



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

INTEREST RATES - September 15, 2025 to October 14, 2025

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. 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.
3. 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

2025 version of the Marquis Centennial 7 & 10

Funding Type

1035 exchange and qualified transfers
"Cash with app" (and all other business)

Deadline for Current Rates

Paperwork and funds must be received by 10/15/2025
Paperwork and funds must be received by 10/14/2025

The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 2.75% beginning 07/01/2025. Transfers among allocation options will be credited based on Portfolio rates and caps.

7 Year Surrender Charge

Effective 9/16/2025	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	250%	Portfolio rates for this product will not go into effect until 2026. We will begin declaring portfolio rates in late 2025. For questions, please contact the Sales Desk.	
Goldman Sachs 2-Year Point to Point	no cap	195%		
Goldman Sachs 1-Year Point to Point	no cap	135%		
JP Morgan 3-Year Point to Point	no cap	190%		
JP Morgan 2-Year Point to Point	no cap	157%		
JP Morgan 1-Year Point to Point	no cap	112%		
S&P Annual Point to Point	7.75%	100%		
S&P Monthly Average	8.25%	100%		
S&P Monthly Cap	2.15%	100%		
Fixed	3.90%	n/a		
Short Term	0.15%	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	250%	Portfolio rates for this product will not go into effect until 2026. We will begin declaring portfolio rates in late 2025. For questions, please contact the Sales Desk.	
Goldman Sachs 2-Year Point to Point	no cap	195%		
Goldman Sachs 1-Year Point to Point	no cap	135%		
JP Morgan 3-Year Point to Point	no cap	190%		
JP Morgan 2-Year Point to Point	no cap	157%		
JP Morgan 1-Year Point to Point	no cap	112%		
S&P Annual Point to Point	7.75%	100%		
S&P Monthly Average	8.25%	100%		
S&P Monthly Cap	2.15%	100%		
Fixed	3.90%	n/a		
Short Term	0.15%	n/a		

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

Marquis SP				
<u>Funding Type</u>		<u>Deadline for Current Rates</u>		
1035 exchange and qualified transfers		Paperwork and funds must be received by 10/14/2025		
"Cash with app" (and all other business)		Paperwork and funds must be received by 10/13/2025		
The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 2.75% beginning 07/01/2025.				
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.				
New Money				
Effective 9/15/2025	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	250%	no cap	260%
Goldman Sachs 2-Year Point to Point	no cap	195%	no cap	200%
Goldman Sachs 1-Year Point to Point	no cap	135%	no cap	135%
JP Morgan 3-Year Point to Point	no cap	185%	no cap	192%
JP Morgan 2-Year Point to Point	no cap	155%	no cap	157%
JP Morgan 1-Year Point to Point	no cap	112%	no cap	115%
S&P Annual Point to Point	8.00%	100%	8.25%	100%
S&P Monthly Average	8.25%	100%	8.25%	100%
Fixed	3.65%	n/a	3.70%	n/a
Short Term	3.00%	n/a	3.00%	n/a

2012 version of the Group Marquis Centennial - Qualified Markets Only				
<p>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.</p> <p>The GMIR for new issues beginning 07/01/2025 will be 2.75% (Subject to State Variations).</p> <p>Transfers among allocation options will be credited based on New Money rates and caps.</p> <p>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.</p>				
Effective 9/16/2025	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	80%
Goldman Sachs 2-Year Point to Point	no cap	190%	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	185%	no cap	60%
JP Morgan 2-Year Point to Point	no cap	152%	no cap	50%
JP Morgan 1-Year Point to Point	no cap	110%	no cap	37%
S&P Annual Point to Point	6.25%	100%	1.75%	100%
S&P Monthly Average	7.75%	100%	1.75%	100%
S&P Monthly Cap	2.15%	100%	1.00%	100%
Fixed	3.80%	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 9/15/25.	
New Premium Deposit Fund Max Rider	5.30%
New Premium Deposit Fund Rider	3.00%

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 9/16/2025	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	190%	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	185%	no cap	67%
JP Morgan 2-Year Point to Point	no cap	152%	no cap	52%
JP Morgan 1-Year Point to Point	no cap	110%	no cap	40%
S&P Annual Point to Point	6.25%	100%	2.00%	100%
S&P Monthly Average	7.75%	100%	2.00%	100%
S&P Monthly Cap	2.15%	100%	1.05%	100%
Fixed	3.80%	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.

