



# Indexed Universal Life Index Historical Rates

For Builder IUL® and Guarantee Builder IUL®

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>S&amp;P 500® Point-to-Point</b>			
Jan 2007	12.50%	0%	100%
Jul 2007	12.50%	0%	100%
Oct 2007	12.50%	0%	100%
Jan 2008	12.50%	0%	100%
Dec 2008	12.50%	0%	100%
Mar 2009	13.00%	0%	100%
Jun 2009	13.00%	0%	100%
Jan 2010	13.50%	0%	100%
July 2010	14.00%	0%	100%
Nov 2011	14.00%	0%	100%
Jan 2012	14.00%	0%	100%
Aug 2012	13.50%	0%	100%
Sep 2015	13.50%	0%	100%
Nov 2015	12.50%	0%	100%
Feb 2016	13.00%	0%	100%

<b>S&amp;P 500® Daily Average</b>			
Jan 2007	None	0%	140%
Jul 2007	None	0%	135%
Oct 2007	None	0%	120%
Jan 2008	None	0%	120%
Dec 2008	None	0%	110%
Mar 2009	None	0%	85%
Jun 2009	None	0%	75%
Jan 2010	None	0%	100%
July 2010	None	0%	115%
Nov 2011	None	0%	115%
Jan 2012	None	0%	102.5%
Aug 2012	None	0%	102.5%
Sep 2015	None	0%	102.5%
Nov 2015	None	0%	102.5%
Feb 2016	None	0%	102.5%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>DJIA® Point-to-Point</b>			
Jan 2007	13.00%	0%	100%
Jul 2007	13.00%	0%	100%
Oct 2007	12.00%	0%	100%
Jan 2008	12.00%	0%	100%
Dec 2008	12.00%	0%	100%
Mar 2009	12.00%	0%	100%
Jun 2009	12.00%	0%	100%
Jan 2010	12.00%	0%	100%
July 2010	13.00%	0%	100%
Nov 2011	13.00%	0%	100%
Jan 2012	13.00%	0%	100%
Aug 2012	12.50%	0%	100%
Sep 2015	12.50%	0%	100%
Nov 2015	10.00%	0%	100%
Feb 2016	11.00%	0%	100%

<b>DJIA® Daily Average</b>			
Jan 2007	None	0%	140%
Jul 2007	None	0%	125%
Oct 2007	None	0%	115%
Jan 2008	None	0%	115%
Dec 2008	None	0%	105%
Mar 2009	None	0%	85%
Jun 2009	None	0%	75%
Jan 2010	None	0%	100%
July 2010	None	0%	115%
Nov 2011	None	0%	115%
Jan 2012	None	0%	102.5%
Aug 2012	None	0%	102.5%
Sep 2015	None	0%	102.5%
Nov 2015	None	0%	102.5%
Feb 2016	None	0%	102.5%

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FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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NASDAQ 100® Point-to-Point			
Jan 2007	11.00%	0%	100%
Jul 2007	10.00%	0%	100%
Oct 2007	10.00%	0%	100%
Jan 2008	10.00%	0%	100%
Dec 2008	10.00%	0%	100%
Mar 2009	11.00%	0%	100%
Jun 2009	11.00%	0%	100%
Jan 2010	11.00%	0%	100%
July 2010	12.00%	0%	100%
Nov 2011	12.00%	0%	100%
Jan 2012	11.00%	0%	100%
Aug 2012	10.50%	0%	100%
Sep 2015	10.50%	0%	100%
Nov 2015	9.00%	0%	100%
Feb 2016	10.00%	0%	100%

Multi-Index Point-to-Point			
Jun 2009	10.00%	0%	100%
Jan 2010	11.00%	0%	100%
July 2010	12.00%	0%	100%
Nov 2011	12.00%	0%	100%
Jan 2012	11.00%	0%	100%
Aug 2012	10.50%	0%	100%
Sep 2015	10.50%	0%	100%
Nov 2015	8.50%	0%	100%
Feb 2016	9.50%	0%	100%

