

Illustration Rates for LSW IUL Products

Rates are subject to change.

SecurePlus Provider

	Point to Point	Point to Average	Point to Point High Participation Rate	Emerging Markets Point to Point
New Money CAP Rate	6.25%	NO CAP	5.25%	6.25%
New Money PR Rate	100.00%	65.00%	140.00%	100.00%

Maximum Illustrated Rates**	Point to Point	Point to Average	Point to Point High Participation Rate	Emerging Markets Point to Point
5 Years (2013 to 2018)	4.97%	3.94%	4.18%	4.97%
10 Years (2008 to 2018)	4.34%	3.91%	3.65%	3.08%
15 Years (2003 to 2018)	4.37%	3.31%	3.80%	3.70%
20 Years (1998 to 2018)	4.04%	2.84%	3.58%	3.70%
Since Inception***	4.20%	4.00%	3.66%	3.50%

* Changed Rates are highlighted in **Red**.

**The maximum illustrated rates shown above were based on the lesser of the average annual look-back rate for the S&P500 Index using a point-to-point crediting method with current Cap, Participation Rates, and a 0.00% Floor using all of the possible 25-year periods from the most recent 65 calendar years, or the average annual look-back on the current parameters of the specific strategy.

***The "Since Inception" returns are the maximum rates permitted for illustrations.

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SecurePlus Advantage 79

	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point
New Money CAP Rate	9.00%	7.00%	NO CAP	NO CAP	8.50%
New Money PR Rate	100.00%	140.00%	40.00%	100.00%	100.00%

Maximum Illustrated Rates**	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point
5 Years (2013 to 2018)	7.14%	5.56%	5.86%	6.01%	6.74%
10 Years (2008 to 2018)	6.22%	4.85%	5.06%	5.96%	4.16%
15 Years (2003 to 2018)	6.16%	4.95%	4.78%	5.05%	5.02%
20 Years (1998 to 2018)	5.65%	4.61%	4.33%	4.33%	5.02%
Since Inception***	5.73%	4.79%	4.73%	5.73%	4.58%

LSW LifeCycle Solution SIUL

	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point
New Money CAP Rate	9.00%	7.00%	NO CAP	NO CAP	8.50%
New Money PR Rate	100.00%	140.00%	40.00%	100.00%	100.00%

Maximum Illustrated Rates**	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point
5 Years (2013 to 2018)	7.14%	5.56%	5.86%	6.01%	6.74%
10 Years (2008 to 2018)	6.22%	4.85%	5.06%	5.96%	4.16%
15 Years (2003 to 2018)	6.16%	4.95%	4.78%	5.05%	5.02%
20 Years (1998 to 2018)	5.65%	4.61%	4.33%	4.33%	5.02%
Since Inception***	5.73%	4.79%	4.73%	5.73%	4.58%

 * Changed Rates are highlighted in **Red**.

**The maximum illustrated rates shown above were based on the lesser of the average annual look-back rate for the S&P500 Index using a point-to-point crediting method with current Cap, Participation Rates, and a 0.00% Floor using all of the possible 25-year periods from the most recent 65 calendar years, or the average annual look-back on the current parameters of the specific strategy.

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Illustration Rates for LSW IUL Products

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LSW FlexLife

	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point	Indexed Loan Account - Point to Point
New Money CAP Rate	9.00%	7.00%	NO CAP	NO CAP	8.50%	9.75%
New Money PR Rate	100.00%	140.00%	40.00%	100.00%	100.00%	100.00%

Maximum Illustrated Rates**	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point	Point to Point CAP Focus
5 Years (2013 to 2018)	7.14%	5.56%	5.86%	6.01%	6.74%	7.14%
10 Years (2008 to 2018)	6.22%	4.85%	5.06%	5.96%	4.16%	6.22%
15 Years (2003 to 2018)	6.16%	4.95%	4.78%	5.05%	5.02%	6.16%
20 Years (1998 to 2018)	5.65%	4.61%	4.33%	4.33%	5.02%	5.65%
Since Inception***	5.73%	4.79%	4.73%	5.73%	4.58%	5.73%

LSW FlexLife II

	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point	Indexed Loan Account - Point to Point
New Money CAP Rate	9.00%	7.00%	NO CAP	NO CAP	8.50%	9.75%
New Money PR Rate	100.00%	140.00%	40.00%	100.00%	100.00%	100.00%

Maximum Illustrated Rates**	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point	Point to Point CAP Focus
5 Years (2013 to 2018)	7.14%	5.56%	5.86%	6.01%	6.74%	7.14%
10 Years (2008 to 2018)	6.22%	4.85%	5.06%	5.96%	4.16%	6.22%
15 Years (2003 to 2018)	6.16%	4.95%	4.78%	5.05%	5.02%	6.16%
20 Years (1998 to 2018)	5.65%	4.61%	4.33%	4.33%	5.02%	5.65%
Since Inception***	5.73%	4.79%	4.73%	5.73%	4.58%	5.73%

* Changed Rates are highlighted in Red.

