



# Historical & Current Illustrated Rates for Index Selections

## Indexed Universal Life Insurance (IUL)

The chart below shows historical returns\* for the various index selections that are available on North American's indexed universal life policies, based on the current Index Cap Rate, Index Floor Rate, and Index Participation Rate for each. It also shows the Maximum Illustrated Rate that can be used for each of the available index selections, equal to each index's 25-year average rate of return. These calculations assume that premium is paid on each business day of the year.

Please note that IULs are not a direct investment in the market.

### Average Rates of Return Rounded to the nearest 0.1%

*The Average Rate of Return uses the current Index Cap Rate, Index Participation Rate and Index Floor Rate and assumes money is applied on each business day of the year.*

#### Builder IUL® & Guarantee Builder IUL®

Index	Crediting Method	5 Year	10 Year	20 Year	25 Year	30 Year	40 Year	Max Illus. Rate
S&P 500®	Annual Point-to-Point	9.6%	8.1%	8.1%	8.1%	8.2%	7.9%	7.28%
S&P 500®	Monthly Point-to-Point	9.1%	7.4%	7.5%	7.4%	7.7%	7.0%	6.34%
S&P 500®	Daily Averaging	7.0%	6.1%	6.7%	6.3%	6.7%	6.5%	6.08%
DJIA®	Annual Point-to-Point	8.3%	7.1%	6.7%	6.7%	7.0%	6.6%	5.98%
DJIA®	Daily Averaging	5.8%	5.5%	6.1%	6.0%	6.6%	6.2%	5.88%
NASDAQ-100®	Annual Point-to-Point	9.2%	7.4%	7.1%	7.3%	7.3%	NA	7.02%
S&P MidCap 400®	Annual Point-to-Point	7.5%	6.7%	7.1%	NA	NA	NA	7.13%
S&P MidCap 400®	Daily Averaging	6.5%	6.1%	6.5%	NA	NA	NA	6.26%
Russell 2000®	Annual Point-to-Point	6.8%	6.2%	6.1%	6.4%	6.3%	NA	6.24%
Russell 2000®	Daily Averaging	6.3%	5.8%	5.9%	6.0%	5.9%	NA	5.99%
EURO STOXX 50®	Annual Point-to-Point	6.9%	6.5%	7.2%	6.9%	NA	NA	6.78%
Uncapped S&P 500®	Annual Point-to-Point	7.4%	6.4%	7.2%	7.0%	7.3%	7.0%	6.53%
Multi-Index	Annual Point-to-Point	7.1%	6.3%	6.6%	6.7%	NA	NA	6.55%

\*Financial Data Sourced from Bloomberg

## Rapid Builder IUL®

Index	Crediting Method	5 Year	10 Year	20 Year	25 Year	30 Year	40 Year	Max Illus. Rate
<b>S&amp;P 500®</b>	Annual Point-to-Point	9.1%	7.7%	7.7%	7.7%	7.8%	7.5%	<b>6.89%</b>
<b>S&amp;P 500®</b>	Monthly Point-to-Point	8.6%	7.0%	7.0%	6.9%	7.2%	6.5%	<b>5.90%</b>
<b>S&amp;P 500®</b>	Daily Averaging	6.6%	5.8%	6.4%	6.0%	6.4%	6.2%	<b>5.79%</b>
<b>DJIA®</b>	Annual Point-to-Point	7.8%	6.7%	6.2%	6.2%	6.6%	6.1%	<b>5.57%</b>
<b>DJIA®</b>	Daily Averaging	5.5%	5.3%	5.8%	5.7%	6.3%	6.0%	<b>5.60%</b>
<b>NASDAQ-100®</b>	Annual Point-to-Point	8.4%	6.8%	6.4%	6.7%	6.7%	NA	<b>6.41%</b>
<b>S&amp;P MidCap 400®</b>	Annual Point-to-Point	6.9%	6.1%	6.4%	NA	NA	NA	<b>6.51%</b>
<b>S&amp;P MidCap 400®</b>	Daily Averaging	6.1%	5.8%	6.1%	NA	NA	NA	<b>5.89%</b>
<b>Russell 2000®</b>	Annual Point-to-Point	6.3%	5.7%	5.6%	5.9%	5.8%	NA	<b>5.72%</b>
<b>Russell 2000®</b>	Daily Averaging	5.9%	5.5%	5.6%	5.6%	5.5%	NA	<b>5.64%</b>
<b>EURO STOXX 50®</b>	Annual Point-to-Point	6.5%	6.1%	6.7%	6.4%	NA	NA	<b>6.34%</b>
<b>Uncapped S&amp;P 500®</b>	Annual Point-to-Point	6.7%	5.8%	6.6%	6.4%	6.7%	6.4%	<b>5.97%</b>
<b>Multi-Index</b>	Annual Point-to-Point	6.4%	5.8%	5.9%	6.1%	NA	NA	<b>5.95%</b>