Russell 2000® Point-to-Point			
July 2010	12.00%	0%	100%
Nov 2011	12.00%	0%	100%
Jan 2012	11.00%	0%	100%
Aug 2012	10.50%	0%	100%
Sep 2015	10.50%	0%	100%
Nov 2015	9.00%	0%	100%
Feb 2016	10.00%	0%	100%

Russell 2000® Daily Average			
July 2010	None	0%	95%
Nov 2011	None	0%	95%
Jan 2012	None	0%	82.5%
Aug 2012	None	0%	82.5%
Sep 2015	None	0%	82.5%
Nov 2015	None	0%	82.5%
Feb 2016	None	0%	82.5%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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Euro STOXX 50® Point-to-Point			
Oct 2007	14.00%	0%	100%
Jan 2008	14.00%	0%	100%
Dec 2008	14.00%	0%	100%
Mar 2009	13.00%	0%	100%
Jun 2009	12.00%	0%	100%
Jan 2010	12.00%	0%	100%
July 2010	13.00%	0%	100%
Nov 2011	13.00%	0%	100%
Jan 2012	13.00%	0%	100%
Aug 2012	12.50%	0%	100%
Sep 2015	12.50%	0%	100%
Nov 2015	11.50%	0%	100%
Feb 2016	12.00%	0%	100%

Uncapped Point-to-Point			
Jun 2009	None	0%	50%
Jan 2010	None	0%	55%
July 2010	None	0%	65%
Nov 2011	None	0%	65%
Jan 2012	None	0%	57.5%
Aug 2012	None	0%	57.5%
Sep 2015	None	0%	57.5%
Nov 2015	None	0%	57.5%
Feb 2016	None	0%	57.5%

S&P 400® Point-to-Point			
July 2010	12.00%	0%	100%
Nov 2011	12.00%	0%	100%
Jan 2012	11.00%	0%	100%
Aug 2012	10.50%	0%	100%
Sep 2015	10.50%	0%	100%
Nov 2015	9.00%	0%	100%
Feb 2016	10.00%	0%	100%

S&P 400® Daily Average			
Jan 2010	None	0%	80%
July 2010	None	0%	95%
Nov 2011	None	0%	95%
Jan 2012	None	0%	82.5%
Aug 2012	None	0%	82.5%
Sep 2015	None	0%	82.5%
Nov 2015	None	0%	82.5%
Feb 2016	None	0%	82.5%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>S&amp;P 500® Monthly Point-to-Point</b>			
Jan 2010	4.50%	0%	100%
July 2010	4.50%	0%	100%
Nov 2011	4.50%	0%	100%
Jan 2012	4.50%	0%	100%
Aug 2012	4.25%	0%	100%
Sep 2015	4.25%	0%	100%
Nov 2015	3.50%	0%	100%
Feb 2016	3.75%	0%	100%

## FIXED ACCOUNT

May 2006 - date of 1st IUL introduction	5.25%
Jul 2007	4.50%
Jul 2010	4.00%

*As of the date of this publication, the 4.00% rate is still in effect.*

## HISTORICAL VARIABLE RATE LOAN

May 2006	5.80%
Apr 2009	6.50%
Jul 2009	6.25%
Jan 2010	5.60%
Jan 2012	4.60%
Oct 2012	4.00%

*As of the date of this publication, the 4.00% rate is still in effect.*

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# Indexed Universal Life Index Historical Rates

For Rapid Builder IUL®

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>S&amp;P 500® Point-to-Point</b>			
Jan 2007	12.50%	0%	100%
Jul 2007	12.50%	0%	100%
Oct 2007	12.50%	0%	100%
Jan 2008	12.50%	0%	100%
Dec 2008	12.50%	0%	100%
Mar 2009	13.00%	0%	100%
Jun 2009	13.00%	0%	100%
Jan 2010	13.50%	0%	100%
July 2010	14.00%	0%	100%
Nov 2011	14.00%	0%	100%
Jan 2012	14.00%	0%	100%
Aug 2012	13.50%	0%	100%
Sep 2015	13.50%	0%	100%
Nov 2015	11.50%	0%	100%
Feb 2016	12.00%	0%	100%

