

# North American Indexed Universal Life Insurance

## Current cap, par, and spread rates for all product lines

*Current rates effective 11-1-2022*

Indexed Universal Life (IUL) Insurance combines death benefit protection with the opportunity to grow cash value based upon the upward movement of stock market indexes – without the risk of investing directly in the market. The following are tables showing the current participation, cap, and spread rates for North American Company for Life and Health Insurance® indexed products.

These rates are applied to premiums received on or after the effective date listed above.

### Currently marketed IUL products:

	Protection Builder IUL®			Smart Builder® IUL 2			Builder Plus IUL® 3		
INDEX	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread
<b>Fidelity Multifactor Yield Index™ 5% ER</b>									
Annual Point-to-Point	125%	-	-	125%	-	-	120%	-	-
<b>S&amp;P 500®</b>									
Annual Point-to-Point	100%	6.95%	-	100%	6.50%	-	100%	9.30%	-
Monthly Point-to-Point	100%	2.45%	-	100%	2.25%	-	100%	3.30%	-
Annual Point-to-Point with Spread	100%	-	8.50%	100%	-	9.00%	100%	-	7.50%
High Par S&P 500	140%	6.10%	-	140%	5.80%	-	140%	7.90%	-
Uncapped S&P 500	37.50%	-	-	34.00%	-	-	50.75%	-	-
<b>NASDAQ®</b>									
Annual Point-to-Point	100%	6.35%	-	100%	5.80%	-	-	-	-
<b>S&amp;P MidCap 400®</b>									
Annual Point-to-Point	100%	6.65%	-	100%	5.80%	-	100%	8.25%	-
<b>Russell 2000®</b>									
Annual Point-to-Point	100%	6.50%	-	100%	5.80%	-	100%	8.25%	-
<b>EURO STOXX 50®</b>									
Annual Point-to-Point	100%	7.45%	-	100%	7.00%	-	-	-	-
<b>Multi-Index</b>									
Optimal Strategy	100%	5.95%	-	100%	5.60%	-	-	-	-

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Previously marketed IUL products:

	Builder Plus IUL® 2			Smart Builder® IUL		
INDEX	Par	Cap	Spread	Par	Cap	Spread
Fidelity Multifactor Yield Index <sup>SM</sup> 5% ER						
Annual Point-to-Point	130%	-	-	125%	-	-
S&P 500®						
Annual Point-to-Point	100%	7.55%	-	100%	6.50%	-
Monthly Point-to-Point	100%	3.15%	-	100%	2.25%	-
Annual Point-to-Point with Spread	100%	-	10.00%	100%	-	9.00%
High Par S&P 500	140%	6.50%	-	140%	5.80%	-
Uncapped S&P 500	50.75%	-	-	34.00%	-	-
NASDAQ®						
Annual Point-to-Point	100%	6.85%	-	100%	5.80%	-
S&P MidCap 400®						
Annual Point-to-Point	100%	7.20%	-	100%	5.80%	-
Russell 2000®						
Annual Point-to-Point	100%	7.05%	-	100%	5.80%	-
EURO STOXX 50®						
Annual Point-to-Point	100%	8.25%	-	100%	7.00%	-
Multi-Index						
Optimal Strategy	100%	6.50%	-	100%	5.60%	-

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Previously marketed IUL products:

