



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

INTEREST RATES - December 15, 2022 to January 14, 2023

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 will be re-introduced effective December 17, 2022. For a quote, please contact the sales desk. In some instances, shorter duration fixed period SPIAs may be ineligible, depending on the duration and premium amount chosen. The online iPipeline quote system will automatically prevent any ineligible SPIA quotes and instruct you to choose a longer duration.
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

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 1.50%. Transfers among allocation options will be credited based on Portfolio rates and caps.

| Effective 12/16/2022 | 7 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 | 200% | no cap | 85% |
| Goldman Sachs 2-Year Point to Point | no cap | 195% | no cap | 65% |
| Goldman Sachs 1-Year Point to Point | no cap | 135% | no cap | 50% |
| JP Morgan 3-Year Point to Point | no cap | 200% | no cap | 65% |
| JP Morgan 2-Year Point to Point | no cap | 170% | no cap | 55% |
| JP Morgan 1-Year Point to Point | no cap | 117% | no cap | 40% |
| S&P Annual Point to Point | 6.25% | 100% | 1.25% | 100% |
| S&P Monthly Average | 6.75% | 100% | 1.50% | 100% |
| S&P Monthly Cap | 2.75% | 100% | 1.00% | 100% |
| Fixed | 3.80% | n/a | 1.00% | n/a |
| Short Term | 1.00% | n/a | | |

| Effective 12/16/2022 | 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 | 200% | no cap | 95% |
| Goldman Sachs 2-Year Point to Point | no cap | 195% | no cap | 70% |
| Goldman Sachs 1-Year Point to Point | no cap | 135% | no cap | 50% |
| JP Morgan 3-Year Point to Point | no cap | 200% | no cap | 67% |
| JP Morgan 2-Year Point to Point | no cap | 170% | no cap | 57% |
| JP Morgan 1-Year Point to Point | no cap | 117% | no cap | 40% |
| S&P Annual Point to Point | 6.25% | 100% | 2.00% | 100% |
| S&P Monthly Average | 6.75% | 100% | 2.00% | 100% |
| S&P Monthly Cap | 2.75% | 100% | 1.05% | 100% |
| Fixed | 3.80% | n/a | 1.45% | 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 1.50%. 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 12/15/2022 | 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 | 200% | no cap | 200% |
| Goldman Sachs 2-Year Point to Point | no cap | 200% | no cap | 200% |
| Goldman Sachs 1-Year Point to Point | no cap | 140% | no cap | 140% |
| JP Morgan 3-Year Point to Point | no cap | 200% | no cap | 200% |
| JP Morgan 2-Year Point to Point | no cap | 177% | no cap | 177% |
| JP Morgan 1-Year Point to Point | no cap | 122% | no cap | 122% |
| S&P Annual Point to Point | 7.25% | 100% | 7.25% | 100% |
| S&P Monthly Average | 7.00% | 100% | 7.00% | 100% |
| Fixed | 3.95% | n/a | 3.95% | n/a |
| Short Term | 1.50% | n/a | 1.50% | 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 beginning 07/01/2022 will be 1.50% (Subject to State Variations).

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 12/16/2022 | New Money | | Portfolio | |
|-------------------------------------|-------------------------------------|-----------------------|----------------------|-----------------------|
| | Interest/Cap Rate | Participation Rate | Interest/Cap Rate | Participation Rate |
| | Goldman Sachs 3-Year Point to Point | no cap | 195% | no cap |
| Goldman Sachs 2-Year Point to Point | no cap | 185% | no cap | 60% |
| Goldman Sachs 1-Year Point to Point | no cap | 130% | no cap | 40% |
| JP Morgan 3-Year Point to Point | no cap | 195% | no cap | 60% |
| JP Morgan 2-Year Point to Point | no cap | 165% | no cap | 50% |
| JP Morgan 1-Year Point to Point | no cap | 112% | no cap | 37% |
| S&P Annual Point to Point | 5.75% | 100% | 1.75% | 100% |
| S&P Monthly Average | 6.50% | 100% | 1.75% | 100% |
| S&P Monthly Cap | 2.60% | 100% | 1.00% | 100% |
| Fixed | 3.70% | n/a | 1.35% | n/a |
| Short Term | 1.00% | n/a | | |

Premium Deposit Fund Riders

The PDF Max rate applies to policies with application date on or after 12/15/22.

| | |
|------------------------------------|-------|
| New Premium Deposit Fund Max Rider | 5.00% |
| New Premium Deposit Fund Rider | 1.00% |

