

Life Solutions Competitive Intelligence



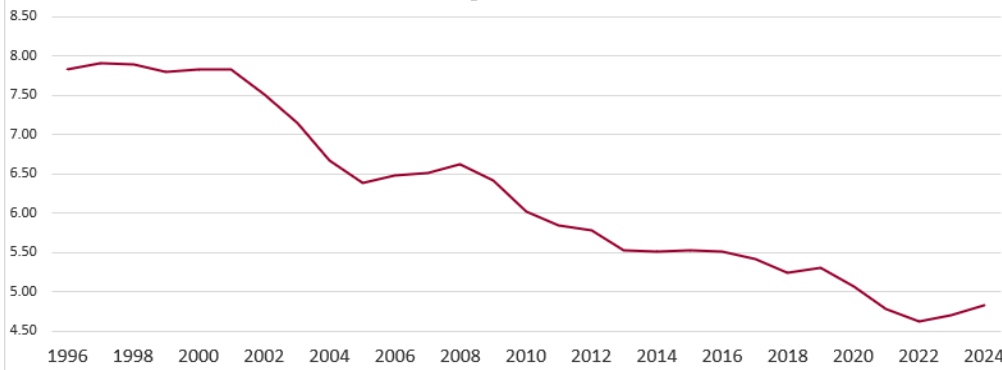
The following information details the dividend interest rates for key whole life carriers, announced annually from 1995 through 2024. This information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure accuracy, it cannot be guaranteed. This information does not include product details. Each product's features and benefits should be weighed against the cost of insurance products.

1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024

Ameritas Life		8.00	8.00	8.00	8.00	8.00	8.00	8.00	7.13	6.75	6.25	6.25	5.85	5.85	5.85	5.45	5.65	5.45	5.35	5.25	5.25	5.15	5.00	5.00	5.00	5.00	4.75	4.60	4.60	5.00
Equitable	Issued before 2002	6.50	6.50	6.50	6.50	6.50	6.50	6.00	6.00	5.25	5.25	5.00	5.00	5.00	5.00	5.00	4.50	4.50	4.75	4.75	4.75	4.75	4.75	4.25	4.25	3.75	3.75	3.25	3.45	3.45
	Issued after 2002	8.00	8.00	7.50	7.50	7.50	7.50	7.00	7.00	7.00	6.50	6.00	6.00	5.75	5.50	5.50	5.00	5.00	4.50	4.50	4.50	4.50	4.50	4.00	4.00	3.50	3.25	3.25	4.00	4.00
Guardian		8.00	8.50	8.75	8.75	8.50	8.50	8.00	7.00	6.60	6.75	6.50	6.75	7.25	7.30	7.00	6.85	6.95	6.65	6.25	6.05	6.05	5.85	5.85	5.85	5.65	5.65	5.65	5.75	5.90
John Hancock	Issued Before 2/1/2000	8.25	8.25	7.95	7.80	7.80	7.80	7.80	7.80	6.75	6.25	6.25	6.25	6.25	6.25	6.00	6.00	5.30	5.05	5.05	5.05	4.55	4.55	4.25	4.25	4.00	3.25	2.50	2.50	3.25
	Issued After 2/1/2000					8.20	8.05	7.90	7.50	7.00	7.40	7.50	7.90	7.60	5.75	5.75	5.55	5.55	5.55	5.55	5.30	5.15	5.15	5.00	5.00	4.75	4.25	4.25	4.25	4.25
MassMutual	Issued after 1996	8.40	8.40	8.40	8.40	8.20	8.20	8.05	7.90	7.50	7.00	7.40	7.50	7.90	7.60	7.00	6.85	7.00	7.00	7.10	7.10	7.10	6.70	6.40	6.40	6.20	6.00	6.00	6.00	6.10
	Issued Before 1996	8.40	8.40	8.40	8.40	8.30	8.30	8.10	7.90	7.50	7.00	7.55	7.55	7.90	7.45	6.85	6.80	7.00	7.00	7.10	7.10	7.10	6.70	6.40	6.40	6.20	6.00	6.00	6.00	6.10
	Connecticut Mutual	7.70	7.70	7.70	7.70	7.65	7.75	7.85	8.00	7.45	6.65	7.25	7.45	7.75	7.40	6.70	6.70	7.00	7.00	7.10	7.10	7.10	6.70	6.40	6.40	6.20	6.00	6.00	6.00	6.10
Securian	Secure Protector WL	5.50	6.50	6.50	6.00	7.00	7.00	5.50	5.00	4.25	4.50	5.10	5.30	5.30	5.80	6.00	5.50	5.50	4.50	4.75	5.00	4.75	4.75	4.75	4.75	4.50	4.00	4.00	4.00	4.00
	Secure Accumulator WL	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.25	6.75	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.00	4.75	5.00	5.25	5.00	5.00	5.00	5.00	4.75	4.00	4.00	4.00	4.00
National Life VT		7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.25	6.75	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.00	5.75	5.75	5.75	5.75	5.75	5.25	5.25	4.50	4.25	4.00	4.25	4.25
New York Life		7.90	7.90	7.90	7.90	7.90	7.90	7.32	6.79	6.79	6.79	6.79	6.79	6.79	6.14	6.11	6.11	5.80	5.90	6.00	6.20	6.20	6.20	6.10	6.00	6.00	5.80	5.80	5.80	6.00
Northwestern Mutual		8.50	8.50	8.80	8.80	8.80	8.80	8.60	8.20	7.70	7.50	7.50	7.50	7.50	6.50	6.15	6.00	5.85	5.60	5.60	5.60	5.45	5.00	4.90	5.00	5.00	5.00	5.00	5.00	5.15
Ohio National		8.30	8.30	8.30	8.30	8.30	8.30	7.70	7.70	7.40	6.90	6.65	6.65	6.65	6.40	6.44	6.15	6.15	6.00	6.00	6.00	6.00	5.75	5.40	5.40	5.20	4.70	4.00	4.00	4.00
Penn Mutual		8.50	8.00	8.00	7.40	7.40	7.40	7.40	6.48	5.74	5.74	6.30	6.30	6.50	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.10	6.10	5.75	5.75	5.75	5.75
Average		7.92	8.00	8.02	7.92	7.95	7.98	7.71	7.31	6.82	6.49	6.67	6.71	6.86	6.65	6.31	6.23	6.14	5.89	5.92	5.94	5.84	5.67	5.50	5.49	5.29	4.96	4.63	4.71	4.83

All dividend rates were established at year end 2023 for the year 2024

Historical Average Dividend Interest Rate



Key	DIR decrease of 40+ basis points	DIR remained the same as the previous year
	DIR decrease	DIR increased

THIS DIVIDEND INFORMATION SHOULD BE USED TO ESTABLISH TRENDS, NOT TO JUDGE OR PREDICT PRODUCT PERFORMANCE

Using the dividend rate as an indicator of relative product performance is misleading. Higher dividend rates do not necessarily translate into a better performing product. Other factors such as mortality charges, expense factors, dividend crediting and reporting methodologies (e.g. net vs. gross) can impact product performance.

Source: Information from company announcements or provided by the company.

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