



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

INTEREST RATES - November 15, 2020 to December 15, 2020

Notices

1. Before soliciting or taking any annuity applications, you are required to complete Lafayette Life's Annuity Training and any Continuing Education Courses as required by your State Insurance Department.
2. Sales of the 3 - 7 Year Fixed Period SPIA's have been suspended until further notice.
3. Automatic acceptance of premiums received in any policy year for FPDA's will be limited to the contractual maximums stated in the annuity policy forms. Aggregate premiums in excess of these limits will need written approval from an officer of the company.
4. We will no longer accept life only single premium immediate annuities over age 74. Any immediate annuity application on an individual 75 years or older must be for a minimum of life and 10 year certain.

All interest rates are subject to change. Products are not available in all states. Please consult the Lafayette Life web site (www.llic.com) for state specific information. Rates in **green** represent an increase in rates, rates in **red** represent a decrease in rates.

PRODUCTS CURRENTLY AVAILABLE FOR SALE

Premium Deposit Fund Riders

The PDF Max rate applies to policies with application date on or after 11/15/20.

New Premium Deposit Fund Max Rider	2.00%
New Premium Deposit Fund Rider	1.00%

2017 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 1.00%. Transfers among allocation options will be credited based on Portfolio rates and caps.

7 Year Surrender Charge

Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	85%	no cap	95%
Goldman Sachs 2-Year Point to Point	no cap	40%	no cap	75%
Goldman Sachs 1-Year Point to Point	no cap	25%	no cap	55%
JP Morgan 3-Year Point to Point	no cap	40%	no cap	75%
JP Morgan 2-Year Point to Point	no cap	32%	no cap	62%
JP Morgan 1-Year Point to Point	no cap	22%	no cap	45%
S&P Annual Point to Point	2.50%	100%	1.75%	100%
S&P Monthly Average	2.25%	100%	2.00%	100%
S&P Monthly Cap	1.00%	100%	1.30%	100%
Fixed	1.00%	n/a	1.20%	n/a
Short Term	1.00%	n/a		

10 Year Surrender Charge

	New Money		Portfolio	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	85%	no cap	110%
Goldman Sachs 2-Year Point to Point	no cap	40%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	25%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	40%	no cap	90%
JP Morgan 2-Year Point to Point	no cap	32%	no cap	77%
JP Morgan 1-Year Point to Point	no cap	22%	no cap	52%
S&P Annual Point to Point	2.50%	100%	2.75%	100%
S&P Monthly Average	2.25%	100%	2.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.00%	n/a	1.65%	n/a
Short Term	1.00%	n/a		

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

Marquis SP

The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 1.00%. Marquis SP policies funded by 1035 exchanges and qualified transfers will receive the rates in effect upon the application sign date ("rate lock"), while Marquis SP policies funded by "cash with app" will receive the rates in effect upon the policy date. To qualify for rate lock, all paperwork must be received in good order within 10 calendar days of the application sign date and all premium must be received within 60 days of the application sign date. Please see the agent reference manual for details.

Effective 11/15/2020	New Money			
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	100%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	45%	no cap	45%
Goldman Sachs 1-Year Point to Point	no cap	30%	no cap	30%
JP Morgan 3-Year Point to Point	no cap	45%	no cap	47%
JP Morgan 2-Year Point to Point	no cap	37%	no cap	37%
JP Morgan 1-Year Point to Point	no cap	27%	no cap	27%
S&P Annual Point to Point	3.25%	100%	3.25%	100%
S&P Monthly Average	2.25%	100%	2.25%	100%
Fixed	1.00%	n/a	1.00%	n/a
Short Term	1.00%	n/a	1.00%	n/a

2012 version of the Group Marquis Centennial - Qualified Markets Only

The guaranteed minimum surrender value of these contracts will be 87.5% of all premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) between 1% and 3%. The GMIR for new issues will be re-evaluated quarterly based off of the 5-year Constant Maturity Treasury (CMT) rate reported by the Federal Reserve. The GMIR for new issues in 2020 will be 1.00%.

Transfers among allocation options will be credited based on New Money rates and caps.

