



## Builder IUL Series Current Rates

The Builder IUL Series rates on this sheet are effective for Index Periods beginning on or after July 23, 2010. Rates are subject to change without notice. Please visit our Producer's Infonet site, at [www.producersinfonet.com](http://www.producersinfonet.com), for the most current information.

Guarantee Builder IUL <sup>®</sup>			
Index Selection	Index Participation Rate	Index Cap Rate	Index Floor Rate
<b>1) S&amp;P 500<sup>®</sup> Point-to-Point</b>			
Current	100%	14%	0%
Guaranteed	100%	3%	0%
<b>2) S&amp;P 500<sup>®</sup> Daily Averaging</b>			
Current	115%	None	0%
Guaranteed	30%	6%	0%
<b>3) S&amp;P 500<sup>®</sup> Inverse Point-to-Point</b>			
Current	100%	10%	3%
Guaranteed	100%	3%	0%
<b>4) DJIA<sup>SM</sup> Point-to-Point</b>			
Current	100%	13%	0%
Guaranteed	100%	3%	0%
<b>5) DJIA<sup>SM</sup> Daily Averaging</b>			
Current	115%	None	0%
Guaranteed	30%	6%	0%
<b>6) NASDAQ-100<sup>®</sup> Point-to-Point</b>			
Current	100%	12%	0%
Guaranteed	100%	3%	0%
<b>7) EURO STOXX 50<sup>®</sup> Point-to-Point</b>			
Current	100%	13%	0%
Guaranteed	100%	3%	0%

### Fixed Account Rate for Guarantee Builder IUL

Current <sup>1</sup>	4.5%
Guaranteed	2.5%

# Builder IUL Series Current Rates

Effective 7/23/10

Builder IUL <sup>®</sup> / Rapid Builder IUL <sup>®</sup> / Survivorship GIUL			
Index Selection	Index Participation Rate	Index Cap Rate <sup>2</sup>	Index Floor Rate
<b>1) S&amp;P 500<sup>®</sup> Annual Point-to-Point</b>			
Current	100%	14%	0%
Guaranteed	100%	4%	0%
<b>2) S&amp;P 500<sup>®</sup> Daily Averaging</b>			
Current	115%	None	0%
Guaranteed	40%	None	0%
<b>3) Uncapped S&amp;P 500<sup>®</sup> Point-to-Point</b>			
Current	65%	None	0%
Guaranteed	10%	None	0%
<b>4) DJIA<sup>SM</sup> Point-to-Point</b>			
Current	100%	13%	0%
Guaranteed	100%	4%	0%
<b>5) DJIA<sup>SM</sup> Daily Averaging</b>			
Current	115%	None	0%
Guaranteed	40%	None	0%
<b>6) EURO STOXX 50<sup>®</sup> Point-to-Point</b>			
Current	100%	13%	0%
Guaranteed	100%	3%	0%
<b>7) Multi-Index Point-to-Point</b> (S&P 500 <sup>®</sup> , EURO STOXX 50 <sup>®</sup> , Russell 2000 <sup>®</sup> )			
Current	100%	12%	0%
Guaranteed	100%	3%	0%

In addition to the Index Selections on page two, Builder IUL and Survivorship GIUL offer the Index Selections below:

Index Selection	Index Participation Rate	Index Cap Rate	Index Floor Rate
<b>8) S&amp;P 500® Monthly Point-to-Point*</b>			
Current	100%	4.50%	0%
Guaranteed	100%	1.25%	0%
<b>9) S&amp;P MidCap 400® Point-to-Point</b>			
Current	100%	12%	0%
Guaranteed	100%	3%	0%
<b>10) S&amp;P MidCap 400® Daily Averaging</b>			
Current	95%	None	0%
Guaranteed	30%	None	0%
<b>11) NASDAQ-100® Point-to-Point</b>			
Current	100%	12%	0%
Guaranteed	100%	3%	0%
<b>12) Russell 2000® Point-to-Point</b>			
Current	100%	12%	0%
Guaranteed	100%	3%	0%
<b>13) Russell 2000® Daily Averaging</b>			
Current	95%	None	0%
Guaranteed	30%	None	0%

\* The Index Cap Rate for the Monthly Point-to-Point Index Selection is a monthly cap.

Fixed Account Rate for Builder IUL / Rapid Builder IUL / Survivorship GIUL	
Current <sup>1</sup>	4.0%
Guaranteed	3.0%

For complete product details, please refer to the Builder IUL Series marketing guide (PR-1275), the Survivorship GIUL marketing guide (PR-1435), and our Producer's InfoNet<sup>®</sup> at [www.producersinfony.com](http://www.producersinfony.com), or Sales Development at (800) 800-3656, extension 10411.

The current Index Participation Rate, Index Cap Rate and Index Floor Rate reflect current rates as of this publishing and are subject to change.

1. The current Fixed Account Rate reflects the current rate as of this printing and is subject to change.
2. For Rapid Builder IUL policies in Missouri, the minimum index cap rate is 3% for all index selections.

Index Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

The uncapped S&P 500<sup>®</sup> option allows an unlimited return with no index cap rate, but applies an index participation rate less than 100% to the growth rate of the S&P 500<sup>®</sup>.

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PR-1008 R11 11/10