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 12/16/2022 | New Money | | Portfolio | |
|-------------------------------------|----------------------|-----------------------|----------------------|-----------------------|
| | Interest/Cap Rate | Participation Rate | Interest/Cap Rate | Participation Rate |
| Goldman Sachs 3-Year Point to Point | no cap | 200% | no cap | 90% |
| Goldman Sachs 2-Year Point to Point | no cap | 185% | no cap | 70% |
| Goldman Sachs 1-Year Point to Point | no cap | 130% | no cap | 45% |
| JP Morgan 3-Year Point to Point | no cap | 195% | no cap | 67% |
| JP Morgan 2-Year Point to Point | no cap | 165% | no cap | 52% |
| JP Morgan 1-Year Point to Point | no cap | 112% | no cap | 40% |
| S&P Annual Point to Point | 5.75% | 100% | 2.00% | 100% |
| S&P Monthly Average | 6.50% | 100% | 2.00% | 100% |
| S&P Monthly Cap | 2.60% | 100% | 1.05% | 100% |
| Fixed | 3.70% | n/a | 1.50% | 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 <u>12/16/2022</u> | Portfolio Rate <u>12/16/2022</u> | Annual Point to Point <u>12/16/2022</u> |
| 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 12/16/2022

| | | |
|--|-------|-------------------|
| Asset Retention Account Interest Rate: | 0.10% | subject to change |
|--|-------|-------------------|

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 | 2023-2024 | 5.55% |
| February | 2022-2023 | 5.00% |
| March | 2022-2023 | 5.00% |
| April | 2022-2023 | 5.00% |
| May | 2022-2023 | 5.00% |
| June | 2022-2023 | 5.00% |
| July | 2022-2023 | 5.00% |
| August | 2022-2023 | 5.00% |
| September | 2022-2023 | 5.00% |
| October | 2022-2023 | 5.00% |
| November | 2022-2023 | 5.00% |
| December | 2022-2023 | 5.70% |

RENEWAL RATES FOR MARQUIS SP

| Marquis SP | | | | |
|---|-----------------------------|------------------------------|-----------------------------|------------------------------|
| (Contracts that Swept on 1/14/22 and 1/27/22) | | | | |
| | 7 Year | | 10 Year | |
| | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> |
| Goldman Sachs 3-Year Point to Point | no cap | 200% | no cap | 200% |
| Goldman Sachs 2-Year Point to Point | no cap | 120% | no cap | 125% |
| Goldman Sachs 1-Year Point to Point | no cap | 85% | no cap | 85% |
| JP Morgan 3-Year Point to Point | no cap | 122% | no cap | 127% |
| JP Morgan 2-Year Point to Point | no cap | 105% | no cap | 107% |
| JP Morgan 1-Year Point to Point | no cap | 72% | no cap | 75% |
| S&P Annual Point to Point | 5.00% | 100% | 5.25% | 100% |
| S&P Monthly Average | 4.50% | 100% | 4.50% | 100% |
| Fixed | 2.30% | n/a | 2.35% | n/a |
| (Contracts that Swept on 1/14/21 and 1/27/21) | | | | |
| | 7 Year | | 10 Year | |
| | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> |
| Goldman Sachs 3-Year Point to Point | no cap | 135% | no cap | 130% |
| Goldman Sachs 2-Year Point to Point | no cap | 70% | no cap | 60% |
| Goldman Sachs 1-Year Point to Point | no cap | 45% | no cap | 40% |
| JP Morgan 3-Year Point to Point | no cap | 65% | no cap | 65% |
| JP Morgan 2-Year Point to Point | no cap | 60% | no cap | 50% |
| JP Morgan 1-Year Point to Point | no cap | 40% | no cap | 35% |
| S&P Annual Point to Point | 2.75% | 100% | 2.25% | 100% |
| S&P Monthly Average | 2.00% | 100% | 1.75% | 100% |
| Fixed | 1.25% | n/a | 1.20% | n/a |
| (Contracts that Swept on 1/14/20 and 1/27/20) | | | | |
| | 7 Year | | 10 Year | |
| | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> |
| Goldman Sachs 3- | no cap | 85% | no cap | 85% |
| Goldman Sachs 2- | no cap | 70% | no cap | 70% |
| Goldman Sachs 1- | no cap | 45% | no cap | 45% |
| JP Morgan 3-Year | no cap | 70% | no cap | 72% |
| JP Morgan 2-Year | no cap | 62% | no cap | 60% |
| JP Morgan 1-Year | no cap | 42% | no cap | 40% |
| S&P Annual Point to | 2.00% | 100% | 2.00% | 100% |
| S&P Monthly Average | 2.00% | 100% | 2.00% | 100% |
| Fixed | 1.35% | n/a | 1.30% | n/a |

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.