For all new business in these states: AZ, CA, CO, HI, IL, IN, LA, MN, NJ, OH, PA, TN, WI and the District of Columbia.

Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
	Goldman Sachs 3-Year Point to Point	no cap	40%	no cap
Goldman Sachs 2-Year Point to Point	no cap	30%	no cap	85%
Goldman Sachs 1-Year Point to Point	no cap	20%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	32%	no cap	85%
JP Morgan 2-Year Point to Point	no cap	27%	no cap	72%
JP Morgan 1-Year Point to Point	no cap	20%	no cap	52%
S&P Annual Point to Point	1.00%	100%	2.50%	100%
S&P Monthly Average	1.00%	100%	2.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.00%	n/a	1.55%	n/a
Short Term	1.00%	n/a		

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

2006 version of the Group Marquis Centennial - Qualified Markets Only

The guaranteed minimum surrender value of these contracts is 90% of premiums, less withdrawals, accumulated at 3%.

For all new business in the following states: AL, AR, CT, DE, GA, IA, ID, KS, KY, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OK, OR, RI, SC, SD, UT, VA, VT, WA, WV, and WY.

Transfers among allocation options will be credited based on New Money rates and caps.

Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	60%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	45%	no cap	85%
Goldman Sachs 1-Year Point to Point	no cap	30%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	47%	no cap	85%
JP Morgan 2-Year Point to Point	no cap	40%	no cap	72%
JP Morgan 1-Year Point to Point	no cap	27%	no cap	52%
S&P Annual Point to Point	1.50%	100%	2.50%	100%
S&P Monthly Average	1.50%	100%	2.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.50%	n/a	1.60%	n/a
Short Term	1.50%	n/a		

Group Marquis Flex - Qualified Markets Only

The guaranteed minimum interest rate for these contracts will be 3%.

For all new business in the following states: FL and TX.

Rates also apply to existing business.

Effective Date:	Guaranteed Rate	Fixed	Participation Rate	Cap Rate
		New Money Rate 11/16/2020	Portfolio Rate 11/16/2020	11/16/2020
		Non-Oregon Business		
Group	3.00%	3.00%	3.00%	100.00%
		Oregon Business		
Group	3.00%	3.00%	3.00%	40.00%

Miscellaneous Rates - effective 11/16/2020

Asset Retention Account Interest Rate:	0.10%	subject to change
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Variable (Dynamic) Loan Interest Rate

Loan interest rates are reset annually on the policy anniversary. The rate applicable to all loans on a policy is from the table below based on the month of the policy anniversary that begins the policy year.

<u>Month of Policy Anniversary</u>	<u>Policy Year</u>	<u>Loan Rate</u>
January	2020-2021	5.00%
February	2020-2021	5.00%
March	2020-2021	5.00%
April	2020-2021	5.00%
May	2020-2021	5.00%
June	2020-2021	5.00%
July	2020-2021	5.00%
August	2020-2021	5.00%
September	2020-2021	5.00%
October	2020-2021	5.00%
November	2020-2021	5.00%
December	2020-2021	5.00%

RENEWAL RATES FOR MARQUIS SP

Marquis SP				
(Contracts that Swept on 12/14/19 and 12/27/19)				
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	115%	no cap	105%
Goldman Sachs 2-Year Point to Point	no cap	100%	no cap	85%
Goldman Sachs 1-Year Point to Point	no cap	70%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	95%	no cap	87%
JP Morgan 2-Year Point to Point	no cap	82%	no cap	72%
JP Morgan 1-Year Point to Point	no cap	60%	no cap	52%
S&P Annual Point to Point	3.25%	100%	2.75%	100%
S&P Monthly Average	3.50%	100%	3.00%	100%
Fixed	2.05%	n/a	1.85%	n/a
(Contracts that Swept on 12/14/18 and 12/27/18)				
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	130%	no cap	110%
Goldman Sachs 2-Year Point to Point	no cap	105%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	75%	no cap	65%
JP Morgan 3-Year Point to Point	no cap	105%	no cap	92%
JP Morgan 2-Year Point to Point	no cap	90%	no cap	77%
JP Morgan 1-Year Point to Point	no cap	65%	no cap	57%
S&P Annual Point to Point	4.25%	100%	4.50%	100%
S&P Monthly Average	4.00%	100%	4.25%	100%
Fixed	2.25%	n/a	2.40%	n/a
(Contracts that Swept on 12/14/17 and 12/27/17)				
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	105%	no cap	110%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	60%	no cap	65%
JP Morgan 3-Year Point to Point	no cap	85%	no cap	92%
JP Morgan 2-Year Point to Point	no cap	75%	no cap	77%
JP Morgan 1-Year Point to Point	no cap	52%	no cap	57%
S&P Annual Point to Point	2.75%	100%	3.00%	100%
S&P Monthly Average	3.00%	100%	3.25%	100%
Fixed	1.85%	n/a	1.95%	n/a
<p>Renewal rates for Marquis SP policies are delivered to policyowners annually. For renewal rates on policies that swept in prior years, please contact the Home Office.</p>				

