

Product Update**April 2020 Index Account Changes****April 2020 Index Cap Updates**

Based on the recent economic conditions linked to COVID-19, significant changes in interest rates and the spike in market volatility will cause IUL index parameters to be adjusted. We strive to balance financial discipline and impacts to the index accounts and the upside they can offer. However, given the significant changes to the economics of the index accounts, adjustments are appropriate. The new spreads and caps for impacted index accounts will be effective for index segments starting after April 1, 2020.

A letter will be sent to policy owners when the cap rate changes, informing them of the new cap and the future segments that will be impacted. The letter also indicates that changes to the cap may result in different values than were shown in their most recent illustration and how they can request a current illustration.

If you would like more information or to obtain a new business illustration, please contact the national sales desk at **1-800-800-2738 Option 1**.

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NR-3059839 Ed. 03/2020 Exp. 03/2021



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Product Update

April 2020 Index Account Changes

Account Cap Rates

Product Version, Account; Index cap or spread	March 2020	April 2020	Change
IAUL			
IAUL (February 2018), S&P 500 Index Account; Cap	10.00%	9.50%	-0.50
IAUL (February 2018), S&P 500 Index Account with Multiplier; cap	8.25%	7.75%	-0.50
IAUL (February 2018), S&P 500 Uncapped Index Account; spread	4.00%	5.00%	+1.00
IAUL (August/December 2016), S&P 500 Index Account; Cap	10.00%	9.50%	-0.50
IAUL (August/December 2016), S&P 500 Index Account with Multiplier; cap	8.00%	8.00%	No Change
IAUL (August/December 2016), S&P 500 Uncapped Index Account; Spread	4.00%	5.00%	+1.00
IAUL (January 2015), S&P 500 Index Account; Cap	9.25%	9.00%	-0.25
IAUL (October 2013) *, S&P 500 Index Account; Cap	11.00%	10.25%	-0.75
IAUL (April 2012) *, S&P 500 Index Account; Cap	11.00%	10.25%	-0.75
SIUL			
SIUL (January 2019), S&P 500 Index Account; Cap	10.00%	9.50%	-0.50
SIUL (January 2019), S&P 500 Index Account with Multiplier; cap	8.25%	7.75%	-0.50
SIUL (January 2019), S&P 500 Uncapped Index Account; spread	4.00%	5.00%	+1.00
SIUL (January 2016) S&P 500 Index Account; Cap	9.25%	9.00%	-0.25
Founders Plus			
Founders Plus (May 2019), Plus 100 Account; Cap	9.00%	8.75%	-0.25
Founders Plus (December 2017), Plus 100 Account; Cap	9.00%	8.75%	-0.25
Founders Plus (August/December 2016), Plus 100 Account; Cap	8.50%	8.25%	-0.25
Founders Plus (August/December 2016), Plus 50 Account; Cap	5.25%	5.25%	No Change
Founders Plus (2015), Plus 100 Account; Cap	7.00%	7.00%	No Change
Founders Plus (2015), Plus 50 Account; Cap	5.25%	5.25%	No Change
Founders Plus (January 2014), Plus Account, Cap	5.25%	5.25%	No Change
Custom Premier II			
Custom Premier II (May 2019), S&P 500 Index Account; Cap	7.50%	7.00%	-0.50

*The Cap Growth Rate for these versions in Pennsylvania is 9.00%.

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