<b>S&amp;P 500® Daily Average</b>			
Jan 2007	None	0%	140%
Jul 2007	None	0%	135%
Oct 2007	None	0%	120%
Jan 2008	None	0%	120%
Dec 2008	None	0%	110%
Mar 2009	None	0%	85%
Jun 2009	None	0%	75%
Jan 2010	None	0%	100%
July 2010	None	0%	115%
Nov 2011	None	0%	115%
Jan 2012	None	0%	102.5%
Aug 2012	None	0%	102.5%
Sep 2015	None	0%	102.5%
Nov 2015	None	0%	97.5%
Feb 2016	None	0%	97.5%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>DJIA® Point-to-Point</b>			
Jan 2007	13.00%	0%	100%
Jul 2007	13.00%	0%	100%
Oct 2007	12.00%	0%	100%
Jan 2008	12.00%	0%	100%
Dec 2008	12.00%	0%	100%
Mar 2009	12.00%	0%	100%
Jun 2009	12.00%	0%	100%
Jan 2010	12.00%	0%	100%
July 2010	13.00%	0%	100%
Nov 2011	13.00%	0%	100%
Jan 2012	13.00%	0%	100%
Aug 2012	12.50%	0%	100%
Sep 2015	12.50%	0%	100%
Nov 2015	9.00%	0%	100%
Feb 2016	10.00%	0%	100%

<b>DJIA® Daily Average</b>			
Jan 2007	None	0%	140%
Jul 2007	None	0%	125%
Oct 2007	None	0%	115%
Jan 2008	None	0%	115%
Dec 2008	None	0%	105%
Mar 2009	None	0%	85%
Jun 2009	None	0%	75%
Jan 2010	None	0%	100%
July 2010	None	0%	115%
Nov 2011	None	0%	115%
Jan 2012	None	0%	102.5%
Aug 2012	None	0%	102.5%
Sep 2015	None	0%	102.5%
Nov 2015	None	0%	97.5%
Feb 2016	None	0%	97.5%

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FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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#### NASDAQ 100® Point-to-Point

Sep 2015	10.50%	0%	100%
Nov 2015	8.00%	0%	100%
Feb 2016	9.00%	0%	100%

#### Multi-Index Point-to-Point

Mar 2009	10.50%	0%	100%
Jun 2009	10.00%	0%	100%
Jan 2010	11.00%	0%	100%
July 2010	12.00%	0%	100%
Nov 2011	12.00%	0%	100%
Jan 2012	11.00%	0%	100%
Aug 2012	10.50%	0%	100%
Sep 2015	10.50%	0%	100%
Nov 2015	7.50%	0%	100%
Feb 2016	8.50%	0%	100%

#### Russell 2000® Point-to-Point

Sep 2015	10.50%	0%	100%
Nov 2015	8.00%	0%	100%
Feb 2016	9.00%	0%	100%

#### Russell 2000® Daily Average

Sep 2015	None	0%	82.5%
Nov 2015	None	0%	77.5%
Feb 2016	None	0%	77.5%

#### S&P 500® Monthly

Sep 2015	4.25%	0%	100%
Nov 2015	3.25%	0%	100%
Feb 2016	3.50%	0%	100%

#### S&P 400® Point-to-Point

Sep 2015	10.50%	0%	100%
Nov 2015	8.00%	0%	100%
Feb 2016	9.00%	0%	100%

#### S&P 400® Daily Average

Sep 2015	None	0%	82.5%
Nov 2015	None	0%	77.50%
Feb 2016	None	0%	77.50%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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#### Euro STOXX 50® Point-to-Point

Oct 2007	14.00%	0%	100%
Jan 2008	14.00%	0%	100%
Dec 2008	14.00%	0%	100%
Mar 2009	13.00%	0%	100%
Jun 2009	12.00%	0%	100%
Jan 2010	12.00%	0%	100%
July 2010	13.00%	0%	100%
Nov 2011	13.00%	0%	100%
Jan 2012	13.00%	0%	100%
Aug 2012	12.50%	0%	100%
Sep 2015	12.50%	0%	100%
Nov 2015	10.50%	0%	100%
Feb 2016	11.00%	0%	100%