DISCONTINUED AND SUSPENDED PRODUCTS

2012 version of the Marquis Centennial 7 & 10

The guaranteed minimum surrender value of these contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at a guaranteed minimum interest rate (GMIR) between 1% and 3%. The GMIR for new issues will be re-evaluated quarterly based off of the 5-year Constant Maturity Treasury (CMT) rate reported by the Federal Reserve.

Transfers among allocation options will be credited based on New Money rates and caps.

7 Year Surrender Charge

Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	50%	no cap	90%
Goldman Sachs 2-Year Point to Point	no cap	35%	no cap	70%
Goldman Sachs 1-Year Point to Point	no cap	25%	no cap	50%
JP Morgan 3-Year Point to Point	no cap	37%	no cap	72%
JP Morgan 2-Year Point to Point	no cap	32%	no cap	60%
JP Morgan 1-Year Point to Point	no cap	22%	no cap	42%
S&P Annual Point to Point	1.00%	100%	1.75%	100%
S&P Monthly Average	1.00%	100%	2.00%	100%
S&P Monthly Cap	1.00%	100%	1.30%	100%
Fixed	1.00%	n/a	1.15%	n/a
Short Term	1.00%	n/a		

10 Year Surrender Charge

	New Money		Portfolio	
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	50%	no cap	110%
Goldman Sachs 2-Year Point to Point	no cap	35%	no cap	90%
Goldman Sachs 1-Year Point to Point	no cap	25%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	37%	no cap	90%
JP Morgan 2-Year Point to Point	no cap	32%	no cap	77%
JP Morgan 1-Year Point to Point	no cap	22%	no cap	52%
S&P Annual Point to Point	1.00%	100%	2.75%	100%
S&P Monthly Average	1.00%	100%	2.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.00%	n/a	1.65%	n/a
Short Term	1.00%	n/a		

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

2006 version of the Marquis Centennial 3, 5, 7 & 10 and 10 with Premium Bonus Rider (PBR)

The guaranteed minimum surrender value of these contracts is 90% of all net premiums (less any withdrawals) accumulated at 3%. The Premium Bonus was 5%, and it currently is credited with a 1.00% fixed interest rate.

Transfers among allocation options will be credited based on New Money rates and caps.

3 Year Surrender Charge				
Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	10%	no cap	75%
Goldman Sachs 2-Year Point to Point	no cap	10%	no cap	60%
Goldman Sachs 1-Year Point to Point	no cap	10%	no cap	45%
JP Morgan 3-Year Point to Point	no cap	10%	no cap	60%
JP Morgan 2-Year Point to Point	no cap	10%	no cap	50%
JP Morgan 1-Year Point to Point	no cap	10%	no cap	40%
S&P Annual Point to	1.50%	100%	1.75%	100%
S&P Monthly Average	1.50%	100%	1.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.50%	n/a	1.55%	n/a
Short Term	1.50%	n/a		

