



Life

Interest Rate Caps and Pars for Individual Indexed Universal Life Insurance

Builder IUL®, Guarantee Builder IUL®, and Rapid Builder® IUL

North American's current portfolio of individual indexed universal life products have lower cap and participation ("par") rates than previously issued versions. Use this reference chart to determine which caps and pars apply to your client's version of the product for all non-marketed products. For the rates of currently marketed products, see the Current IUL Rates guide.

Date of Last Rate Change: October 2016

Index	Builder (Gen 1-3) Par	Builder (Gen 1-3) Cap	Builder (Gen 4-5) Par	Builder (Gen 4-5) Cap	Builder (Gen 6) Par	Builder (Gen 6) Cap	Guarantee Builder Gen 1 Par	Guarantee Builder Gen 1 Cap	Guarantee Builder Gen 2 Par	Guarantee Builder Gen 2 Cap
S&P 500®										
Annual Point-to-Point	100%	12%	100%	12%	100%	12%	100%	12%	100%	11.5%
Monthly Point-to-Point	N/A	N/A	N/A	N/A	100%	2.60%	N/A	N/A	100%	2.5%
Daily Averaging	95%	None	95%	None	95%	None	95%	None	92.5%	None
Uncapped Point-to-Point	N/A	N/A	N/A	N/A	50%	None	N/A	N/A	47.5%	None
DJIA®										
Point-to-Point	100%	9.5%	100%	9.5%	100%	9.5%	100%	9.5%	100%	9%
Daily Averaging	95%	None	95%	None	95%	None	95%	None	92.5%	None
NASDAQ®										
Annual Point-to-Point	100%	8.5%	100%	8.5%	100%	8.5%	100%	8.5%	100%	8%
S&P MidCap 400®										
Annual Point-to-Point	100%	8.5%	N/A	N/A	100%	8.5%	N/A	N/A	100%	8%
Daily Averaging	N/A	N/A	N/A	N/A	75%	None	N/A	N/A	72.5%	None
Russell 2000®										
Annual Point-to-Point	N/A	N/A	N/A	N/A	100%	8.5%	N/A	N/A	100%	8%
Daily Averaging	N/A	N/A	N/A	N/A	75%	None	N/A	N/A	72.5%	None
EURO STOXX 50®										
Annual Point-to-Point	N/A	N/A	100%	11%	100%	11%	100%	11%	100%	10.5%
Multi-Index										
Annual Point-to-Point	N/A	N/A	N/A	N/A	100%	8%	N/A	N/A	100%	7.5%

Index	Rapid Builder (Gen 1) Par	Rapid Builder (Gen 1) Cap	Rapid Builder (Gen 2) Par	Rapid Builder (Gen 2) Cap
S&P 500®				
Annual Point-to-Point	100%	12%	100%	11.5%
Monthly Point-to-Point	N/A	N/A	100%	2.5%
Daily Averaging	95%	None	92.5%	None
Uncapped Point-to-Point	50%	None	47.5%	None
DJIA®				
Point-to-Point	100%	9.5%	100%	9%
Daily Averaging	95%	None	92.5%	None
NASDAQ®				
Annual Point-to-Point	N/A	N/A	N/A	N/A
S&P MidCap 400®				
Annual Point-to-Point	N/A	N/A	N/A	N/A
Daily Averaging	N/A	N/A	N/A	N/A
Russell 2000®				
Annual Point-to-Point	N/A	N/A	N/A	N/A
Daily Averaging	N/A	N/A	N/A	N/A
EURO STOXX 50®				
Annual Point-to-Point	100%	11%	100%	10.5%
Multi-Index				
Annual Point-to-Point	100%	8%	100%	7.5%

Not all indices available on each product.

The current Index Participation Rate and Index Cap Rate reflect current rates as of this publishing and are subject to change. For updates to these rates, please contact Sales Development at (800) 800-3656 ext. 10411.

Indexed universal life products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

The uncapped S&P 500® option allows an unlimited return with no index cap rate, but applies an index participation rate less than 100% to the growth rate of the S&P 500®.

THE S&P 500® COMPOSITE STOCK PRICE INDEX;

THE S&P 400® COMPOSITE STOCK PRICE INDEX; and

THE DOW JONES INDUSTRIAL AVERAGE® (DJIA®) COMPOSITE STOCK PRICE INDEX

These Indices do not include dividends paid by the underlying companies.

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