#### Uncapped Point-to-Point

Mar 2009	None	0%	50%
Jun 2009	None	0%	50%
Jan 2010	None	0%	55%
July 2010	None	0%	65%
Nov 2011	None	0%	65%
Jan 2012	None	0%	57.5%
Aug 2012	None	0%	57.5%
Sep 2015	None	0%	57.5%
Nov 2015	None	0%	52.50%
Feb 2016	None	0%	52.50%

#### HISTORICAL VARIABLE RATE LOAN

May 2006	5.80%
Apr 2009	6.50%
Jul 2009	6.25%
Jan 2010	5.60%
Jan 2012	4.60%
Oct 2012	4.00%

*As of the date of this publication, the 4.00% rate is still in effect.*

#### FIXED ACCOUNT

May 2006 - date of 1st IUL introduction	5.25%
Jul 2007	4.50%
Jul 2010	4.00%

*As of the date of this publication, the 4.00% rate is still in effect.*



# Indexed Universal Life Index Historical Rates

For Survivorship GIUL

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>S&amp;P 500® Point-to-Point</b>			
Jan 2007	12.50%	0%	100%
Jul 2007	12.50%	0%	100%
Oct 2007	12.50%	0%	100%
Jan 2008	12.50%	0%	100%
Dec 2008	12.50%	0%	100%
Mar 2009	13.00%	0%	100%
Jun 2009	13.00%	0%	100%
Jan 2010	13.50%	0%	100%
July 2010	14.00%	0%	100%
Nov 2011	14.50%	0%	102.5%
Jan 2012	14.50%	0%	102.5%
Aug 2012	14.00%	0%	102.5%
Sep 2015	13.00%	0%	100%
Nov 2015	13.00%	0%	100%
Feb 2016	13.00%	0%	100%

<b>S&amp;P 500® Daily Average</b>			
Jan 2007	None	0%	140%
Jul 2007	None	0%	135%
Oct 2007	None	0%	120%
Jan 2008	None	0%	120%
Dec 2008	None	0%	110%
Mar 2009	None	0%	85%
Jun 2009	None	0%	75%
Jan 2010	None	0%	100%
July 2010	None	0%	115%
Nov 2011	None	0%	117.5%
Jan 2012	None	0%	105%
Aug 2012	None	0%	105%
Sep 2015	None	0%	105%
Nov 2015	None	0%	105%
Feb 2016	None	0%	105%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>DJIA® Point-to-Point</b>			
Jan 2007	13.00%	0%	100%
Jul 2007	13.00%	0%	100%
Oct 2007	12.00%	0%	100%
Jan 2008	12.00%	0%	100%
Dec 2008	12.00%	0%	100%
Mar 2009	12.00%	0%	100%
Jun 2009	12.00%	0%	100%
Jan 2010	12.00%	0%	100%
July 2010	13.00%	0%	100%
Nov 2011	13.50%	0%	102.5%
Jan 2012	13.50%	0%	102.5%
Aug 2012	13.00%	0%	102.5%
Sep 2015	10.50%	0%	100%
Nov 2015	10.50%	0%	100%
Feb 2016	10.50%	0%	100%

<b>DJIA® Daily Average</b>			
Jan 2007	None	0%	140%
Jul 2007	None	0%	125%
Oct 2007	None	0%	115%
Jan 2008	None	0%	115%
Dec 2008	None	0%	105%
Mar 2009	None	0%	85%
Jun 2009	None	0%	75%
Jan 2010	None	0%	100%
July 2010	None	0%	115%
Nov 2011	None	0%	117.5%
Jan 2012	None	0%	105%
Aug 2012	None	0%	105%
Sep 2015	None	0%	105%
Nov 2015	None	0%	105%
Feb 2016	None	0%	105%

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FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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NASDAQ 100® Point-to-Point			
Jan 2007	11.00%	0%	100%
Jul 2007	10.00%	0%	100%
Oct 2007	10.00%	0%	100%
Jan 2008	10.00%	0%	100%
Dec 2008	10.00%	0%	100%
Mar 2009	11.00%	0%	100%
Jun 2009	11.00%	0%	100%
Jan 2010	11.00%	0%	100%
July 2010	12.00%	0%	100%
Nov 2011	12.50%	0%	102.5%
Jan 2012	11.50%	0%	102.5%
Aug 2012	11.00%	0%	102.5%
Sep 2015	9.50%	0%	100%
Nov 2015	9.50%	0%	100%
Feb 2016	9.50%	0%	100%

