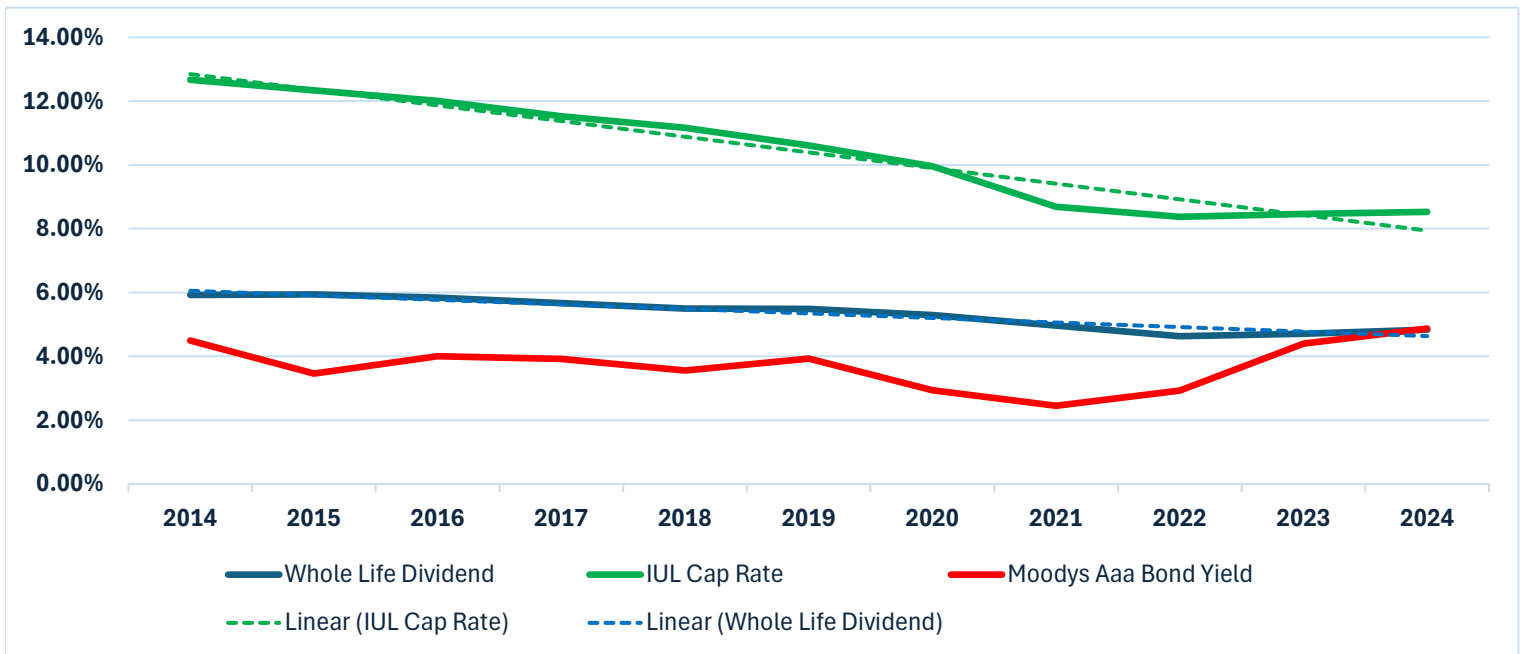


Whole Life Dividend and Indexed Universal Life Cap Rate Inforce History

Prepared: October 9th, 2024



Carrier Averages

Year	Whole Life Dividend*	IUL Cap Rate**	Moody's Aaa Corp Bond Yield
2014	5.92%	12.67%	4.49%
2015	5.94%	12.33%	3.46%
2016	5.84%	12.00%	4.00%
2017	5.67%	11.53%	3.92%
2018	5.50%	11.17%	3.55%
2019	5.49%	10.61%	3.93%
2020	5.29%	9.96%	2.94%
2021	4.96%	8.68%	2.45%
2022	4.63%	8.37%	2.93%
2023	4.71%	8.47%	4.40%
2024	4.83%	8.52%	4.87%

*Carriers Represented: Ameritas, Equitable, Guardian, John Hancock, Mass Mutual, Securian, National Life, New York Life, Northwestern Mutual, Ohio National, Penn Mutual

**Carriers Represented: Allianz, F&G, John Hancock, Lincoln, LSW, North American, Pacific Life, Penn Mutual, Securian

*This report does not provide any tax, investment or legal advice
 Index segment dates differ by carrier and available data is limited
 Please refer to carrier websites for additional details and product disclosures*