



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

INTEREST RATES - July 15, 2026 to August 14, 2026

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 08/14/2026
Paperwork and funds must be received by 08/13/2026

The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 2.5% beginning 07/01/2026. Transfers among allocation options will be credited based on Portfolio rates and caps.

7 Year Surrender Charge

Effective 7/16/2026	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	285%	no cap	230%
Goldman Sachs 2-Year Point to Point	no cap	215%	no cap	185%
Goldman Sachs 1-Year Point to Point	no cap	145%	no cap	130%
JP Morgan 3-Year Point to Point	no cap	212%	no cap	177%
JP Morgan 2-Year Point to Point	no cap	175%	no cap	147%
JP Morgan 1-Year Point to Point	no cap	122%	no cap	107%
S&P Annual Point to Point	8.00%	100%	7.25%	100%
S&P Monthly Average	11.00%	100%	8.75%	100%
S&P Monthly Cap	2.35%	100%	2.25%	100%
Fixed	4.10%	n/a	3.75%	n/a
Short Term	0.15%	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	285%	no cap	230%
Goldman Sachs 2-Year Point to Point	no cap	215%	no cap	185%
Goldman Sachs 1-Year Point to Point	no cap	145%	no cap	130%
JP Morgan 3-Year Point to Point	no cap	212%	no cap	177%
JP Morgan 2-Year Point to Point	no cap	175%	no cap	147%
JP Morgan 1-Year Point to Point	no cap	122%	no cap	107%
S&P Annual Point to Point	8.00%	100%	7.25%	100%
S&P Monthly Average	11.00%	100%	8.75%	100%
S&P Monthly Cap	2.35%	100%	2.25%	100%
Fixed	4.10%	n/a	3.75%	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 08/14/2026		
"Cash with app" (and all other business)		Paperwork and funds must be received by 08/13/2026		
The guaranteed minimum surrender value of contracts will be 87.5% of all net premiums (less any withdrawals) accumulated at 2.5% beginning 07/01/2026.				
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 7/15/2026	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	285%	no cap	290%
Goldman Sachs 2-Year Point to Point	no cap	215%	no cap	215%
Goldman Sachs 1-Year Point to Point	no cap	145%	no cap	150%
JP Morgan 3-Year Point to Point	no cap	212%	no cap	217%
JP Morgan 2-Year Point to Point	no cap	175%	no cap	177%
JP Morgan 1-Year Point to Point	no cap	122%	no cap	122%
S&P Annual Point to Point	8.25%	100%	8.25%	100%
S&P Monthly Average	11.25%	100%	11.25%	100%
Fixed	4.35%	n/a	4.40%	n/a
Short Term	2.50%	n/a	2.50%	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 07/01/2026 will be 2.5% (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.				
Policies sold on or after 1/1/2026				
Effective 7/16/2026	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	200%
Goldman Sachs 2-Year Point to Point	no cap	200%	no cap	185%
Goldman Sachs 1-Year Point to Point	no cap	145%	no cap	130%
JP Morgan 3-Year Point to Point	no cap	200%	no cap	177%
JP Morgan 2-Year Point to Point	no cap	175%	no cap	147%
JP Morgan 1-Year Point to Point	no cap	120%	no cap	107%
S&P Annual Point to Point	6.75%	100%	7.00%	100%
S&P Monthly Average	10.75%	100%	7.75%	100%
S&P Monthly Cap	2.30%	100%	2.15%	100%
Fixed	3.95%	n/a	3.75%	n/a
Short Term	1.00%	n/a		
Policies sold prior to 1/1/2026				
Effective 7/16/2026	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	80%
Goldman Sachs 2-Year Point to Point	no cap	200%	no cap	60%
Goldman Sachs 1-Year Point to Point	no cap	145%	no cap	40%
JP Morgan 3-Year Point to Point	no cap	200%	no cap	60%
JP Morgan 2-Year Point to Point	no cap	175%	no cap	50%
JP Morgan 1-Year Point to Point	no cap	120%	no cap	37%
S&P Annual Point to Point	6.75%	100%	1.75%	100%
S&P Monthly Average	10.75%	100%	1.75%	100%
S&P Monthly Cap	2.30%	100%	1.00%	100%
Fixed	3.95%	n/a	1.35%	n/a
Short Term	1.00%	n/a		

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

Premium Deposit Fund Riders

The PDF Max rate applies to policies with application date on or after 7/15/26.

New Premium Deposit Fund Max Rider	5.25%
New Premium Deposit Fund Rider	3.00%

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.

