

## IUL Interest Rates Effective November 21, 2020

### Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on July 25, 2020)

#### IUL Products Not Currently Available for Sale

##### AG Extend IUL (Non-NY) (Policy Form 12436, ICC12-12436) Policies from 12/10/2012 through 12/13/2019

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	1.00%	NA	30%	3.64% <b>(-0.21%)</b>
S&P 500 Cap Rate Index	1.00%	4.90% <b>(-0.35%)</b>	100%	3.64% <b>(-0.21%)</b>
Declared Interest	2.00%	NA	NA	2.00%

##### Max Accumulator+ (Non-NY) (Policy Form 19646, ICC19-19646) Policies from 7/29/2019 through 11/20/2020

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
ML Strategic Balanced Index	0.00%	NA	110%	7.22% <b>(-0.12%)</b>
PIMCO Global Index	0.00%	NA	85% <b>(-5.00%)</b>	7.22% <b>(-0.12%)</b>
S&P 500 High Bonus Rate Index	0.25%	7.20% <b>(-0.40%)</b>	100%	4.78% <b>(-0.22%)</b>
S&P 500 High Cap Rate Index	0.00%	9.95% <b>(-0.25%)</b>	100%	6.14% <b>(-0.28%)</b>
Declared Interest	2.00%	NA	NA	2.00% <b>(-0.15%)</b>

##### Max Accumulator+ (Non-NY) (Policy Form 19646, ICC19-19646) Policies from 7/2/2018 through 7/28/2019

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
ML Strategic Balanced Index	0.00%	NA	110%	7.22% <b>(-0.12%)</b>
PIMCO Global Index	0.00%	NA	90% <b>(-5.00%)</b>	7.22% <b>(-0.12%)</b>
S&P 500 High Bonus Rate Index	0.25%	7.00% <b>(-0.40%)</b>	100%	4.66% <b>(-0.23%)</b>
S&P 500 High Cap Rate Index	0.00%	9.70% <b>(-0.30%)</b>	100%	6.02% <b>(-0.14%)</b>
Declared Interest	2.00%	NA	NA	2.00% <b>(-0.10%)</b>

**Max Accumulator+ (Non-NY) (Policy Form 15646 ICC15-15646) Policies from 5/3/2016 through 7/1/2018**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
ML Strategic Balanced Index	0.00%	NA	110%	7.22% (-0.12%)
S&P 500 Participation Rate Index	0.00%	NA	35%	4.08%
S&P 500 Core Cap Rate Index	0.25%	7.00% (-0.40%)	100%	4.66% (-0.23%)
S&P 500 High Cap Rate Index	0.00%	9.70% (-0.30%)	100%	6.02% (-0.14%)
Declared Interest	2.00%	NA	NA	2.00% (-0.10%)

**Value+ Protector (Non-NY) (Policy Form 16760, ICC16-16760) Policies from 12/17/2018 through 11/20/2020**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
ML Strategic Balanced Index	0.00%	NA	85%	5.74%
PIMCO Global Index	0.00%	NA	65%	5.89%
S&P 500 Participation Rate Index	0.00%	NA	30%	3.51%
S&P 500 Cap Rate Index	0.00%	6.65% (-0.45%)	100%	4.39% (-0.26%)
Declared Interest	2.00%	NA	NA	2.00%

**Value+ Protector (Non-NY) (Policy Form 16760, ICC16-16760) Policies from 5/3/2016 through 7/1/2018**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
ML Strategic Balanced Index	0.00%	NA	110%	6.16%
S&P 500 Participation Rate Index	0.00%	NA	35%	4.08%
S&P 500 Cap Rate Index	0.00%	6.45% (-0.40%)	100%	4.27% (-0.24%)
Declared Interest	2.00%	NA	NA	2.00%

**Value+ (Non-NY) (Policy Form 14779) Policies from 1/12/2015 through 5/2/2016**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
ML Strategic Balanced Index	0.25%	NA	100%	4.65% (-0.18%)
S&P 500 Cap Rate Index	0.25%	5.70% (-0.35%)	100%	4.65% (-0.18%)
Declared Interest	2.00%	NA	NA	2.00%

**AG Choice Index GUL (Non-NY) (Policy Form 11474) Policies from 1/1/2013 through 1/12/2015**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Cap Rate Index	1.00%	6.60% (-0.30%)	100%	5.45% (-0.54%)
5 Yr Index Account with Participation	1.00%	NA	75% (-10.00%)	5.45% (-0.54%)
Declared Interest	2.00%	NA	NA	2.15% (-0.30%)

**AG Choice Index GUL (Non-NY) (Policy Form 11474) Policies from 6/27/2011 through 12/31/2012**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Cap Rate Index	1.00%	5.85% (-0.30%)	100%	4.76% (-0.33%)
5 Yr Index Account with Participation	1.00%	NA	60% (-10.00%)	4.76% (-0.33%)
Declared Interest	2.00%	NA	NA	2.00%

