ Denotes Change in Rate

Fixed Indexed Annuities

New Premium 02/15/2022 - 03/14/2022

Advantage - Single Premium FIA ¹		7 Yr Withdrawal Charge Period		10 Yr Withdrawal Charge Period	
		Interest Rate Cap/Interest Rate	Participation Rate	Interest Rate Cap/Interest Rate	Participation Rate
Allocation Options					
Fixed Interest Option 1-Year		1.55%	100%	1.55%	100%
S&P 500 [®] Index 1-Year Point-to-Point		4.00% Cap	100%	4.00% Cap	100%
S&P 500 [®] Index 1-Year Monthly Average		3.25% Cap	100%	3.25% Cap	100%
GS Momentum Builder [®] Multi-Asset Class Index, Point to Point Indexes	3 Year	No Cap	100%	No Cap	100%
	2 Year	No Cap	75%	No Cap	75%
	1 Year	No Cap	55%	No Cap	55%

Single Premium Deferred Annuities

Rate Change is Effective March 1, 2022

Passport 1 SPDA	Yr 1		
7 Yr Surrender Charge	▲ 4.00%		
Passport 2 SPDA	Yr 1	Year 2	<p>*Please Note GMIR impact:</p> <p>Passport and Accountmax Min Renewal 1.50 for MS & FL all years, therefore Yr 1 is 3.50 for these states.</p> <p>All other states are at the GMIR of 1.00</p>
7 Yr Surrender Charge	▲ 3.95%	1.95%	
Passport 3 SPDA	Yr 1	Yrs 2-3	
7 Yr Surrender Charge	▲ 3.90%	1.90%	
Passport 4 SPDA	Yr 1	Yrs 2-4	
7 Yr Surrender Charge	▲ 3.80%	1.80%	
Passport 5 SPDA	Yr 1	Yrs 2-5	
7 Yr Surrender Charge	▲ 3.80%	1.80%	
Passport 7 SPDA	Yr 1	Yrs 2-7	
7 Yr Surrender Charge	▲ 3.65%	1.65%	
AccountMax 7 SPDA with MVA	Yr 1	Yrs 2-7	
7 Yr Surrender Charge	▲ 3.65%	1.65%	Add 10 bps for policies equal to or over \$100,000
AccountMax 10 SPDA with MVA	Yr 1	Yrs 2-10	
7 Yr Surrender Charge	▲ 3.75%	1.75%	Add 10 bps for policies equal to or over \$100,000

Indexed Universal Life

New Premium 02/16/2022 - 3/15/2022

Indexed Explorer <i>Plus</i> [®] UL	0% MGIR	1% MGIR	
Capped Annual Point-to-Point			
Cap Rate	9.50%	6.25%	Note: Participation Rate is 100%
Max Illustrated Rate	6.00%	4.49%	
Uncapped Annual Point-to-Point with Spread			
Threshold Rate	2.00%	2.00%	Note: Participation Rate is 100%
Spread Rate	15.00%	15.00%	
Max Illustrated Rate	4.22%	4.50%	
Uncapped Monthly Averaging			
Participation Rate	50%	40%	
Max Illustrated Rate	3.30%	2.98%	
Fixed Rate ²	4.20%	4.20%	
Premium Deposit Account	2.00%	2.00%	

Current Interest Rates

Expedition Survivorship Indexed Universal Life

New Premium 02/16/2022 - 3/15/2022

Expedition SIUL™	0% MGIR	1% MGIR	
Capped Annual Point-to-Point			
Cap Rate	9.50%	6.25%	Note: Participation Rate is 100%
Max Illustrated Rate	6.00%	4.49%	
Uncapped Annual Point-to-Point with Spread			
Threshold Rate	2.00%	2.00%	Note: Participation Rate is 100%
Spread Rate	15.00%	15.00%	
Max Illustrated Rate	4.22%	4.50%	
Uncapped Monthly Averaging			
Participation Rate	50%	40%	
Max Illustrated Rate	3.30%	2.98%	
Fixed Rate ²	4.20%	4.20%	
Premium Deposit Account	2.00%	2.00%	
Rate Change is Effective January 1, 2022			
Explorer Plus® UL	4.20%		
Voyager Universal Life®	3.50%		

1 • Interest rate caps, participation rates are subject to change

- After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). Paperwork and all premium must be received in good order one business day before the sweep date for the account value to be transferred on the current month's sweep date (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following month's sweep date.
- For cash with application, the interest rates, interest caps and participation rates will be those in effect on the contract's sweep date.

2 Rate Change is Effective February 16, 2022

Flexible Premium Universal Life Insurance Policy Series ICC19 CL 85 1901, ICC10 CL 87 1006, Flexible Premium Adjustable Life Policy with Indexed Options Policy Series ICC17 CL 88 1708. Flexible Premium Survivorship Adjustable Life Insurance Policy With Indexed-Linked Interest Options Policy Series ICC19 CL 92 1908. Single Premium Deferred Annuity Policy Series CL 77-I 0407. Single Premium Deferred Fixed Annuity Policy Series CL 81-I 0407. Single Premium Deferred Annuity Contract with Indexed Interest Options Policy series ICC14 ENT-03 1406.

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