Policies sold on or after 1/1/2026

Effective 7/16/2026	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	200%
Goldman Sachs 2-Year Point to Point	no cap	200%	no cap	185%
Goldman Sachs 1-Year Point to Point	no cap	150%	no cap	130%
JP Morgan 3-Year Point to Point	no cap	200%	no cap	177%
JP Morgan 2-Year Point to Point	no cap	182%	no cap	147%
JP Morgan 1-Year Point to Point	no cap	122%	no cap	107%
S&P Annual Point to Point	7.00%	100%	7.00%	100%
S&P Monthly Average	11.50%	100%	7.75%	100%
S&P Monthly Cap	2.35%	100%	2.15%	100%
Fixed	3.95%	n/a	3.75%	n/a
Short Term	1.50%	n/a		

Policies sold prior to 1/1/2026

Effective 7/16/2026	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	200%	no cap	70%
Goldman Sachs 1-Year Point to Point	no cap	150%	no cap	45%
JP Morgan 3-Year Point to Point	no cap	200%	no cap	67%
JP Morgan 2-Year Point to Point	no cap	182%	no cap	52%
JP Morgan 1-Year Point to Point	no cap	122%	no cap	40%
S&P Annual Point to Point	7.00%	100%	2.00%	100%
S&P Monthly Average	11.50%	100%	2.00%	100%
S&P Monthly Cap	2.35%	100%	1.05%	100%
Fixed	3.95%	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.

Rates also apply to existing business.					
Effective Date:	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate		Annual Point to Point
		<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</u>
		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%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

Horizon Single Premium Immediate Annuity (SPIA)					
<u>Installment Income</u>					
Effective: 7/16/2026					
Fixed Period	Rate	Fixed Period	Rate	Fixed Period	Rate
3	2.56%	9	4.37%	15	4.91%
4	3.26%	10	4.31%	16	4.99%
5	3.29%	11	4.44%	17	5.06%
6	3.69%	12	4.55%	18	5.12%
7	3.98%	13	4.66%	19	5.19%
8	4.19%	14	4.75%	20	5.35%
<u>Life Income</u>					
Effective: 7/16/2026					
Age Band	Rate	Age Band	Rate		
00-60	5.31%	71-80	4.81%		
61-70	5.08%	81+	4.38%		

Miscellaneous Rates - effective 7/16/2026		
Asset Retention Account Interest Rate:	0.10%	subject to change

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	2026-2027	6.50%
February	2026-2027	6.50%
March	2026-2027	6.50%
April	2026-2027	6.50%
May	2026-2027	6.25%
June	2026-2027	6.25%
July	2026-2027	6.25%
August	2026-2027	6.25%
September	2025-2026	6.75%
October	2025-2026	6.75%
November	2025-2026	6.75%
December	2025-2026	6.75%

PRODUCTS CURRENTLY AVAILABLE FOR SALE (continued)

RENEWAL RATES FOR MARQUIS SP

Marquis SP				
(Contracts that Swept on 8/14/25 and 8/27/25)				
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	255%	no cap	255%
Goldman Sachs 2-Year Point to Point	no cap	200%	no cap	205%
Goldman Sachs 1-Year Point to Point	no cap	140%	no cap	140%
JP Morgan 3-Year Point to Point	no cap	195%	no cap	195%
JP Morgan 2-Year Point to Point	no cap	162%	no cap	165%
JP Morgan 1-Year Point to Point	no cap	115%	no cap	115%
S&P Annual Point to Point	8.00%	100%	8.50%	100%
S&P Monthly Average	9.00%	100%	9.25%	100%
Fixed	3.60%	n/a	3.65%	n/a
(Contracts that Swept on 8/14/24 and 8/27/24)				
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	245%	no cap	250%
Goldman Sachs 2-Year Point to Point	no cap	205%	no cap	200%
Goldman Sachs 1-Year Point to Point	no cap	140%	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	8.50%	100%	8.50%	100%
S&P Monthly Average	8.50%	100%	8.50%	100%
Fixed	3.55%	n/a	3.50%	n/a
(Contracts that Swept on 8/14/23 and 8/27/23)				
	7 Year		10 Year	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	255%	no cap	250%
Goldman Sachs 2-Year Point to Point	no cap	205%	no cap	195%
Goldman Sachs 1-Year Point to Point	no cap	135%	no cap	130%
JP Morgan 3-Year Point to Point	no cap	200%	no cap	195%
JP Morgan 2-Year Point to Point	no cap	162%	no cap	155%
JP Morgan 1-Year Point to Point	no cap	112%	no cap	105%
S&P Annual Point to Point	8.50%	100%	8.25%	100%
S&P Monthly Average	8.75%	100%	8.00%	100%
Fixed	3.55%	n/a	3.45%	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 2.5% beginning 07/01/2026. Transfers among allocation options will be credited based on Portfolio rates and caps.