		Fixed	Participation Rate	Cap Rate
	Guaranteed Rate	New Money Rate	Portfolio Rate	Annual Point to Point
Effective Date:		<u>9/16/2025</u>	<u>9/16/2025</u>	<u>9/16/2025</u>
Non-Oregon Business				
Group	3.00%	3.00%	3.00%	100.00%
Oregon Business				
Group	3.00%	3.00%	3.00%	40.00%
				5.00%

Horizon Single Premium Immediate Annuity (SPIA)

Installment Income

Effective: 9/16/2025

Fixed Period	Rate	Fixed Period	Rate	Fixed Period	Rate
3	2.03%	9	3.80%	15	4.44%
4	2.68%	10	3.76%	16	4.53%
5	2.68%	11	3.92%	17	4.61%
6	3.08%	12	4.05%	18	4.68%
7	3.38%	13	4.16%	19	4.75%
8	3.61%	14	4.27%	20	4.92%

Life Income

Effective: 9/16/2025

Age Band	Rate	Age Band	Rate
00-60	4.94%	71-80	4.36%
61-70	4.69%	81+	3.87%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

Miscellaneous Rates - effective 9/16/2025

Asset Retention Account Interest Rate:	0.10%	subject to change
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Whole Life 2022 and Rapid Issue Whole Life 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.

*** For Whole Life 2005, 2015, and 2020 policies, see page 10.

<u>Month of Policy Anniversary</u>	<u>Policy Year</u>	<u>Loan Rate</u>
January	2025-2026	7.00%
February	2025-2026	7.00%
March	2025-2026	7.00%
April	2025-2026	7.00%
May	2025-2026	7.00%
June	2025-2026	6.75%
July	2025-2026	6.75%
August	2025-2026	6.75%
September	2025-2026	6.75%
October	2025-2026	6.75%
November	2024-2025	7.00%
December	2024-2025	7.00%

RENEWAL RATES FOR MARQUIS SP

Marquis SP				
(Contracts that Swept on 10/14/24 and 10/27/24)				
	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	240%	no cap	240%
Goldman Sachs 2-Year Point to Point	no cap	195%	no cap	195%
Goldman Sachs 1-Year Point to Point	no cap	135%	no cap	135%
JP Morgan 3-Year Point to Point	no cap	185%	no cap	187%
JP Morgan 2-Year Point to Point	no cap	157%	no cap	155%
JP Morgan 1-Year Point to Point	no cap	112%	no cap	112%
S&P Annual Point to Point	9.00%	100%	8.75%	100%
S&P Monthly Average	8.25%	100%	8.25%	100%
Fixed	3.70%	n/a	3.65%	n/a
(Contracts that Swept on 10/14/23 and 10/27/23)				
	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	240%	no cap	230%
Goldman Sachs 2-Year Point to Point	no cap	195%	no cap	190%
Goldman Sachs 1-Year Point to Point	no cap	140%	no cap	130%
JP Morgan 3-Year Point to Point	no cap	185%	no cap	180%
JP Morgan 2-Year Point to Point	no cap	155%	no cap	150%
JP Morgan 1-Year Point to Point	no cap	112%	no cap	107%
S&P Annual Point to Point	9.00%	100%	8.50%	100%
S&P Monthly Average	8.50%	100%	7.75%	100%
Fixed	3.70%	n/a	3.50%	n/a
(Contracts that Swept on 10/14/22 and 10/27/22)				
	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	165%	no cap	170%
Goldman Sachs 2-Year Point to Point	no cap	135%	no cap	135%
Goldman Sachs 1-Year Point to Point	no cap	95%	no cap	95%
JP Morgan 3-Year Point to Point	no cap	125%	no cap	130%
JP Morgan 2-Year Point to Point	no cap	105%	no cap	105%
JP Morgan 1-Year Point to Point	no cap	75%	no cap	77%
S&P Annual Point to Point	4.75%	100%	5.00%	100%
S&P Monthly Average	4.50%	100%	4.50%	100%
Fixed	2.60%	n/a	2.60%	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

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 2.75% beginning 07/01/2025. Transfers among allocation options will be credited based on Portfolio rates and caps.