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.

| Effective 12/16/2022 | 7 Year Surrender Charge | | | |
|-------------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|
| | New Money | | Portfolio | |
| | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> |
| Goldman Sachs 3-Year Point to Point | no cap | 200% | no cap | 70% |
| Goldman Sachs 2-Year Point to Point | no cap | 195% | no cap | 50% |
| Goldman Sachs 1-Year Point to Point | no cap | 135% | no cap | 35% |
| JP Morgan 3-Year Point to Point | no cap | 200% | no cap | 52% |
| JP Morgan 2-Year Point to Point | no cap | 170% | no cap | 47% |
| JP Morgan 1-Year Point to Point | no cap | 117% | no cap | 35% |
| S&P Annual Point to Point | 6.00% | 100% | 1.00% | 100% |
| S&P Monthly Average | 6.75% | 100% | 1.25% | 100% |
| S&P Monthly Cap | 2.75% | 100% | 1.00% | 100% |
| Fixed | 3.80% | n/a | 1.00% | n/a |
| Short Term | 1.00% | n/a | | |

| | 10 Year Surrender Charge | | | |
|-------------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|
| | New Money | | Portfolio | |
| | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> | Interest/Cap <u>Rate</u> | Participation <u>Rate</u> |
| Goldman Sachs 3-Year Point to Point | no cap | 200% | no cap | 90% |
| Goldman Sachs 2-Year Point to Point | no cap | 195% | no cap | 65% |
| Goldman Sachs 1-Year Point to Point | no cap | 135% | no cap | 45% |
| JP Morgan 3-Year Point to Point | no cap | 200% | no cap | 65% |
| JP Morgan 2-Year Point to Point | no cap | 170% | no cap | 55% |
| JP Morgan 1-Year Point to Point | no cap | 117% | no cap | 40% |
| S&P Annual Point to Point | 6.00% | 100% | 1.75% | 100% |
| S&P Monthly Average | 6.75% | 100% | 2.00% | 100% |
| S&P Monthly Cap | 2.75% | 100% | 1.00% | 100% |
| Fixed | 3.80% | n/a | 1.30% | 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 12/16/2022 | 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 | 200% | no cap | 65% |
| Goldman Sachs 2-Year Point to Point | no cap | 185% | no cap | 50% |
| Goldman Sachs 1-Year Point to Point | no cap | 130% | no cap | 35% |
| JP Morgan 3-Year Point to Point | no cap | 195% | no cap | 50% |
| JP Morgan 2-Year Point to Point | no cap | 165% | no cap | 42% |
| JP Morgan 1-Year Point to Point | no cap | 112% | no cap | 32% |
| S&P Annual Point to | 5.75% | 100% | 1.50% | 100% |
| S&P Monthly Average | 6.50% | 100% | 1.50% | 100% |
| S&P Monthly Cap | 2.60% | 100% | 1.05% | 100% |
| Fixed | 3.70% | n/a | 1.50% | n/a |
| Short Term | 1.50% | n/a | | |

5 Year Surrender Charge

| Effective 12/16/2022 | 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 | 200% | no cap | 65% |
| Goldman Sachs 2-Year Point to Point | no cap | 185% | no cap | 50% |
| Goldman Sachs 1-Year Point to Point | no cap | 130% | no cap | 35% |
| JP Morgan 3-Year Point to Point | no cap | 195% | no cap | 50% |
| JP Morgan 2-Year Point to Point | no cap | 165% | no cap | 42% |
| JP Morgan 1-Year Point to Point | no cap | 112% | no cap | 32% |
| S&P Annual Point to Point | 5.75% | 100% | 1.50% | 100% |
| S&P Monthly Average | 6.50% | 100% | 1.50% | 100% |
| S&P Monthly Cap | 2.60% | 100% | 1.05% | 100% |
| Fixed | 3.70% | n/a | 1.50% | n/a |
| Short Term | 1.50% | n/a | | |

