

North American Indexed Universal Life Insurance

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

Current rates effective 9-14-2026

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, spread, and floor rates for North American indexed products.

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

Currently marketed IUL products:

INDEX	Protection Builder IUL® 2				Builder Plus IUL® 4				Smart Builder IUL® 3			
	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor
Fidelity Multifactor Yield Index™ 5% ER												
Annual Point-to-Point	160%	-	-	0.00%	195%	-	-	0.00%	195%	-	-	0.00%
High Par Annual Point-to-Point	200%	-	-	0.00%	235%	-	-	0.00%	210%	-	-	0.00%
S&P 500®												
Annual Point-to-Point	100%	8.25%	-	0.25%	100%	10.50%	-	0.25%	100%	8.50%	-	0.25%
Monthly Point-to-Point	100%	2.90%	-	0.00%	100%	3.50%	-	0.00%	100%	3.00%	-	0.00%
Annual Point-to-Point with Spread	100%	-	6.50%	0.00%	100%	-	5.50%	0.00%	100%	-	6.25%	0.00%
High Par S&P 500	140%	7.85%	-	0.00%	140%	9.65%	-	0.00%	140%	8.00%	-	0.00%
Uncapped S&P 500	56%	-	-	0.00%	62%	-	-	0.00%	57%	-	-	0.00%
S&P MidCap 400®												
Annual Point-to-Point	100%	9.00%	-	0.00%	100%	11.15%	-	0.00%	100%	9.25%	-	0.00%
Russell 2000®												
Annual Point-to-Point	100%	9.40%	-	0.00%	100%	11.35%	-	0.00%	100%	9.60%	-	0.00%

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Previously marketed IUL products:

	Smart Builder IUL®				Smart Builder IUL® 2				Builder Plus IUL® 2				Protection Builder IUL®			
INDEX	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor
Fidelity Multifactor Yield Index™ 5% ER																
Annual Point-to-Point	125%	-	-	0.00%	125%	-	-	0.00%	130%	-	-	0.00%	125%	-	-	0.00%
High Par Annual Point-to-Point	-	-	-	-	140%	-	-	0.00%	-	-	-	-	140%	-	-	0.00%
S&P 500®																
Annual Point-to-Point	100%	6.50%	-	0.05%	100%	6.50%	-	0.05%	100%	7.80%	-	0.05%	100%	6.95%	-	0.05%
Monthly Point-to-Point	100%	2.25%	-	0.00%	100%	2.25%	-	0.00%	100%	3.15%	-	0.00%	100%	2.45%	-	0.00%
Annual Point-to-Point with Spread	100%	-	9%	0.00%	100%	-	9%	0.00%	100%	-	10%	0.00%	100%	-	8.50%	0.00%
High Par S&P 500	140%	5.80%	-	0.00%	140%	5.80%	-	0.00%	140%	6.50%	-	0.00%	140%	6.10%	-	0.00%
Uncapped S&P 500	34%	-	-	0.00%	34%	-	-	0.00%	50.75%	-	-	0.00%	37.50%	-	-	0.00%
NASDAQ®																
Annual Point-to-Point	100%	5.80%	-	0.00%	100%	5.80%	-	0.00%	100%	6.85%	-	0.00%	100%	6.35%	-	0.00%
S&P MidCap 400®																
Annual Point-to-Point	100%	5.80%	-	0.00%	100%	5.80%	-	0.00%	100%	7.20%	-	0.00%	100%	6.65%	-	0.00%
Russell 2000®																
Annual Point-to-Point	100%	5.80%	-	0.00%	100%	5.80%	-	0.00%	100%	7.05%	-	0.00%	100%	6.50%	-	0.00%
EURO STOXX 50®																
Annual Point-to-Point	100%	7.00%	-	0.00%	100%	7.00%	-	0.00%	100%	8.25%	-	0.00%	100%	7.45%	-	0.00%
Multi-Index																
Optimal Strategy	100%	5.60%	-	0.00%	100%	5.60%	-	0.00%	100%	6.50%	-	0.00%	100%	5.95%	-	0.00%

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Previously marketed IUL products:

Builder Plus IUL® 3				
INDEX	Par	Cap	Spread	Floor
Fidelity Multifactor Yield Index™ 5% ER				
Annual Point-to-Point	120%	-	-	0.00%
High Par Annual Point-to-Point	210%	-	-	0.00%
S&P 500®				
Annual Point-to-Point	100%	9.75%	-	0.05%
Monthly Point-to-Point	100%	3.30%	-	0.00%
Annual Point-to-Point with Spread	100%	-	7.50%	0.00%
High Par S&P 500	140%	7.90%	-	0.00%
Uncapped S&P 500	50.75%	-	-	0.00%
S&P MidCap 400®				
Annual Point-to-Point	100%	8.25%	-	0.00%
Russell 2000®				
Annual Point-to-Point	100%	8.25%	-	0.00%

