



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		
	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 12/16/2022	Cap Rate Annual Point to Point 12/16/2022
		New Money Rate 12/16/2022	Portfolio Rate 12/16/2022		
Non-Oregon Business					
Group	3.00%	3.00%	3.00%	100.00%	3.00%
Oregon Business					
Group	3.00%	3.00%	3.00%	40.00%	5.00%

Miscellaneous Rates - effective 12/16/2022

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	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.

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	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	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	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%