

Universal life insurance

Daily interest option (DIO)

Guaranteed interest option (GIO)

Without client bonus

Minimum guaranteed rate	Daily interest rate %	GIO 1 Year %	GIO 2 Year %	GIO 3 Year %	GIO 4 Year %	GIO 5 Year %	GIO 10 Year %
Policies issued from Jan. 1, 2017 to present	0.00	0.00	N/A	0.00	N/A	0.50	1.50
Policies issued from Sept. 17, 2012 – Dec. 31, 2016	0.00	0.00	N/A	0.00	N/A	0.50	1.50
Policies issued from Feb. 13, 2012 – Sept. 16, 2012	0.00	0.00	N/A	0.00	N/A	1.50	2.00
Policies issued from Feb. 7, 2011 – Feb. 12, 2012	0.00	0.00	N/A	0.00	N/A	2.00	2.50
Policies issued from May 26, 2008 – Feb. 6, 2011	0.00	0.00	N/A	0.00	N/A	2.00	3.00
Policies issued from May 30, 2005 – May 25, 2008	0.00	0.00	N/A	0.00	N/A	2.00	2.50

For information purposes only. Every effort has been made to ensure accuracy, but some errors and omissions may occur. The annual rate applicable to a deposit amount in a GIO is the rate then in effect on the date the amount is credited to the account. For a DIO the rate applicable to the account balance for each day is the daily rate then in effect.