**Elite Index II (Non-NY) (Policy Form 13717, ICC13-13717) Policies from 3/31/2014 through 9/29/2017**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	0.25%	NA	35%	4.34% (-0.15%)
S&P 500 Cap Rate Index	0.25%	6.50% (-0.30%)	100%	4.34% (-0.15%)
Declared Interest	2.00%	NA	NA	2.00% (-0.20%)

**Elite Index (Non-NY) (2001 CSO) (Policy Form 08326) Policies from 12/01/2008 through 3/30/2014**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	2.00%	NA	35%	4.18% (-0.16%)
S&P 500 Cap Rate Index	1.00%	5.70% (-0.30%)	100%	4.18% (-0.16%)
Declared Interest	3.00%	NA	NA	3.00%

**Elite Index UL (Non-NY) (80 CSO) (Policy Form 04330) Policies from 10/01/2004 through 11/30/2008**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Cap Rate Index	1.00%	6.10% (-0.30%)	100%	4.35% (-0.18%)
Declared Interest	1.00%	NA	NA	1.80% (-0.30%)

**Elite Global Plus II (Non-NY) (Policy Form 12967, ICC12-12967) Policies from 03/25/2013 through 12/30/2016**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Cap Rate Index	0.25%	6.20% (-0.30%)	100%	5.17% (-0.11%)
5 Yr Index Account with Participation	0.00%	NA	80% (-10.00%)	5.17% (-0.11%)
Declared Interest	2.00%	NA	NA	2.00% (-0.10%)

**Elite Global Plus (Non-NY) (Policy Form 08444) Policies from 07/01/2008 through 12/29/2016**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
1 Yr Monthly Average Participation Rate Index	0.00%	NA	40%	4.90% (-0.64%)
5 Yr Index Account with Participation	0.00%	NA	55% (-10.00%)	4.90% (-0.64%)
Declared Interest	3.00%	NA	NA	3.00%

**Elite Global Survivor (Non-NY) (Policy Form 08414) Policies from 08/13/2008 through 12/29/2016**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
1 Yr Monthly Average Participation Rate Index	0.00%	NA	40%	5.07% (-0.71%)
5 Yr Index Account with Participation	0.00%	NA	55% (-10.00%)	5.07% (-0.71%)
Declared Interest	3.00%	NA	NA	3.00%

**Elite Global Plus IUL LT (Non-NY) (Policy Form 07444) Policies from 04/28/2007 through 6/30/2008**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
5 Yr Index Account with Participation	2.50%	NA	40% (-10.00%)	4.65% (-0.80%)
Declared Interest	2.50%	NA	NA	2.50%

**Elite Global (Non-NY) (Policy Form 06444) Policies from 07/18/2006 through 4/27/2007**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
5 Yr Index Account with Participation	2.50%	NA	40% (-10.00%)	4.65% (-0.80%)
Declared Interest	2.50%	NA	NA	2.50%

**Elite Survivor Index II (Non-NY) (Policy Form 14220, ICC14-14220) Policies from 6/2/2014 through 12/5/2016**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	0.25%	NA	35%	4.34% (-0.15%)
S&P 500 Cap Rate Index	0.25%	6.50% (-0.30%)	100%	4.34% (-0.15%)
Declared Interest	2.00%	NA	NA	2.00% (-0.20%)

**Elite Survivor Index (Non-NY) (Policy Form 08327) Policies from 1/20/2009 through 6/7/2015**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	2.00%	NA	35%	4.18% (-0.16%)
S&P 500 Cap Rate Index	1.00%	5.70% (-0.30%)	100%	4.18% (-0.16%)
Declared Interest	3.00%	NA	NA	3.00%

**AG Elite Value Index (Non-NY) (Policy Form 05441) Policies from 09/01/2005 through 9/01/2007**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Cap Rate Index	1.00%	5.75% (-0.30%)	100%	4.14% (-0.18%)
Declared Interest	1.00%	NA	NA	1.80% (-0.30%)

**Platinum Provider Ultra 500 (Non-NY) (80 CSO) (Policy Form 00326) Policies from 05/01/2000 through 6/01/2013**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	2.00%	NA	35%	4.75%
Declared Interest	2.00%	NA	NA	2.00%

**Platinum Survivor Ultra 500 (Non-NY) (80 CSO) (Policy Form 00107) Policies from 05/01/2000 through 6/01/2013**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	2.00%	NA	35%	4.75%
Declared Interest	2.00%	NA	NA	2.00%

**Platinum Accumulator 500 (Non-NY) (80 CSO) (Policy Form 96330) Policies from 05/01/1996 through 4/30/2000**

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	2.50%	NA	12%	2.72%
Declared Interest	2.50%	NA	NA	2.50%

Platinum Provider 500 (Non-NY) (80 CSO) (Policy Form 96325) Policies from 05/01/1996 through 4/30/2000				
Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	2.50%	NA	12%	2.72%
Declared Interest	2.50%	NA	NA	2.50%

Platinum Survivor 500 (Non-NY) (80 CSO) (Policy Form 96106) Policies from 05/01/1996 through 4/30/2000				
Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
S&P 500 Participation Rate Index	2.50%	NA	12%	2.72%
Declared Interest	2.50%	NA	NA	2.50%

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