Multi-Index Point-to-Point			
Jun 2009	10.00%	0%	100%
Jan 2010	11.00%	0%	100%
July 2010	12.00%	0%	100%
Nov 2011	12.50%	0%	102.5%
Jan 2012	11.50%	0%	102.5%
Aug 2012	11.00%	0%	102.5%
Sep 2015	9.00%	0%	100%
Nov 2015	9.00%	0%	100%
Feb 2016	9.00%	0%	100%

Russell 2000® Point-to-Point			
July 2010	12.00%	0%	100%
Nov 2011	12.50%	0%	102.5%
Jan 2012	11.50%	0%	102.5%
Aug 2012	11.00%	0%	102.5%
Sep 2015	9.50%	0%	100%
Nov 2015	9.50%	0%	100%
Feb 2016	9.50%	0%	100%

Russell 2000® Daily Average			
July 2010	None	0%	95%
Nov 2011	None	0%	97.5%
Jan 2012	None	0%	85%
Aug 2012	None	0%	85%
Sep 2015	None	0%	85%
Nov 2015	None	0%	85%
Feb 2016	None	0%	85%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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Euro STOXX 50® Point-to-Point			
Oct 2007	14.00%	0%	100%
Jan 2008	14.00%	0%	100%
Dec 2008	14.00%	0%	100%
Mar 2009	13.00%	0%	100%
Jun 2009	12.00%	0%	100%
Jan 2010	12.00%	0%	100%
July 2010	13.00%	0%	100%
Nov 2011	13.50%	0%	102.5%
Jan 2012	13.50%	0%	102.5%
Aug 2012	13.00%	0%	102.5%
Sep 2015	12.00%	0%	100%
Nov 2015	12.00%	0%	100%
Feb 2016	12.00%	0%	100%

Uncapped Point-to-Point			
Jun 2009	None	0%	50%
Jan 2010	None	0%	55%
July 2010	None	0%	65%
Nov 2011	None	0%	67.5%
Jan 2012	None	0%	60%
Aug 2012	None	0%	60%
Sep 2015	None	0%	60%
Nov 2015	None	0%	60%
Feb 2016	None	0%	60%

S&P 400® Point-to-Point			
July 2010	12.00%	0%	100%
Nov 2011	12.50%	0%	102.5%
Jan 2012	11.50%	0%	102.5%
Aug 2012	11.00%	0%	102.5%
Sep 2015	9.50%	0%	100%
Nov 2015	9.50%	0%	100%
Feb 2016	9.50%	0%	100%

S&P 400® Daily Average			
July 2010	None	0%	95%
Nov 2011	None	0%	97.5%
Jan 2012	None	0%	85%
Aug 2012	None	0%	85%
Sep 2015	None	0%	85%
Nov 2015	None	0%	85%
Feb 2016	None	0%	85%

FUND SELECTION	CAP RATE	FLOOR RATE	PARTIC. RATE
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<b>S&amp;P 500® Monthly</b>			
Jan 2010	4.50%	0%	100%
July 2010	4.50%	0%	100%
Nov 2011	5.00%	0%	102.5%
Jan 2012	5.00%	0%	102.5%
Aug 2012	5.00%	0%	102.5%
Sep 2015	3.60%	0%	100%
Nov 2015	3.60%	0%	100%
Feb 2016	3.60%	0%	100%

<b>FIXED ACCOUNT</b>	
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May 2006 - date of 1st IUL introduction	5.25%
Jul 2007	4.50%
Jul 2010	4.00%

*As of the date of this publication, the 4.00% rate is still in effect.*

<b>HISTORICAL VARIABLE RATE LOAN</b>	
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May 2006	5.80%
Apr 2009	6.50%
Jul 2009	6.25%
Jan 2010	5.60%
Jan 2012	4.60%
Oct 2012	4.00%

*As of the date of this publication, the 4.00% rate is still in effect.*

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

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