

**Please note the following IUL rate changes:**

**FlexLife Family of Products**

*FlexLife II, NL FlexLife II, PeakLife, PeakLife NL, LifeCycle Solution, NL LifeCycle Solution, SecurePlus Advantage 79, Ultra Select*

<b>Non-NY States</b>	<b>Illustrated Rate</b>			<b>Cap/Participation Rate</b>		
	<b>Current</b>	<b>New</b>	<b>Change</b>	<b>Current</b>	<b>New</b>	<b>Change</b>
Basic/Fixed/SAR	3.00%	3.00%	0.00%	3.00%	3.00%	0.00%
S&P 500 Point to Point Cap Focus	6.88%	6.60%	-0.28%	11.75%	11.00%	-0.75%
S&P 500 Point to Point Participation Focus	6.04%	5.64%	-0.40%	9.25%	8.50%	-0.75%
S&P 500 Point to Point	6.32%	5.79%	-0.53%	55%	50%	-5%
S&P 500 Point to Average	6.86%	6.60%	-0.26%	115%	110%	-5%
MXEF Point to Point Cap Focus	5.65%	5.26%	-0.39%	10.50%	9.75%	-0.75%

<b>New York Only</b>	<b>Illustrated Rate</b>			<b>Cap/Participation Rate</b>		
	<b>Current</b>	<b>New</b>	<b>Change</b>	<b>Current</b>	<b>New</b>	<b>Change</b>
Basic/Fixed/SAR	2.50%	2.50%	0.00%	2.50%	2.50%	0.00%
S&P 500 Point to Point Cap Focus	6.67%	6.26%	-0.41%	11.25%	10.25%	-1.00%
S&P 500 Point to Point Participation Focus	5.31%	4.73%	-0.58%	8.00%	7.00%	-1.00%
S&P 500 Point to Point	5.76%	5.23%	-0.53%	50%	45%	-5%
S&P 500 Point to Average	5.41%	5.14%	-0.27%	90%	85%	-5%
MXEF Point to Point Cap Focus	5.07%	4.55%	-0.52%	10.25%	9.25%	-1.00%

**SecurePlus Provider**

<b>Non-NY States</b>	<b>Illustrated Rate</b>			<b>Cap/Participation Rate</b>		
	<b>Current</b>	<b>New</b>	<b>Change</b>	<b>Current</b>	<b>New</b>	<b>Change</b>
Basic/Fixed/SAR	2.50%	2.50%	0.00%	2.50%	2.50%	0.00%
S&P 500 Point to Point Cap Focus	4.84%	4.86%	0.02%	7.50%	7.50%	0.00%
S&P 500 Point to Point Participation Focus	4.39%	4.42%	0.03%	6.50%	6.50%	0.00%
S&P 500 Point to Average	4.53%	4.55%	0.02%	75%	75%	0%
MXEF Point to Point Cap Focus	4.23%	4.19%	-0.04%	7.50%	7.50%	0.00%