**The maximum illustrated rates shown above were based on the lesser of the average annual look-back rate for the S&P500 Index using a point-to-point crediting method with current Cap, Participation Rates, and a 0.00% Floor using all of the possible 25-year periods from the most recent 65 calendar years, or the average annual look-back on the current parameters of the specific strategy.

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Illustration Rates for LSW IUL Products

Rates are subject to change.

LSW Peak Life

	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point	Indexed Loan Account - Point to Point
New Money CAP Rate	9.00%	7.00%	NO CAP	NO CAP	8.50%	9.75%
New Money PR Rate	100.00%	140.00%	40.00%	100.00%	100.00%	100.00%

Maximum Illustrated Rates**	Point to Point CAP Focus	Point to Point PR Focus	Point to Point NO CAP	Point to Average	Emerging Markets Point to Point	Point to Point CAP Focus
5 Years (2013 to 2018)	7.14%	5.56%	5.86%	6.01%	6.74%	7.14%
10 Years (2008 to 2018)	6.22%	4.85%	5.06%	5.96%	4.16%	6.22%
15 Years (2003 to 2018)	6.16%	4.95%	4.78%	5.05%	5.02%	6.16%
20 Years (1998 to 2018)	5.65%	4.61%	4.33%	4.33%	5.02%	5.65%
Since Inception***	5.73%	4.79%	4.73%	5.73%	4.58%	5.73%

* Changed Rates are highlighted in **Red**.

**The maximum illustrated rates shown above were based on the lesser of the average annual look-back rate for the S&P500 Index using a point-to-point crediting method with current Cap, Participation Rates, and a 0.00% Floor using all of the possible 25-year periods from the most recent 65 calendar years, or the average annual look-back on the current parameters of the specific strategy.

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Illustration Rates for LSW IUL Products

Rates are subject to change.

LSW FlexLife 2019

	Point to Point Focus	CAP	Point to Point PR Focus	Point to Point 1% Floor	Hang Seng	Credit Suisse	Indexed Loan Account - Point to Point
New Money CAP Rate	9.00%		7.00%	7.00%	11.25%	NO CAP	9.75%
New Money PR Rate	100.00%		140.00%	100.00%	100.00%	130.00%	100.00%

Maximum Illustrated Rates**	Point to Point Focus	CAP	Point to Point PR Focus	Point to Point Floor	1%	Hang Seng	Credit Suisse	Indexed Loan Account - Point to Point
5 Years (2013 to 2018)	7.14%		5.56%	5.77%		3.74%	6.16%	7.14%
10 Years (2008 to 2018)	6.22%		4.85%	5.16%		3.23%	7.44%	6.22%
15 Years (2003 to 2018)	6.16%		4.95%	5.13%		4.42%	6.73%	6.16%
20 Years (1998 to 2018)	5.65%		4.61%	4.79%		4.49%	N/A	5.65%
Since Inception***	5.73%		4.79%	4.92%		5.73%	5.73%	5.50%

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**The maximum illustrated rates shown above were based on the lesser of the average annual look-back rate for the S&P500 Index using a point-to-point crediting method with current Cap, Participation Rates, and a 0.00% Floor using all of the possible 25-year periods from the most recent 65 calendar years, or the average annual look-back on the current parameters of the

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Illustration Rates for LSW IUL Products

Rates are subject to change.

LSW Peak Life 2019

	Point to Point CAP Focus	Point to Point PR Focus	Point to Point 1% Floor	Hang Seng	Credit Suisse	Indexed Loan Account - Point to Point
New Money CAP Rate	9.00%	7.00%	7.00%	11.25%	NO CAP	9.75%
New Money PR Rate	100.00%	140.00%	100.00%	100.00%	130.00%	100.00%

Maximum Illustrated Rates**	Point to Point CAP Focus	Point to Point PR Focus	Point to Point 1% Floor	Hang Seng	Credit Suisse	Indexed Loan Account - Point to Point
5 Years (2013 to 2018)	7.14%	5.56%	5.77%	3.74%	6.16%	7.14%
10 Years (2008 to 2018)	6.22%	4.85%	5.16%	3.23%	7.44%	6.22%
15 Years (2003 to 2018)	6.16%	4.95%	5.13%	4.42%	6.73%	6.16%
20 Years (1998 to 2018)	5.65%	4.61%	4.79%	4.49%	N/A	5.65%
Since Inception***	5.73%	4.79%	4.92%	5.73%	5.73%	5.50%

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**The maximum illustrated rates shown above were based on the lesser of the average annual look-back rate for the S&P500 Index using a point-to-point crediting method with current Cap, Participation Rates, and a 0.00% Floor using all of the possible 25-year periods from the most recent 65 calendar years, or the average annual look-back on the current parameters of the

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