



Universal Life Insurance

Daily/Guaranteed Interest Option (DIO/GIO)

With 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 Sept. 17, 2012 – Dec. 31, 2016	0.000	0.000	N/A	0.000	N/A	0.500	1.500
Policies issued from Feb. 13, 2012 - Sept. 16, 2012	0.000	0.000	N/A	0.000	N/A	1.500	2.000
Policies issued from Apr. 12, 2004 - Feb. 12, 2012	0.000	0.000	N/A	0.000	N/A	2.000	2.500

For information purposes only. Every effort has been made to ensure accuracy, but some errors and omissions may occur. The annual rate applicable to the 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.