5 Year Surrender Charge				
Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	20%	no cap	75%
Goldman Sachs 2-Year Point to Point	no cap	15%	no cap	60%
Goldman Sachs 1-Year Point to Point	no cap	10%	no cap	45%
JP Morgan 3-Year Point to Point	no cap	15%	no cap	60%
JP Morgan 2-Year Point to Point	no cap	12%	no cap	50%
JP Morgan 1-Year Point to Point	no cap	10%	no cap	40%
S&P Annual Point to Point	1.50%	100%	1.75%	100%
S&P Monthly Average	1.50%	100%	1.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.50%	n/a	1.55%	n/a
Short Term	1.50%	n/a		

7 Year Surrender Charge				
Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	60%	no cap	85%
Goldman Sachs 2-Year Point to Point	no cap	45%	no cap	70%
Goldman Sachs 1-Year Point to Point	no cap	30%	no cap	50%
JP Morgan 3-Year Point to Point	no cap	47%	no cap	67%
JP Morgan 2-Year Point to Point	no cap	37%	no cap	57%
JP Morgan 1-Year Point to Point	no cap	27%	no cap	45%
S&P Annual Point to Point	1.50%	100%	1.75%	100%
S&P Monthly Average	1.50%	100%	1.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.50%	n/a	1.55%	n/a
Short Term	1.50%	n/a		

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

2006 version of the Marquis Centennial 3, 5, 7 & 10 and 10 with Premium Bonus Rider (PBR)

The guaranteed minimum surrender value of these contracts is 90% of all net premiums (less any withdrawals) accumulated at 3%. The Premium Bonus was 5%, and it currently is credited with a 1.00% fixed interest rate.

Transfers among allocation options will be credited based on New Money rates and caps.

10 Year Surrender Charge

Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	60%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	45%	no cap	85%
Goldman Sachs 1-Year Point to Point	no cap	30%	no cap	60%
JP Morgan 3-Year Point to Point	no cap	47%	no cap	85%
JP Morgan 2-Year Point to Point	no cap	40%	no cap	72%
JP Morgan 1-Year Point to Point	no cap	27%	no cap	52%
S&P Annual Point to Point	1.50%	100%	2.50%	100%
S&P Monthly Average	1.50%	100%	2.75%	100%
S&P Monthly Cap	1.00%	100%	1.35%	100%
Fixed	1.50%	n/a	1.60%	n/a
Short Term	1.50%	n/a		

10 Year Surrender Charge with Premium Bonus Rider

Effective 11/16/2020	New Money		Portfolio	
	Interest/Cap	Participation	Interest/Cap	Participation
	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
Goldman Sachs 3-Year Point to Point	no cap	10%	no cap	60%
Goldman Sachs 2-Year Point to Point	no cap	10%	no cap	50%
Goldman Sachs 1-Year Point to Point	no cap	10%	no cap	35%
JP Morgan 3-Year Point to Point	no cap	10%	no cap	50%
JP Morgan 2-Year Point to Point	no cap	10%	no cap	42%
JP Morgan 1-Year Point to Point	no cap	10%	no cap	30%
S&P Annual Point to Point	1.50%	100%	1.50%	100%
S&P Monthly Average	1.50%	100%	1.50%	100%
S&P Monthly Cap	1.00%	100%	1.05%	100%
Fixed	1.50%	n/a	1.50%	n/a
Short Term	1.50%	n/a		

Marquis Flex 5 - Qualified Markets Only [412(e)(3)]

The guaranteed minimum interest rate for these contracts will be 3%.

For 412 Fully Insured business only. Rates also apply to existing business.

	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate		
		<u>11/16/2020</u>	<u>11/16/2020</u>		
Effective Date:				<u>11/16/2020</u>	<u>11/16/2020</u>
		Non-Oregon Business			
5 Year	3.00%	3.00%	3.00%	100%	3.00%
		Oregon Business			
5 Year	3.00%	3.00%	3.00%	40%	5.00%

Marquis Advant-Edge 5 & 10

The guaranteed minimum interest rate is 2% for the first 10 policy years and 3% thereafter.

For existing business only.

	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate		
		<u>11/16/2020</u>	<u>11/16/2020</u>		
Effective Date:				<u>11/16/2020</u>	<u>11/16/2020</u>
10 Year	2.00%	2.00%	2.00%	100%	2.00%
5 Year	2.00%	2.00%	2.00%	100%	2.00%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

Marquis Flex 1, 5 and 10 with 3% Guaranteed Rate

The guaranteed minimum interest rate is 3%.
For existing business only.