7 Year Surrender Charge				
Effective 9/16/2025	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	250%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	195%	no cap	80%
Goldman Sachs 1-Year Point to Point	no cap	135%	no cap	55%
JP Morgan 3-Year Point to Point	no cap	190%	no cap	80%
JP Morgan 2-Year Point to Point	no cap	157%	no cap	67%
JP Morgan 1-Year Point to Point	no cap	112%	no cap	47%
S&P Annual Point to Point	7.75%	100%	2.75%	100%
S&P Monthly Average	8.25%	100%	2.25%	100%
S&P Monthly Cap	2.15%	100%	1.05%	100%
Fixed	3.90%	n/a	1.30%	n/a
Short Term	0.15%	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	250%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	195%	no cap	80%
Goldman Sachs 1-Year Point to Point	no cap	135%	no cap	55%
JP Morgan 3-Year Point to Point	no cap	190%	no cap	80%
JP Morgan 2-Year Point to Point	no cap	157%	no cap	67%
JP Morgan 1-Year Point to Point	no cap	112%	no cap	47%
S&P Annual Point to Point	7.75%	100%	3.00%	100%
S&P Monthly Average	8.25%	100%	2.25%	100%
S&P Monthly Cap	2.15%	100%	1.05%	100%
Fixed	3.90%	n/a	1.60%	n/a
Short Term	0.15%	n/a		

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

7 Year Surrender Charge

Effective 9/16/2025	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	185%	no cap	70%
Goldman Sachs 2-Year Point to Point	no cap	135%	no cap	50%
Goldman Sachs 1-Year Point to Point	no cap	75%	no cap	35%
JP Morgan 3-Year Point to Point	no cap	137%	no cap	52%
JP Morgan 2-Year Point to Point	no cap	110%	no cap	47%
JP Morgan 1-Year Point to Point	no cap	75%	no cap	35%
S&P Annual Point to Point	4.00%	100%	1.00%	100%
S&P Monthly Average	4.50%	100%	1.25%	100%
S&P Monthly Cap	1.60%	100%	1.00%	100%
Fixed	2.95%	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	185%	no cap	90%
Goldman Sachs 2-Year Point to Point	no cap	135%	no cap	65%
Goldman Sachs 1-Year Point to Point	no cap	75%	no cap	45%
JP Morgan 3-Year Point to Point	no cap	137%	no cap	65%
JP Morgan 2-Year Point to Point	no cap	110%	no cap	55%
JP Morgan 1-Year Point to Point	no cap	75%	no cap	40%
S&P Annual Point to Point	4.00%	100%	1.75%	100%
S&P Monthly Average	4.50%	100%	2.00%	100%
S&P Monthly Cap	1.60%	100%	1.00%	100%
Fixed	2.95%	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%. Transfers among allocation options will be credited based on New Money rates and caps.

3 Year Surrender Charge

Effective 9/16/2025	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	185%	no cap	65%
Goldman Sachs 2-Year Point to Point	no cap	125%	no cap	50%
Goldman Sachs 1-Year Point to Point	no cap	70%	no cap	35%
JP Morgan 3-Year Point to Point	no cap	132%	no cap	50%
JP Morgan 2-Year Point to Point	no cap	100%	no cap	42%
JP Morgan 1-Year Point to Point	no cap	70%	no cap	32%
S&P Annual Point to Point	3.50%	100%	1.50%	100%
S&P Monthly Average	4.00%	100%	1.50%	100%
S&P Monthly Cap	1.50%	100%	1.05%	100%
Fixed	2.75%	n/a	1.50%	n/a
Short Term	1.50%	n/a		

5 Year Surrender Charge

Effective 9/16/2025	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	185%	no cap	65%
Goldman Sachs 2-Year Point to Point	no cap	130%	no cap	50%
Goldman Sachs 1-Year Point to Point	no cap	70%	no cap	35%
JP Morgan 3-Year Point to Point	no cap	132%	no cap	50%
JP Morgan 2-Year Point to Point	no cap	105%	no cap	42%
JP Morgan 1-Year Point to Point	no cap	70%	no cap	32%
S&P Annual Point to Point	3.75%	100%	1.50%	100%
S&P Monthly Average	4.00%	100%	1.50%	100%
S&P Monthly Cap	1.55%	100%	1.05%	100%
Fixed	2.80%	n/a	1.50%	n/a
Short Term	1.50%	n/a		

