

Global Atlantic to Update Life Rates

Global Atlantic will be adjusting IUL cap rates and current assumption UL interest rates effective February 1, 2021 on inforce products no longer available for sale. New cap and interest rates are listed below by product.

Policyholders will be notified of this change on their annual statement.

Liberty Solution / Liberty Solution Plus

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	2.75%	2.75%	2.75%	2.75%
1 Yr Fixed	2.75%	2.75%	2.75%	2.75%
5 Yr Fixed	2.05%	2.05%	2.05%	2.05%
1YrPTP	6.25%	4.16%	6.00%	4.03%
Multi	4.50%	3.24%	4.00%	2.92%
Monthly Cap	2.35%	3.57%	2.15%	3.14%
Monthly Average	7.00%	3.93%	6.50%	3.75%

Liberty Performance EVIP / Performance Builder

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	2.75%	2.75%	2.75%	2.75%
1 Yr Fixed	2.75%	2.75%	2.75%	2.75%
5 Yr Fixed	2.05%	2.05%	2.05%	2.05%
1 Yr PTP	6.25%	4.16%	6.00%	4.03%

Liberty Builder / Vision Builder

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	2.75%	2.75%	2.75%	2.75%
1 Yr Fixed	2.75%	2.75%	2.75%	2.75%
5 Yr Fixed	2.05%	2.05%	2.05%	2.05%
1 Yr PTP	6.25%	4.16%	6.00%	4.03%
Multi	4.50%	3.24%	4.00%	2.92%
Monthly Cap	2.35%	3.57%	2.15%	3.14%
Monthly Average	7.00%	3.93%	6.50%	3.75%
2 Yr PTP	13.50%	4.16%	12.00%	4.03%

Life Builder / Life Builder II

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.00%	3.00%	3.00%	3.00%
1 Yr Fixed	3.00%	3.00%	3.00%	3.00%
5 Yr Fixed	2.30%	2.30%	2.30%	2.30%
1 Yr PTP	7.00%	4.60%	6.50%	4.33%
Multi	7.00%	4.60%	6.50%	4.33%
Monthly Cap	2.55%	4.04%	2.35%	3.61%
Monthly Average	8.00%	4.30%	7.50%	4.14%

Lifetime Builder / Lifetime Builder II

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.00%	3.00%	3.00%	3.00%
1 Yr Fixed	3.00%	3.00%	3.00%	3.00%
5 Yr Fixed	2.30%	2.30%	2.30%	2.30%
1 Yr PTP	7.00%	4.60%	6.50%	4.33%
Multi	7.00%	4.60%	6.50%	4.33%
Monthly Cap	2.55%	4.04%	2.35%	3.61%
Monthly Average	8.00%	4.30%	7.50%	4.14%
2 Yr PTP	16.50%	4.60%	15.00%	4.33%

Life Builder 3

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.10%	3.10%	3.10%	3.10%
1 Yr Fixed	3.10%	3.10%	3.10%	3.10%
5 Yr Fixed	2.40%	2.40%	2.40%	2.40%
1 Yr PTP	9.00%	5.67%	8.25%	5.32%
Multi	9.00%	5.63%	8.25%	5.32%
Monthly Cap	2.65%	4.26%	2.35%	3.61%
Monthly Average	9.75%	4.85%	9.00%	4.65%
Increased Par	7.75%	5.33%	7.00%	4.87%
International HS	9.00%	5.48%	8.00%	4.82%
Elevated Cap	11.50%	5.67%	10.50%	5.32%

Lifetime Builder 3

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.10%	3.10%	3.10%	3.10%
1 Yr Fixed	3.10%	3.10%	3.10%	3.10%
5 Yr Fixed	2.40%	2.40%	2.40%	2.40%
1 Yr PTP	9.00%	5.67%	8.25%	5.32%
Multi	9.00%	5.63%	8.25%	5.32%
Monthly Cap	2.65%	4.26%	2.35%	3.61%
Monthly Average	9.75%	4.85%	9.00%	4.65%
Increased Par	7.75%	5.33%	7.00%	4.87%
International HS	9.00%	5.48%	8.00%	4.82%
Elevated Cap	11.50%	5.67%	10.50%	5.32%
2 Yr PTP	22.00%	5.67%	20.00%	5.32%

Multi-Choice Indexed Life

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	2.50%	2.50%	2.50%	2.50%
5 Yr Fixed	3.25%	3.25%	3.25%	3.25%
1 Yr PTP	6.25%	4.16%	5.75%	3.88%
Monthly Cap	2.35%	3.57%	2.15%	3.14%
Monthly Average	7.50%	4.12%	7.00%	3.88%

Accordia Lifetime Builder

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.10%	3.10%	3.10%	3.10%
1 Yr Fixed	3.10%	3.10%	3.10%	3.10%
1 Yr PTP	9.00%	5.67%	8.25%	5.32%
Monthly Cap	2.65%	4.26%	2.35%	3.61%
Increased Par	7.75%	5.33%	7.00%	4.87%
International HS	9.00%	5.48%	8.00%	4.82%
Elevated Cap	11.50%	5.67%	10.50%	5.32%
2 Yr PTP	22.00%	5.67%	20.00%	5.32%

Accordia Lifetime Foundation / Accordia Life Provider

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	2.90%	2.90%	2.90%	2.90%
1 Yr Fixed	2.90%	2.90%	2.90%	2.90%
1 Yr PTP	8.25%	5.28%	7.75%	5.05%
Monthly Cap	2.85%	4.71%	2.65%	4.30%
Increased Par	7.25%	5.01%	6.75%	4.71%
International HS	9.00%	5.28%	8.25%	4.96%
Elevated Cap	9.50%	5.19%	8.75%	4.92%
2 Yr PTP	19.00%	5.28%	17.50%	5.05%

Accordia Survivorship Builder

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.00%	3.00%	3.00%	3.00%
1 Yr Fixed	3.00%	3.00%	3.00%	3.00%
1 Yr PTP	7.00%	4.60%	6.25%	3.73%
Monthly Cap	2.55%	4.04%	2.25%	3.37%
Increased Par	5.75%	4.02%	5.00%	3.54%
International HS	8.50%	4.60%	7.50%	3.73%
Elevated Cap	8.00%	4.57%	7.00%	3.73%
2 Yr PTP	16.50%	4.60%	14.50%	3.73%

Accordia Lifetime Builder Elite

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.75%	3.75%	3.75%	3.75%
1 Yr Fixed	3.75%	3.75%	3.75%	3.75%
1 Yr PTP	12.00%	7.05%	9.75%	6.08%
2 Yr PTP	28.00%	7.05%	23.00%	6.08%
Monthly Cap	4.00%	6.94%	3.10%	5.30%
International HS	13.00%	7.05%	10.50%	6.08%
Increased Par	9.50%	6.44%	7.25%	5.03%
Elevated Cap	16.50%	7.05%	14.00%	6.08%

Accordia Benefit Builder

	Current/Prior		New	
	Rate/Cap	Illustrated Rate	Rate/Cap	Illustrated Rate
Basic	3.85%	3.85%	3.85%	3.85%
1 Yr Fixed	3.85%	3.85%	3.85%	3.85%
1 Yr PTP	11.00%	6.62%	9.50%	5.96%
International HS	11.50%	6.62%	9.75%	5.74%
Monthly Cap	3.20%	5.46%	2.60%	4.19%
Increased Par	9.00%	6.13%	7.50%	5.20%
Elevated Cap	14.50%	6.62%	12.75%	5.96%

Current Assumption UL Interest Rates

There are no changes to Current Assumption UL rates at this time.