



April 4, 2022

22-023-PG

Increased cap rates and max illustrated rates on Index Universal Life products

Supporting your business is a priority for us. That's why we continuously find ways to make our products stronger despite volatile market conditions.

Effective April 16, 2022, we are increasing cap rates and max illustrated rates of select index accounts on currently marketed **QoL Max Accumulator+ II** and **QoL Value+ Protector II IUL**. These positive changes aim to help you grow your business and add more value to your clients so they can look to the future with confidence.

Please see below for details of new rates and changes:

QoL Max Accumulator+ II

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ¹	Maximum Illustrated Rate
ML Strategic Balanced Index	0.00%	NA	115%	0.65%	6.48% (+0.24%)
PIMCO Global Index	0.00%	NA	80%	0.30%	6.48% (+0.24%)
S&P 500 High Bonus Rate Index	0.25%	7.75%	100%	0.60%	5.14%
S&P 500 High Cap Rate Index	0.00%	10.50% (+0.50%)	100%	0.10%	6.48% (+0.24%)

QoL Value+ Protector II

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ²	Maximum Illustrated Rate
ML Strategic Balanced Index	0.00%	NA	85%	0.80%	5.35% (+0.28%)
PIMCO Global Index	0.00%	NA	70%	0.80%	5.35% (+0.28%)
S&P 500 Participation Rate Index	0.00%	NA	45%	0.10%	5.31% (+0.24%)
S&P 500 Cap Rate Index	0.00%	8.25% (+0.50%)	100%	0.10%	5.35% (+0.28%)

Applicable products

QoL Max Accumulator+ II
QoL Value+ Protector II

Run illustrations

Winflex will be updated the evening of April 15, 2022 to provide illustrations that reflect these rate changes.

¹ Minimum guaranteed account value enhancement is 0.10%

² Minimum guaranteed account value enhancements are: 0.1% for S&P500 Index; 0.75% for MLSB, PIMCO and Declared Interest

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