7 Year Surrender Charge

Effective 9/16/2025	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	185%	no cap	75%
Goldman Sachs 2-Year Point to Point	no cap	130%	no cap	60%
Goldman Sachs 1-Year Point to Point	no cap	70%	no cap	40%
JP Morgan 3-Year Point to Point	no cap	132%	no cap	57%
JP Morgan 2-Year Point to Point	no cap	105%	no cap	47%
JP Morgan 1-Year Point to Point	no cap	70%	no cap	37%
S&P Annual Point to Point	3.75%	100%	1.50%	100%
S&P Monthly Average	4.00%	100%	1.50%	100%
S&P Monthly Cap	1.55%	100%	1.05%	100%
Fixed	2.80%	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%. Transfers among allocation options will be credited based on New Money rates and caps.

10 Year Surrender Charge

Effective 9/16/2025	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	185%	no cap	90%
Goldman Sachs 2-Year Point to Point	no cap	130%	no cap	70%
Goldman Sachs 1-Year Point to Point	no cap	70%	no cap	45%
JP Morgan 3-Year Point to Point	no cap	132%	no cap	67%
JP Morgan 2-Year Point to Point	no cap	105%	no cap	52%
JP Morgan 1-Year Point to Point	no cap	70%	no cap	40%
S&P Annual Point to Point	3.75%	100%	2.00%	100%
S&P Monthly Average	4.00%	100%	2.00%	100%
S&P Monthly Cap	1.55%	100%	1.05%	100%
Fixed	2.80%	n/a	1.50%	n/a
Short Term	1.50%	n/a		

10 Year Surrender Charge with Premium Bonus Rider

Effective 9/16/2025	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	125%	no cap	45%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	30%
Goldman Sachs 1-Year Point to Point	no cap	45%	no cap	20%
JP Morgan 3-Year Point to Point	no cap	97%	no cap	32%
JP Morgan 2-Year Point to Point	no cap	75%	no cap	27%
JP Morgan 1-Year Point to Point	no cap	45%	no cap	17%
S&P Annual Point to Point	2.25%	100%	1.50%	100%
S&P Monthly Average	1.75%	100%	1.50%	100%
S&P Monthly Cap	1.20%	100%	1.00%	100%
Fixed	2.05%	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>9/16/2025</u>	<u>9/16/2025</u>	<u>9/16/2025</u>	<u>Annual Point to Point 9/16/2025</u>
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>9/16/2025</u>	<u>9/16/2025</u>	<u>9/16/2025</u>	<u>Annual Point to Point 9/16/2025</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
Effective Date:		New Money Rate 9/16/2025	Portfolio Rate 9/16/2025	9/16/2025	Annual Point to Point 9/16/2025
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
Effective Date:		New Money Rate 9/16/2025	Portfolio Rate 9/16/2025	9/16/2025	Annual Point to Point 9/16/2025
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 9/16/2025	Portfolio Rate 9/16/2025
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 9/16/2025	B Monthly Average 9/16/2025
Effective Date:	9/16/2025	9/16/2025	9/16/2025	9/16/2025
Rate	3.90%	3.90%	5.75%	6.50%
Participation Rate			130%	130%
	Unallocated Rate (Portfolio)	Fixed (Portfolio)	Cap Rates (Portfolio)	
			A Annual Point to Point 9/16/2025	B Monthly Average 9/16/2025
Effective Date:	9/16/2025	9/16/2025	9/16/2025	9/16/2025
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>				
	Guaranteed Rate	Participation Rate	Cap Rate Annual Point to Point	Fixed Rate
Effective Date:		<u>9/16/2025</u>	<u>9/16/2025</u>	<u>9/16/2025</u>
	2.50%	100%	3.00%	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>9/16/2025</u>	<u>9/16/2025</u>
Vanguard 2008	3.00%		3.00%	3.00%
Century 2000	4% first 10 yrs, 3% thereafter		4.00%	4.00%
Ultimate & Vanguard (Issued after 10/1996)				
\$100,000 and above	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%

WL-05, WL-15, & WL-20 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	2025-2026	5.55%
February	2025-2026	5.50%
March	2025-2026	5.80%
April	2025-2026	5.65%
May	2025-2026	5.65%
June	2025-2026	5.65%
July	2025-2026	5.60%
August	2025-2026	5.50%
September	2025-2026	5.50%
October	2025-2026	5.55%
November	2024-2025	5.10%
December	2024-2025	5.30%