7 Year Surrender Charge

| Effective 12/16/2022 | 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 | 200% | no cap | 75% |
| Goldman Sachs 2-Year Point to Point | no cap | 185% | no cap | 60% |
| Goldman Sachs 1-Year Point to Point | no cap | 130% | no cap | 40% |
| JP Morgan 3-Year Point to Point | no cap | 195% | no cap | 57% |
| JP Morgan 2-Year Point to Point | no cap | 165% | no cap | 47% |
| JP Morgan 1-Year Point to Point | no cap | 112% | no cap | 37% |
| S&P Annual Point to Point | 5.75% | 100% | 1.50% | 100% |
| S&P Monthly Average | 6.50% | 100% | 1.50% | 100% |
| S&P Monthly Cap | 2.60% | 100% | 1.05% | 100% |
| Fixed | 3.70% | n/a | 1.50% | 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 12/16/2022 | 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 | 200% | no cap | 90% |
| Goldman Sachs 2-Year Point to Point | no cap | 185% | no cap | 70% |
| Goldman Sachs 1-Year Point to Point | no cap | 130% | no cap | 45% |
| JP Morgan 3-Year Point to Point | no cap | 195% | no cap | 67% |
| JP Morgan 2-Year Point to Point | no cap | 165% | no cap | 52% |
| JP Morgan 1-Year Point to Point | no cap | 112% | no cap | 40% |
| S&P Annual Point to Point | 5.75% | 100% | 2.00% | 100% |
| S&P Monthly Average | 6.50% | 100% | 2.00% | 100% |
| S&P Monthly Cap | 2.60% | 100% | 1.05% | 100% |
| Fixed | 3.70% | n/a | 1.50% | n/a |
| Short Term | 1.50% | n/a | | |

10 Year Surrender Charge with Premium Bonus Rider

| Effective 12/16/2022 | 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 | 150% | no cap | 45% |
| Goldman Sachs 2-Year Point to Point | no cap | 150% | no cap | 30% |
| Goldman Sachs 1-Year Point to Point | no cap | 100% | no cap | 20% |
| JP Morgan 3-Year Point to Point | no cap | 157% | no cap | 32% |
| JP Morgan 2-Year Point to Point | no cap | 132% | no cap | 27% |
| JP Morgan 1-Year Point to Point | no cap | 90% | no cap | 17% |
| S&P Annual Point to Point | 4.25% | 100% | 1.50% | 100% |
| S&P Monthly Average | 4.75% | 100% | 1.50% | 100% |
| S&P Monthly Cap | 2.25% | 100% | 1.00% | 100% |
| Fixed | 2.95% | 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.

| Effective Date: | Guaranteed Rate | Fixed | | Participation Rate | Cap Rate |
|-----------------|-----------------|----------------------------|-------------------|--------------------|----------|
| | | New Money Rate | Portfolio Rate | | |
| | | <u>12/16/2022</u> | <u>12/16/2022</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.

| Effective Date: | Guaranteed Rate | Fixed | | Participation Rate | Cap Rate |
|-----------------|-----------------|-------------------|-------------------|--------------------|----------|
| | | New Money Rate | Portfolio Rate | | |
| | | <u>12/16/2022</u> | <u>12/16/2022</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.

| | Guaranteed Rate | Fixed | | Participation Rate | Cap Rate Annual Point to Point |
|----------------------------|-----------------|-------------------|-------------------|--------------------|-----------------------------------|
| | | New Money Rate | Portfolio Rate | | |
| Effective Date: | | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> |
| 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.

| | Guaranteed Rate | Fixed | | Participation Rate | Cap Rate Annual Point to Point |
|-----------------|-----------------|-------------------|-------------------|--------------------|-----------------------------------|
| | | New Money Rate | Portfolio Rate | | |
| Effective Date: | | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> |
| 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 <u>12/16/2022</u> | Portfolio Rate <u>12/16/2022</u> |
|---|-------------------------------------|-------------------------------------|
| 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.

| | Unallocated Rate (New Money) | Fixed (New Money) | Cap Rates (New Money) | |
|--------------------|---------------------------------|----------------------|----------------------------|----------------------|
| | | | A Annual Point to Point | B Monthly Average |
| Effective Date: | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> |
| Rate | 4.85% | 4.85% | 7.50% | 8.50% |
| Participation Rate | | | 130% | 130% |
| | Unallocated Rate (Portfolio) | Fixed (Portfolio) | Cap Rates (Portfolio) | |
| | | | A Annual Point to Point | B Monthly Average |
| Effective Date: | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> | <u>12/16/2022</u> |
| Rate | 3.90% | 3.90% | 5.75% | 6.50% |
| 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>12/16/2022</u> 100% | <u>12/16/2022</u> 3.00% | <u>12/16/2022</u> 2.95% |

| Miscellaneous Fixed Interest Universal Life & Current Assumption Whole Life Products | | | | |
|--|--------------------------------|--|-------------------|-------------------|
| <i>For existing business only.</i> | | | | |
| | Guaranteed Rate | | New Money Rate | Portfolio Rate |
| | | | <u>12/16/2022</u> | <u>12/16/2022</u> |
| Vanguard 2008 | 3.00% | | <u>3.00%</u> | <u>3.00%</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% |