

# Cap, Participation, Spread and Illustrated Rates for Indexed Universal Life Policies

Please be advised that we are making changes to the cap, participation, illustrated, and spread rates (if applicable) for the following currently marketed products: **Builder IUL<sup>®</sup> 8, Builder Plus IUL, and Guarantee Builder IUL<sup>®</sup> 4**. For these products to receive the current rates, **ALL** monies must be placed into the index accounts with an effective date **ON OR BEFORE November 16, 2018**. All monies with an effective date **ON OR AFTER November 19, 2018** will receive the new rates as outlined in the table below. The new maximum illustrated rates are also shown below.

Please consider using the new rates for all future illustrations as applications you submit today may not be ready for issue until after the new rates have been implemented.

For monies to be placed into the index accounts with an effective date prior to **November 19, 2018**, and therefore receive the current rates, the following criteria must be met:

## To Receive Current Rates

For applications in New Business

- Policy Anniversary Date of 11/14/18 or earlier
- Money received and applied by 11/14/18
- All requirements received in good order by 11/14/18
- Policy placed in force by 11/14/18

For applications in Policy Change

- Policy Anniversary Date of 11/14/18 or earlier
- Money received and applied by 11/12/18
- All requirements received in good order by 11/12/18
- Policy placed in force by 11/12/18

*Note that not all rates are changing at this time. The rates that are changing are highlighted below.*

## Currently Marketed Products

<b>Builder IUL<sup>®</sup> 8</b>					
Effective for Index Periods that start on/after November 19, 2018.					
Index	Crediting Method	Par Rate	Cap Rate	Spread Rate	Max Illustrated Rate*
S&P 500 <sup>®</sup>	PtP	100%	11.00%	None	6.54%
S&P 500 <sup>®</sup>	Mthly PtP	100%	2.90%	None	4.74%
S&P 500 <sup>®</sup>	PtP W/Spread	100%	None	4.55%	6.54%
High Par S&P 500 <sup>®</sup>	PtP	140%	8.75%	None	5.73%
NASDAQ 100 <sup>®</sup>	PtP	100%	8.25%	None	5.96%
S&P MidCap 400 <sup>®</sup>	PtP	100%	8.25%	None	5.91%
Russell 2000 <sup>®</sup>	PtP	100%	8.25%	None	5.31%
EURO STOXX 50 <sup>®</sup>	PtP	100%	10.00%	None	5.89%
Multi Index	PtP	100%	7.75%	None	5.47%
Uncapped S&P 500 <sup>®</sup>	PtP	45.5%	None	None	5.23%
PtP = Annual Point to Point, PtP w/Spread = Point to Point with Spread, Mthly PtP = Monthly Point to Point					

\*Maximum illustrated rate reflects the requirements of AG49.

<b>Builder Plus IUL</b>					
Effective for Index Periods that start on/after November 19, 2018.					
Index	Crediting Method	Par Rate	Cap Rate	Spread Rate	Max Illustrated Rate*
S&P 500 <sup>®</sup>	PtP	100%	11.25%	None	6.64%
S&P 500 <sup>®</sup>	Mthly PtP	100%	2.95%	None	4.85%
S&P 500 <sup>®</sup>	PtP W/Spread	100%	None	4.40%	6.64%
High Par S&P 500 <sup>®</sup>	PtP	140%	9.00%	None	5.87%
NASDAQ 100 <sup>®</sup>	PtP	100%	8.50%	None	6.11%
S&P MidCap 400 <sup>®</sup>	PtP	100%	8.50%	None	6.07%
Russell 2000 <sup>®</sup>	PtP	100%	8.50%	None	5.45%
EURO STOXX 50 <sup>®</sup>	PtP	100%	10.25%	None	6.01%
Multi Index	PtP	100%	8.00%	None	5.63%
Uncapped S&P 500 <sup>®</sup>	PtP	46.50%	None	None	5.34%
PtP = Annual Point to Point, PtP w/Spread = Point to Point with Spread, Mthly PtP = Monthly Point to Point					

\*Maximum illustrated rate reflects the requirements of AG49.

<b>Guarantee Builder IUL<sup>®</sup> 4</b>					
Effective for Index Periods that start on/after November 19, 2018.					
Index	Crediting Method	Par Rate	Cap Rate	Spread Rate	Max Illustrated Rate*
S&P 500 <sup>®</sup>	PtP	100%	10.50%	None	6.31%
S&P 500 <sup>®</sup>	Mthly PtP	100%	2.70%	None	4.31%
S&P 500 <sup>®</sup>	PtP W/Spread	100%	None	5.00%	6.31%
High Par S&P 500 <sup>®</sup>	PtP	140%	8.00%	None	5.29%
NASDAQ 100 <sup>®</sup>	PtP	100%	7.50%	None	5.48%
S&P MidCap 400 <sup>®</sup>	PtP	100%	7.50%	None	5.43%
Russell 2000 <sup>®</sup>	PtP	100%	7.50%	None	4.88%
EURO STOXX 50 <sup>®</sup>	PtP	100%	9.50%	None	5.65%
Multi Index	PtP	100%	7.00%	None	4.99%
Uncapped S&P 500 <sup>®</sup>	PtP	42.50%	None	None	4.89%

PtP = Annual Point to Point, PtP w/Spread = Point to Point with Spread, Mthly PtP = Monthly Point to Point

\*Maximum illustrated rate reflects the requirements of AG49.

## Illustration Software

The following Illustration Software platforms will be updated starting on:

- Web Illustrations powered by iPipeline: November 19, 2018
- Winflex Web: November 19, 2018

**Note: As previously announced, the products Builder IUL 8 and Guaranteed Builder IUL 4 will no longer be available to illustrate using the NACIS illustrations platform effective November 19, 2018. The products not mentioned will continue to be available to illustrate in both the desktop and web-based platforms.**

## More Information

For further information on these changes, please contact Sales Development at 800-800-3656 Ext. 10411 or [SalesSupport@nacolah.com](mailto:SalesSupport@nacolah.com).

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