

# Life Interest Rates



UL Interest Rates Effective Dec 08, 2017

## Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on September 29, 2017)

### Max Accumulator+ (Non-NY) (Policy Form 15646, ICC15-15646)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+)*	Total Illustrated Rate (Policy yrs 6+)
1 yr ML Strategic Balanced Index	0.00%	NA	100% (no change)	7.40% (no change)	0.65%	8.05%
1 yr S&P 500 Participation Rate Index	0.00%	NA	60% (no change)	6.82% (no change)	0.45%	7.27%
1 yr S&P 500 Core Cap Rate Index	0.25%	10.00% (no change)	100%	6.13% (no change)	0.75%	6.88%
1 yr S&P 500 High Cap Rate Index	0.00%	13.00% (no change)	100%	7.31% (no change)	0.25%	7.56%
Declared Interest	2.00%	NA	NA	2.90% (no change)	0.25%	3.15%

\*minimum guaranteed account value enhancement is 0.25%

### Value+ Protector (Non-NY) (Policy Form 16760, ICC16-16760)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+)	Total Illustrated Rate (Policy yrs 6+)
1 yr ML Strategic Balanced Index	0.00%	NA	100% (no change)	6.05% (no change)	0.75%	6.80%
1 yr S&P 500 Participation Rate Index	0.00%	NA	60% (no change)	6.05% (no change)	0.75%	6.80%
1 yr S&P 500 Core Cap Rate Index	0.00%	10.00% (no change)	100%	6.05% (no change)	0.75%	6.80%
Declared Interest	2.00%	NA	NA	2.75% (-0.15%)	0.75%	3.50%

\*minimum guaranteed account value enhancement is 0.75%

### Value+ IUL (NY Only) (Policy Form 14779N, 14779NU)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+)	Total Illustrated Rate (Policy yrs 6+)
1 yr S&P 500 Participation Rate Index	0.25%	NA	55% (no change)	5.86% (-0.14%)	0.75%	6.61%
1 yr S&P 500 Cap Rate Index	0.25%	9.00% (-0.50%)	100%	5.86% (-0.14%)	0.75%	6.61%
Declared Interest	2.00%	NA	NA	2.40% (no change)	NA	NA

\*minimum guaranteed account value enhancement is 0.75%

### AG Platinum Choice VUL 2 (Non-NY) (Policy Form 14904, ICC14-14904)

Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
Declared Interest	2.00%	NA	NA	2.25% (no change)

AG Extend IUL <sup>SM</sup> AG Extend IULSM (NY and Non NY) (Conversion product, Policy Form 12436, ICC12-12436; 12436N, 12436NU)				
Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate
1 yr S&P 500 Participation Rate Index	2.00%	NA	55% (no change)	5.53% (-0.27%)
1 yr S&P 500 Cap Rate Index	1.00%	7.00% (-0.50%)	100%	5.53% (-0.27%)
Declared Interest	2.00%	NA	NA	2.60% (no change)

### Fixed Universal Life\*\*

Products	Interest Rate
AG Secure Survivor II (Non NY) (Policy Form ICC13-13239, 13239)	2.00% (no change)
Secure Lifetime GUL 3 (NY and Non NY) (Policy Form 15442, ICC15-15442, 15442N, 15442NU)	2.00% (no change)

\*\* Sales quotes for fixed universal life products are designed to reflect guaranteed cash values only. Upon completion of the first policy year, inforce illustrations will be available and will include current cash accumulation values, along with guaranteed cash values.

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AGLC107751 REV1217

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