7 Year Surrender Charge				
Effective 7/16/2026	New Money		Portfolio	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	285%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	215%	no cap	80%
Goldman Sachs 1-Year Point to Point	no cap	145%	no cap	55%
JP Morgan 3-Year Point to Point	no cap	212%	no cap	80%
JP Morgan 2-Year Point to Point	no cap	175%	no cap	67%
JP Morgan 1-Year Point to Point	no cap	122%	no cap	47%
S&P Annual Point to Point	8.00%	100%	2.75%	100%
S&P Monthly Average	11.00%	100%	2.25%	100%
S&P Monthly Cap	2.35%	100%	1.05%	100%
Fixed	4.10%	n/a	1.30%	n/a
Short Term	0.15%	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	285%	no cap	100%
Goldman Sachs 2-Year Point to Point	no cap	215%	no cap	80%
Goldman Sachs 1-Year Point to Point	no cap	145%	no cap	55%
JP Morgan 3-Year Point to Point	no cap	212%	no cap	80%
JP Morgan 2-Year Point to Point	no cap	175%	no cap	67%
JP Morgan 1-Year Point to Point	no cap	122%	no cap	47%
S&P Annual Point to Point	8.00%	100%	3.00%	100%
S&P Monthly Average	11.00%	100%	2.25%	100%
S&P Monthly Cap	2.35%	100%	1.05%	100%
Fixed	4.10%	n/a	1.60%	n/a
Short Term	0.15%	n/a		

DISCONTINUED AND SUSPENDED PRODUCTS (continued)

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 7/16/2026	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	70%
Goldman Sachs 2-Year Point to Point	no cap	100%	no cap	50%
Goldman Sachs 1-Year Point to Point	no cap	40%	no cap	35%
JP Morgan 3-Year Point to Point	no cap	120%	no cap	52%
JP Morgan 2-Year Point to Point	no cap	92%	no cap	47%
JP Morgan 1-Year Point to Point	no cap	57%	no cap	35%
S&P Annual Point to Point	2.25%	100%	1.00%	100%
S&P Monthly Average	2.75%	100%	1.25%	100%
S&P Monthly Cap	1.25%	100%	1.00%	100%
Fixed	2.60%	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	150%	no cap	90%
Goldman Sachs 2-Year Point to Point	no cap	100%	no cap	65%
Goldman Sachs 1-Year Point to Point	no cap	45%	no cap	45%
JP Morgan 3-Year Point to Point	no cap	120%	no cap	65%
JP Morgan 2-Year Point to Point	no cap	92%	no cap	55%
JP Morgan 1-Year Point to Point	no cap	57%	no cap	40%
S&P Annual Point to Point	2.25%	100%	1.75%	100%
S&P Monthly Average	2.75%	100%	2.00%	100%
S&P Monthly Cap	1.25%	100%	1.00%	100%
Fixed	2.60%	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 Transfers among allocation options will be credited based on New Money rates and caps.

3 Year Surrender Charge

Effective 7/16/2026	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	65%
Goldman Sachs 2-Year Point to Point	no cap	90%	no cap	50%
Goldman Sachs 1-Year Point to Point	no cap	35%	no cap	35%
JP Morgan 3-Year Point to Point	no cap	115%	no cap	50%
JP Morgan 2-Year Point to Point	no cap	82%	no cap	42%
JP Morgan 1-Year Point to Point	no cap	53%	no cap	32%
S&P Annual Point to Point	1.75%	100%	1.50%	100%
S&P Monthly Average	2.25%	100%	1.50%	100%
S&P Monthly Cap	1.15%	100%	1.05%	100%
Fixed	2.40%	n/a	1.50%	n/a
Short Term	1.50%	n/a		

5 Year Surrender Charge

Effective 7/16/2026	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	65%
Goldman Sachs 2-Year Point to Point	no cap	95%	no cap	50%
Goldman Sachs 1-Year Point to Point	no cap	35%	no cap	35%
JP Morgan 3-Year Point to Point	no cap	115%	no cap	50%
JP Morgan 2-Year Point to Point	no cap	87%	no cap	42%
JP Morgan 1-Year Point to Point	no cap	53%	no cap	32%
S&P Annual Point to Point	2.00%	100%	1.50%	100%
S&P Monthly Average	2.25%	100%	1.50%	100%
S&P Monthly Cap	1.20%	100%	1.05%	100%
Fixed	2.45%	n/a	1.50%	n/a
Short Term	1.50%	n/a		