\*Financial Data Sourced from Bloomberg

## Survivorship GIUL

Index	Crediting Method	5 Year	10 Year	20 Year	25 Year	30 Year	40 Year	Max Illus. Rate
<b>S&amp;P 500®</b>	Annual Point-to-Point	9.6%	8.1%	8.1%	8.1%	8.2%	7.9%	<b>7.28%</b>
<b>S&amp;P 500®</b>	Monthly Point-to-Point	8.8%	7.2%	7.2%	7.1%	7.4%	6.7%	<b>6.08%</b>
<b>S&amp;P 500®</b>	Daily Averaging	7.2%	6.2%	6.9%	6.5%	6.9%	6.6%	<b>6.22%</b>
<b>DJIA®</b>	Annual Point-to-Point	8.1%	6.9%	6.4%	6.4%	6.8%	6.3%	<b>5.77%</b>
<b>DJIA®</b>	Daily Averaging	6.0%	5.7%	6.3%	6.1%	6.8%	6.4%	<b>6.02%</b>
<b>NASDAQ-100®</b>	Annual Point-to-Point	8.8%	7.1%	6.7%	7.0%	7.0%	NA	<b>6.72%</b>
<b>S&amp;P MidCap 400®</b>	Annual Point-to-Point	7.2%	6.4%	6.7%	NA	NA	NA	<b>6.82%</b>
<b>S&amp;P MidCap 400®</b>	Daily Averaging	6.7%	6.3%	6.7%	NA	NA	NA	<b>6.45%</b>
<b>Russell 2000®</b>	Annual Point-to-Point	6.6%	5.9%	5.9%	6.1%	6.1%	NA	<b>5.98%</b>
<b>Russell 2000®</b>	Daily Averaging	6.5%	6.0%	6.1%	6.1%	6.1%	NA	<b>6.17%</b>
<b>EURO STOXX 50®</b>	Annual Point-to-Point	6.9%	6.5%	7.2%	6.9%	NA	NA	<b>6.78%</b>
<b>Uncapped S&amp;P 500®</b>	Annual Point-to-Point	7.7%	6.7%	7.5%	7.2%	7.6%	7.3%	<b>6.80%</b>
<b>Multi-Index</b>	Annual Point-to-Point	6.7%	6.1%	6.2%	6.4%	NA	NA	<b>6.25%</b>

\*Financial Data Sourced from Bloomberg

The rate of return can vary significantly for individual business days. If your client allocates premium payments to more than one index selection, the Maximum Illustrated Rate that is used will be a weighted average of each of the Maximum Illustrated Rates for the indices your client chooses, taking into account the percentage of premium you allocated to each Index. Those percentage allocations are shown at the beginning of the Tabular Detail pages.

The Maximum Illustrated Rate is not an expected rate for any given year. It is an average based on past performance and is not intended to predict future performance. When premium payments are allocated to one or more Index Selections, the amount credited to your client's policy will depend on the actual change in the selected Index. The actual credited rate for any given year will almost certainly be different from the illustrated rate, as it is not possible to know in advance what the actual credited rate will be.

Indexed universal life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

Historical performance of the indices is not intended to predict or project performance.

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