	Rapid Builder IUL® 4			Rapid Builder IUL® 3			Rapid Builder IUL® 2			Rapid Builder IUL®		
INDEX	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread
<b>Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER</b>												
Annual Point-to-Point	105%	-	-	-	-	-	-	-	-	-	-	-
<b>S&amp;P 500®</b>												
Annual Point-to-Point	100%	6.30%	-	100%	5.95%	-	100%	6.70%	-	100%	6.95%	-
Daily Averaging	-	-	-	57.25%	-	-	62.25%	-	-	65.00%	-	-
Monthly Point-to-Point	100%	2.35%	-	100%	1.90%	-	-	-	-	-	-	-
Annual Point-to-Point with Spread	100%	-	9.40%	-	-	-	-	-	-	-	-	-
High Par S&P 500	140%	5.90%	-	-	-	-	-	-	-	-	-	-
Uncapped S&P 500	36.25%	-	-	32.75%	-	-	37.75%	-	-	37.00%	-	-
<b>DJIA®</b>												
Annual Point-to-Point	-	-	-	100%	5.70%	-	100%	6.40%	-	100%	6.40%	-
Daily Averaging	-	-	-	57.25%	-	-	62.25%	-	-	65.00%	-	-
<b>NASDAQ®</b>												
Annual Point-to-Point	100%	5.70%	-	100%	4.85%	-	-	-	-	-	-	-
<b>S&amp;P MidCap 400®</b>												
Annual Point-to-Point	100%	5.95%	-	100%	4.85%	-	-	-	-	-	-	-
Daily Averaging	-	-	-	45.00%	-	-	-	-	-	-	-	-
<b>Russell 2000®</b>												
Annual Point-to-Point	100%	5.85%	-	100%	4.85%	-	-	-	-	-	-	-
Daily Averaging	-	-	-	45.50%	-	-	-	-	-	-	-	-
<b>EURO STOXX 50®</b>												
Annual Point-to-Point	100%	6.60%	-	100%	6.05%	-	100%	6.85%	-	100%	6.85%	-
<b>Multi-Index</b>												
Optimal Strategy	100%	5.35%	-	100%	4.35%	-	100%	5.25%	-	100%	5.50%	-

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Previously marketed IUL products:

	Guarantee Builder IUL® 4			Guarantee Builder IUL® 3			Guarantee Builder IUL® 2			Guarantee Builder IUL®		
INDEX	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread
<b>Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER</b>												
Annual Point-to-Point	100%	-	-	-	-	-	-	-	-	-	-	-
<b>S&amp;P 500®</b>												
Annual Point-to-Point	100%	6.95%	-	100%	6.60%	-	100%	6.80%	-	100%	6.95%	-
Daily Averaging	-	-	-	62.25%	-	-	62.25%	-	-	65.00%	-	-
Monthly Point-to-Point	100%	2.45%	-	100%	2.05%	-	100%	2.05%	-	-	-	-
Annual Point-to-Point with Spread	100%	-	8.60%	-	-	-	-	-	-	-	-	-
Inverse Point-to-Point	-	-	-	-	-	-	-	-	-	100%	6.50%	-
High Par S&P 500	140%	6.40%	-	-	-	-	-	-	-	-	-	-
Uncapped S&P 500	37.50%	-	-	35.50%	-	-	35.50%	-	-	-	-	-
<b>DJIA®</b>												
Annual Point-to-Point	-	-	-	100%	6.40%	-	100%	6.40%	-	100%	6.40%	-
Daily Averaging	-	-	-	62.25%	-	-	62.25%	-	-	65.00%	-	-
<b>NASDAQ®</b>												
Annual Point-to-Point	100%	6.35%	-	100%	5.80%	-	100%	5.80%	-	100%	5.90%	-
<b>S&amp;P MidCap 400®</b>												
Annual Point-to-Point	100%	6.65%	-	100%	5.75%	-	100%	5.75%	-	-	-	-
Daily Averaging	-	-	-	50.25%	-	-	50.25%	-	-	-	-	-
<b>Russell 2000®</b>												
Annual Point-to-Point	100%	6.50%	-	100%	5.80%	-	100%	5.80%	-	-	-	-
Daily Averaging	-	-	-	50.50%	-	-	50.50%	-	-	-	-	-
<b>EURO STOXX 50®</b>												
Annual Point-to-Point	100%	7.45%	-	100%	6.85%	-	100%	6.85%	-	100%	6.85%	-
<b>Multi-Index</b>												
Optimal Strategy	100%	5.95%	-	100%	5.25%	-	100%	5.25%	-	-	-	-

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Previously marketed IUL products:

