



Adjustable Loan Rates for Whole Life Products Currently Available¹ for Sale

Policy loan rates are reset annually based on the adjustable loan rate in effect for the policy anniversary month. For additional information, please refer to the [Adjustable Loan Rate Frequently Asked Questions](#) resource.

ADJUSTABLE LOAN RATES

Month	WL 8 Pay ²	WL 10 Pay	WL 15 Pay	WL 20 Pay, WL 65, WL HECV	WL 12 Pay, SWL 12 Pay ³	WL 100, SWL 100
May 2025	5.67%	5.67%	5.67%	5.67%	5.67%	5.44%
April 2025	5.82%	5.82%	5.82%	5.82%	5.82%	5.33%
March 2025	5.07%	5.07%	5.07%	5.07%	5.07%	5.26%
February 2025	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
January 2025	5.33%	5.33%	5.33%	5.33%	5.33%	5.33%
December 2024	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%
November 2024	5.29%	5.29%	5.29%	5.29%	5.29%	5.29%
October 2024	5.29%	5.29%	5.29%	5.29%	5.29%	5.29%
September 2024	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%
August 2024	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%
July 2024	5.68%	5.68%	5.68%	5.68%	5.68%	5.68%
June 2024	5.23%	5.23%	5.23%	5.23%	5.23%	5.43%
May 2024	5.14%	5.14%	5.14%	5.14%	5.14%	5.44%

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¹ Available since 2021.

² Whole Life 8 Pay available since February 2024.

³ Whole Life 12 Pay and Survivorship Whole Life 12 Pay available since August 2022.

Any guarantees explicitly referenced herein are based on the claims-paying ability of the issuing insurance company.

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