Effective Date:	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate 11/16/2020	Portfolio Rate 11/16/2020	11/16/2020	Annual Point to Point 11/16/2020
Non-Oregon Business					
10 Year	3.00%	3.00%	3.00%	100%	3.00%
5 Year	3.00%	3.00%	3.00%	100%	3.00%
1 Year	3.00%	3.00%	3.00%	100%	3.00%
Oregon Business					
10 Year	3.00%	3.00%	3.00%	40%	5.00%
5 Year	3.00%	3.00%	3.00%	40%	5.00%
1 Year	3.00%	3.00%	3.00%	40%	5.00%

Marquis Flex 5, 10 and Group with 1.5% Guaranteed Rate

The guaranteed minimum interest rate is 1.5%.
For existing business only.

Effective Date:	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate 11/16/2020	Portfolio Rate 11/16/2020	11/16/2020	Annual Point to Point 11/16/2020
10 Year	1.50%	1.50%	2.00%	100%	2.50%
5 Year	1.50%	1.50%	1.80%	100%	2.00%
Group	1.50%	1.50%	1.80%	100%	2.00%

Miscellaneous Fixed Interest Annuities

For existing business only.

	New Money Rate 11/16/2020	Portfolio Rate 11/16/2020
Marquis Plus (Participation Rate 30%)	-	3.00%
Horizon (FPA 84)	-	4.00%
Horizon (FPA 84) Fully Insured 412i Plans	-	4.00%
Horizon 1 (FPA 93-1)	4.00%	4.00%
Horizon 1 (FPA 84-1)	4.00%	4.00%
Horizon V (FPA 84-5) 5 Year Renewal	4.00%	4.00%
Horizon G (DAGA – 90)	4.00%	4.00%
Horizon S (SPDA-93-1)	4.00%	4.00%
Pension Side Agreement (PSF-88)	4.00%	4.00%

Marquis Centennial IUL

For existing business only.

Effective Date:	Unallocated Rate (New Money) 11/16/2020	Fixed (New Money) 11/16/2020	Cap Rates (New Money)	
			A Annual Point to Point 11/16/2020	B Monthly Average 11/16/2020
Rate	2.00%	2.00%	3.25%	3.50%
Participation Rate			130%	130%
Effective Date:	Unallocated Rate (Portfolio) 11/16/2020	Fixed (Portfolio) 11/16/2020	Cap Rates (Portfolio)	
			A Annual Point to Point 11/16/2020	B Monthly Average 11/16/2020
Rate	4.10%	4.10%	7.00%	7.50%
Participation Rate			130%	130%

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

Marquis UL				
<i>For existing business only.</i>				
Effective Date:	Guaranteed Rate	Participation Rate	Cap Rate Annual Point to Point	Fixed Rate
	2.50%	<u>11/16/2020</u> 100%	<u>11/16/2020</u> 3.50%	<u>11/16/2020</u> 3.15%

Miscellaneous Fixed Interest Universal Life & Current Assumption Whole Life Products			
<i>For existing business only.</i>			
	Guaranteed Rate	New Money Rate	Portfolio Rate
		<u>11/16/2020</u>	<u>11/16/2020</u>
Vanguard 2008	3.00%	<u>1/3/1900</u>	<u>1/3/1900</u>
Century 2000	4% first 10 yrs, 3% thereafter	4.00%	4.00%
Ultimate & Vanguard (Issued after 10/1996)			
\$100,000 and	4.00%	4.50%	4.50%
Below \$100,000	4.00%	4.00%	4.00%
Ultimate & Vanguard (Issued before 10/1996)			
First \$10,000	4.00%	4.00%	4.00%
Excess	4.00%	4.30%	4.30%
Key, Value	4.00%	4.00%	4.00%
Alternative	4.00%	4.00%	4.00%
Encore	4.00%	4.00%	4.00%
Spectrum (CAWL-85)	4.50%		4.50%
Galaxy (CAWL)	4.50%		4.50%