	Builder Plus IUL®			Builder IUL® 8			Builder IUL® 7			Builder IUL® 6		
INDEX	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread
<b>Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER</b>												
Annual Point-to-Point	105%	-	-	115%	-	-	-	-	-	-	-	-
<b>S&amp;P 500®</b>												
Annual Point-to-Point	100%	7.15%	-	100%	6.95%	-	100%	6.70%	-	100%	6.95%	-
Daily Averaging	-	-	-	-	-	-	62.25%	-	-	65.00%	-	-
Monthly Point-to-Point	100%	2.80%	-	100%	2.65%	-	100%	2.15%	-	100%	2.10%	-
Annual Point-to-Point with Spread	100%	-	8.50%	100%	-	8.70%	-	-	-	-	-	-
High Par S&P 500	140%	6.65%	-	140%	6.50%	-	-	-	-	-	-	-
Uncapped S&P 500	42.75%	-	-	40.75%	-	-	37.75%	-	-	37.00%	-	-
<b>DJIA®</b>												
Annual Point-to-Point	-	-	-	-	-	-	100%	6.40%	-	100%	6.40%	-
Daily Averaging	-	-	-	-	-	-	62.25%	-	-	65.00%	-	-
<b>NASDAQ®</b>												
Annual Point-to-Point	100%	6.45%	-	100%	6.35%	-	100%	5.80%	-	100%	5.90%	-
<b>S&amp;P MidCap 400®</b>												
Annual Point-to-Point	100%	6.75%	-	100%	6.65%	-	100%	5.75%	-	100%	6.00%	-
Daily Averaging	-	-	-	-	-	-	50.25%	-	-	52.50%	-	-
<b>Russell 2000®</b>												
Annual Point-to-Point	100%	6.60%	-	100%	6.50%	-	100%	5.80%	-	100%	6.00%	-
Daily Averaging	-	-	-	-	-	-	50.50%	-	-	52.50%	-	-
<b>EURO STOXX 50®</b>												
Annual Point-to-Point	100%	7.60%	-	100%	7.45%	-	100%	6.85%	-	100%	6.85%	-
<b>Multi-Index</b>												
Optimal Strategy	100%	6.05%	-	100%	5.95%	-	100%	5.25%	-	100%	5.50%	-

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Previously marketed IUL products:

	Builder IUL® versions 1-5			Survivorship GIUL			Legacy Optimizer®		
INDEX	Par	Cap	Spread	Par	Cap	Spread	Par	Cap	Spread
<b>S&amp;P 500®</b>									
Annual Point-to-Point	100%	6.95%	-	100%	6.95%	-	100%	6.50%	-
Daily Averaging	65.00%	-	-	65.00%	-	-	-	-	-
Monthly Point-to-Point	-	-	-	100%	2.10%	-	-	-	-
Annual Point-to-Point with Spread	-	-	-	-	-	-	100%	-	8.60%
Inverse Point-to-Point	100%	6.50%	-	-	-	-	-	-	-
Uncapped S&P 500	-	-	-	37.00%	-	-	-	-	-
<b>DJIA®</b>									
Annual Point-to-Point	100%	6.40%	-	100%	6.40%	-	-	-	-
Daily Averaging	65.00%	-	-	65.00%	-	-	-	-	-
<b>NASDAQ®</b>									
Annual Point-to-Point	100%	5.90%	-	100%	5.90%	-	-	-	-
<b>S&amp;P MidCap 400®</b>									
Annual Point-to-Point	100%	6.00%	-	100%	6.00%	-	-	-	-
Daily Averaging	-	-	-	52.50%	-	-	-	-	-
<b>Russell 2000®</b>									
Annual Point-to-Point	-	-	-	100%	6.00%	-	-	-	-
Daily Averaging	-	-	-	52.50%	-	-	-	-	-
<b>EURO STOXX 50®</b>									
Annual Point-to-Point	-	-	-	100%	6.85%	-	-	-	-
<b>Multi-Index</b>									
Optimal Strategy	-	-	-	100%	5.50%	-	-	-	-

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