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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	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor
Fidelity Multifactor Yield Index™ 5% ER																
Annual Point-to-Point	105%	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
S&P 500®																
Annual Point-to-Point	100%	6.30%	-	0.00%	100%	5.95%	-	0.00%	100%	6.70%	-	0.00%	100%	6.95%	-	0.00%
Daily Averaging	-	-	-	-	57.25%	-	-	0.00%	62.25%	-	-	0.00%	65%	-	-	-
Monthly Point-to-Point	100%	2.35%	-	0.00%	100%	1.90%	-	0.00%	-	-	-	-	-	-	-	-
Annual Point-to-Point with Spread	100%	-	9.40%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
High Par S&P 500	140%	5.90%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Uncapped S&P 500	36.25%	-	-	0.00%	32.75%	-	-	0.00%	37.75%	-	-	0.00%	37%	-	-	0.00%
DJIA®																
Annual Point-to-Point	-	-	-	-	100%	5.70%	-	0.00%	100%	6.40%	-	0.00%	100%	6.40%	-	0.00%
Daily Averaging	-	-	-	-	57.25%	-	-	0.00%	62.25%	-	-	0.00%	65%	-	-	0.00%
NASDAQ®																
Annual Point-to-Point	100%	5.70%	-	0.00%	100%	4.85%	-	0.00%	-	-	-	-	-	-	-	-
S&P MidCap 400®																
Annual Point-to-Point	100%	5.95%	-	0.00%	100%	4.85%	-	0.00%	-	-	-	-	-	-	-	-
Daily Averaging	-	-	-	-	45%	-	-	0.00%	-	-	-	-	-	-	-	-
Russell 2000®																
Annual Point-to-Point	100%	5.85%	-	0.00%	100%	4.85%	-	0.00%	-	-	-	-	-	-	-	-
Daily Averaging	-	-	-	-	45.50%	-	-	0.00%	-	-	-	-	-	-	-	-
EURO STOXX 50®																
Annual Point-to-Point	100%	6.60%	-	0.00%	100%	6.05%	-	0.00%	100%	6.85%	-	0.00%	100%	6.85%	-	0.00%
Multi-Index																
Optimal Strategy	100%	5.35%	-	0.00%	100%	4.35%	-	0.00%	100%	5.25%	-	0.00%	100%	5.50%	-	0.00%

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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	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor
Fidelity Multifactor Yield Index™ 5% ER																
Annual Point-to-Point	100%	-	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
S&P 500®																
Annual Point-to-Point	100%	6.95%	-	0.00%	100%	6.60%	-	0.00%	100%	6.80%	-	0.00%	100%	6.95%	-	0.00%
Daily Averaging	-	-	-	-	62.25%	-	-	0.00%	62.25%	-	-	0.00%	65%	-	-	0.00%
Monthly Point-to-Point	100%	2.45%	-	0.00%	100%	2.05%	-	0.00%	100%	2.05%	-	0.00%	-	-	-	-
Annual Point-to-Point with Spread	100%	-	8.60%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Inverse Point-to-Point	-	-	-	-	-	-	-	-	-	-	-	-	100%	6.50%	-	2.00%
High Par S&P 500	140%	6.40%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Uncapped S&P 500	37.50%	-	-	0.00%	35.50%	-	-	0.00%	35.50%	-	-	0.00%	-	-	-	-
DJIA®																
Annual Point-to-Point	-	-	-	-	100%	6.40%	-	0.00%	100%	6.40%	-	0.00%	100%	6.40%	-	0.00%
Daily Averaging	-	-	-	-	62.25%	-	-	0.00%	62.25%	-	-	0.00%	65%	-	-	0.00%
NASDAQ®																
Annual Point-to-Point	100%	6.35%	-	0.00%	100%	5.80%	-	0.00%	100%	5.80%	-	0.00%	100%	5.90%	-	0.00%
S&P MidCap 400®																
Annual Point-to-Point	100%	6.65%	-	0.00%	100%	5.75%	-	0.00%	100%	5.75%	-	0.00%	-	-	-	-
Daily Averaging	-	-	-	-	50.25%	-	-	0.00%	50.25%	-	-	0.00%	-	-	-	-
Russell 2000®																
Annual Point-to-Point	100%	6.50%	-	0.00%	100%	5.80%	-	0.00%	100%	5.80%	-	0.00%	-	-	-	-
Daily Averaging	-	-	-	-	50.50%	-	-	0.00%	50.50%	-	-	0.00%	-	-	-	-
EURO STOXX 50®																
Annual Point-to-Point	100%	7.45%	-	0.00%	100%	6.85%	-	0.00%	100%	6.85%	-	0.00%	100%	6.85%	-	0.00%
Multi-Index																
Optimal Strategy	100%	5.95%	-	0.00%	100%	5.25%	-	0.00%	100%	5.25%	-	0.00%	-	-	-	-

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Previously marketed IUL products:

	Builder Plus IUL®				Builder IUL® 8				Builder IUL® 7				Builder IUL® 6			
INDEX	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor
Fidelity Multifactor Yield Index™ 5% ER																
Annual Point-to-Point	105%	-	-	0.00%	115%	-	-	0.00%	-	-	-	-	-	-	-	-
S&P 500®																
Annual Point-to-Point	100%	7.40%	-	0.00%	100%	7.20%	-	0.00%	100%	6.95%	-	0.00%	100%	7.20%	-	0.00%
Daily Averaging	-	-	-	-	-	-	-	-	62.25%	-	-	0.00%	65%	-	-	0.00%
Monthly Point-to-Point	100%	2.80%	-	0.00%	100%	2.65%	-	0.00%	100%	2.15%	-	0.00%	100%	2.10%	-	0.00%
Annual Point-to-Point with Spread	100%	-	8.50%	0.00%	100%	-	8.70%	0.00%	-	-	-	-	-	-	-	-
High Par S&P 500	140%	6.65%	-	0.00%	140%	6.50%	-	0.00%	-	-	-	-	-	-	-	-
Uncapped S&P 500	42.75%	-	-	0.00%	40.75%	-	-	0.00%	37.75%	-	-	0.00%	37%	-	-	0.00%
DJIA®																
Annual Point-to-Point	-	-	-	-	-	-	-	-	100%	6.40%	-	0.00%	100%	6.40%	-	0.00%
Daily Averaging	-	-	-	-	-	-	-	-	62.25%	-	-	0.00%	65%	-	-	0.00%
NASDAQ®																
Annual Point-to-Point	100%	6.45%	-	0.00%	100%	6.35%	-	0.00%	100%	5.80%	-	0.00%	100%	5.90%	-	0.00%
S&P MidCap 400®																
Annual Point-to-Point	100%	6.75%	-	0.00%	100%	6.65%	-	0.00%	100%	5.75%	-	0.00%	100%	6.00%	-	0.00%
Daily Averaging	-	-	-	-	-	-	-	-	50.25%	-	-	0.00%	52.50%	-	-	0.00%
Russell 2000®																
Annual Point-to-Point	100%	6.60%	-	0.00%	100%	6.50%	-	0.00%	100%	5.80%	-	0.00%	100%	6.00%	-	0.00%
Daily Averaging	-	-	-	-	-	-	-	-	50.50%	-	-	0.00%	52.50%	-	-	0.00%
EURO STOXX 50®																
Annual Point-to-Point	100%	7.60%	-	0.00%	100%	7.45%	-	0.00%	100%	6.85%	-	0.00%	100%	6.85%	-	0.00%
Multi-Index																
Optimal Strategy	100%	6.05%	-	0.00%	100%	5.95%	-	0.00%	100%	5.25%	-	0.00%	100%	5.50%	-	0.00%

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Previously marketed IUL products:

	Builder IUL® versions 1-3				Builder IUL® versions 4-5				Survivorship GIUL				Legacy Optimizer®			
INDEX	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor	Par	Cap	Spread	Floor
S&P 500®																
Annual Point-to-Point	100%	7.20%	-	0.00%	100%	7.20%	-	0.00%	100%	6.95%	-	0.00%	100%	6.50%	-	0.00%
Daily Averaging	65%	-	-	0.00%	65%	-	-	0.00%	65%	-	-	0.00%	-	-	-	-
Monthly Point-to-Point	-	-	-	-	-	-	-	-	100%	2.10%	-	0.00%	-	-	-	-
Annual Point-to-Point with Spread	-	-	-	-	-	-	-	-	-	-	-	-	100.00%	-	8.60%	0.00%
Inverse Point-to-Point	100%	6.50%	-	2.00%	100%	6.50%	-	2.00%	-	-	-	-	-	-	-	-
Uncapped S&P 500	-	-	-	-	-	-	-	-	37%	-	-	0.00%	-	-	-	-
DJIA®																
Annual Point-to-Point	100%	6.40%	-	0.00%	100%	6.40%	-	0.00%	100%	6.40%	-	0.00%	-	-	-	-
Daily Averaging	65%	-	-	0.00%	65%	-	-	0.00%	65%	-	-	0.00%	-	-	-	-
NASDAQ®																
Annual Point-to-Point	100%	5.90%	-	0.00%	100%	5.90%	-	0.00%	100%	5.90%	-	0.00%	-	-	-	-
S&P MidCap 400®																
Annual Point-to-Point	100%	6.00%	-	0.00%	-	-	-	-	100%	6.00%	-	0.00%	-	-	-	-
Daily Averaging	-	-	-	-	-	-	-	-	52.50%	-	-	0.00%	-	-	-	-
Russell 2000®																
Annual Point-to-Point	-	-	-	-	-	-	-	-	100%	6.00%	-	0.00%	-	-	-	-
Daily Averaging	-	-	-	-	-	-	-	-	52.50%	-	-	0.00%	-	-	-	-
EURO STOXX 50®																
Annual Point-to-Point	-	-	-	-	100%	6.85%	-	0.00%	100%	6.85%	-	0.00%	-	-	-	-
Multi-Index																
Optimal Strategy	-	-	-	-	-	-	-	-	100%	5.50%	-	0.00%	-	-	-	-

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THE STANDARD & POOR’S 500® COMPOSITE STOCK PRICE INDEX

THE STANDARD & POOR’S MIDCAP 400® COMPOSITE STOCK PRICE INDEX

THE DOW JONES INDUSTRIAL AVERAGE® (DJIA®) COMPOSITE STOCK PRICE INDEX

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