7 Year Surrender Charge

Effective 7/16/2026	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	75%
Goldman Sachs 2-Year Point to Point	no cap	95%	no cap	60%
Goldman Sachs 1-Year Point to Point	no cap	40%	no cap	40%
JP Morgan 3-Year Point to Point	no cap	115%	no cap	57%
JP Morgan 2-Year Point to Point	no cap	87%	no cap	47%
JP Morgan 1-Year Point to Point	no cap	53%	no cap	37%
S&P Annual Point to Point	2.00%	100%	1.50%	100%
S&P Monthly Average	2.25%	100%	1.50%	100%
S&P Monthly Cap	1.20%	100%	1.05%	100%
Fixed	2.45%	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 Transfers among allocation options will be credited based on New Money rates and caps.

10 Year Surrender Charge				
Effective 7/16/2026	New Money		Portfolio	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	150%	no cap	90%
Goldman Sachs 2-Year Point to Point	no cap	95%	no cap	70%
Goldman Sachs 1-Year Point to Point	no cap	45%	no cap	45%
JP Morgan 3-Year Point to Point	no cap	115%	no cap	67%
JP Morgan 2-Year Point to Point	no cap	87%	no cap	52%
JP Morgan 1-Year Point to Point	no cap	53%	no cap	40%
S&P Annual Point to Point	2.00%	100%	2.00%	100%
S&P Monthly Average	2.25%	100%	2.00%	100%
S&P Monthly Cap	1.20%	100%	1.05%	100%
Fixed	2.45%	n/a	1.50%	n/a
Short Term	1.50%	n/a		

10 Year Surrender Charge with Premium Bonus Rider				
Effective 7/16/2026	New Money		Portfolio	
	Interest/Cap Rate	Participation Rate	Interest/Cap Rate	Participation Rate
Goldman Sachs 3-Year Point to Point	no cap	90%	no cap	45%
Goldman Sachs 2-Year Point to Point	no cap	55%	no cap	30%
Goldman Sachs 1-Year Point to Point	no cap	20%	no cap	20%
JP Morgan 3-Year Point to Point	no cap	80%	no cap	32%
JP Morgan 2-Year Point to Point	no cap	57%	no cap	27%
JP Morgan 1-Year Point to Point	no cap	27%	no cap	17%
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%	1.00%	100%
Fixed	1.70%	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.

or 1121 only insured business only. Rates also apply to existing business.					
Effective Date:	Guaranteed Rate	Fixed		Participation Rate	Cap Rate
		New Money Rate	Portfolio Rate		Annual Point to Point
		<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</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.

		Fixed		Participation Rate	Cap Rate
	Guaranteed	New Money	Portfolio		Annual
	Rate	Rate	Rate		Point to Point
Effective Date:		<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</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	New Money Rate	Fixed Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
Effective Date:		<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</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	New Money Rate	Fixed Portfolio Rate	Participation Rate	Cap Rate Annual Point to Point
Effective Date:		<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</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	Portfolio Rate
	<u>7/16/2026</u>	<u>7/16/2026</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	B	
Effective Date:	<u>7/16/2026</u>	<u>7/16/2026</u>	Annual Point to Point <u>7/16/2026</u>	Monthly Average <u>7/16/2026</u>	
Rate	4.05%	4.05%	6.50%	8.50%	
Participation Rate			130%	130%	
	Unallocated Rate (Portfolio)	Fixed (Portfolio)	Cap Rates (Portfolio)		
			A	B	
Effective Date:	<u>7/16/2026</u>	<u>7/16/2026</u>	Annual Point to Point <u>7/16/2026</u>	Monthly Average <u>7/16/2026</u>	
Rate	4.05%	4.05%	6.50%	8.50%	
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>7/16/2026</u>	<u>7/16/2026</u>	<u>7/16/2026</u>
	2.50%	100%	3.25%	3.10%

Miscellaneous Fixed Interest Universal Life & Current Assumption Whole Life Products				
<i>For existing business only.</i>				
	Guaranteed Rate		New Money Rate	Portfolio Rate
			<u>7/16/2026</u>	<u>7/16/2026</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	2026-2027	5.55%
February	2026-2027	5.50%
March	2026-2027	5.80%
April	2026-2027	5.65%
May	2026-2027	5.65%
June	2026-2027	5.65%
July	2026-2027	5.60%
August	2026-2027	5.50%
September	2025-2026	5.50%
October	2025-2026	5.55%
November	2025-2026	5.10%
December	2025-2026	5.30%