



10/8 Loans and new loan option rates reference document

Product Names	Product & version	Current "10/8" policy loan option		New policy loan option			Loan Spread
		Credited Rate	Interest rate charged on the loan option(s)	Longest Duration	Credited rate for amount held for security*	Interest rate charged on the loan option*	
EstateADVANTAGE with Accumulation Bonus	EAV1	Standard 3.5% Investment 7.5%	Standard 6% Investment 10%	25	3.20%	5.70%	2.5
	EAV2	8%	10%	25	2.00%	4.00%	2
	EAV3	8%	10%	25	2.50%	4.50%	2
	EAV4	8%	10%	25	4.25%	6.25%	2
	EAV5, 6, 7	8%	10%	10	2.75%	4.75%	2
EstateADVANTAGE Low-Fee	EAN3	8%	10%	25	2.50%	4.50%	2
	EAN4	8%	10%	25	3.50%	5.50%	2
	EAN5, 6, 7	8%	10%	10	2.75%	4.75%	2
WealthADVANTAGE	WAV1	Standard 3.5% Investment 7.5%	Standard 6% Investment 10%	25	2.75%	5.25%	2.5
	WAV2, 3	8%	10%	25	2.75%	4.75%	2
	WAV4	8%	10%	25	3.75%	5.75%	2
	WAV5, 6, 7	8%	10%	10	2.25%	4.25%	2
WealthADVANTAGE for Retirement Compensation Arrangements	RCA1	Standard 3.5% Investment 7.5%	Standard 6% Investment 10%	25	3.55%	6.05%	2.5
	RCA3	Standard 3.5% Investment 7.5%	Standard 6% Investment 10%	25	2.00%	4.50%	2.5
prosperity	PRF1, 2, 3	8%	10%	10	2.75%	4.75%	2

* The rates shown are as of November 18, 2013 and may fluctuate based on the prevailing rates set by ivari from time to time for the given fixed rate term. For clients who make the decision to switch to the new loan option, the credited rate for the amount held for security and new loan option rate for those policies will be the rates effective as of December 31, 2013 and may not be the same as the rates shown in this table. The intent of showing this information is to give you a sense of the impact on clients' plans.

		Current "10/8" policy loan option		New policy loan option			
Product Names	Product & version	Credited Rate	Interest rate charged on the loan option(s)	Longest Duration	Credited rate for amount held for security*	Interest rate charged on the loan option*	Loan Spread
TPlan	TPLAN A, B, C, D	Loan interest rate charged minus 3%	Currently 6% but can change	5	4.00%	7.00%	3
Assured Life	ASLBA (all versions)	Loan interest rate charged minus 2.5%	See contract data page (max 8%)	5	4.00%	6.50%	2.5
Lifetime Saver	LTSAVA, B, C	Loan interest rate charged minus 2.5%	See contract data page	5	4.00%	6.50%	2.5
Transaver	TRNSV A, B, C	Loan interest rate charged minus 2.5%	See contract data page	5	4.00%	6.50%	2.5
ADVANTAGELife	ADV94, 95	Loan interest rate charged minus 2.5%	See contract data page	25	4.00%	6.50%	2.5
	ADV2, 3, 4, 5	5.50%	8%	25	4.00%	6.50%	2.5
ADVANTAGELife ^{Plus}	ALP1	5.50%	8%	25	4.80%	7.30%	2.5
	ALP2, 3, 4, 5, 6	5.50%	8%	25	2.40%	4.90%	2.5
Challenger	ULI A, B, C, D, E, F, R	4%	6%	5	4.00%	6.00%	2
Challenger	W, A, 3, 5	4% Enterprise 10%	6% Enterprise 12%	15	4.00%	6.00%	2
	6, 7	4% Enterprise 8%	6% Enterprise 10%	15	3.00%	5.00%	2
	8	4% Enterprise 8%	6% Enterprise 10%	15	2.00%	4.00%	2
	9, 0	4% Enterprise 8%	6% Enterprise 10%	5	0.00%	2.00%	2
Discovery	UDIL W, 3, 5	4%	6%	15	4.00%	6.00%	2
Horizon	ULIY F	4%	6%	5	3.00%	5.00%	2
UniLife	UNI R	4%	6%	5	4.00%	6.00%	2
	UNI2 R	4%	6%	5	4.00%	6.00%	2
Omnilife	Omnilife issued 1989 or later with fixed loan rates	4%	6%	5	4.00%	6.00%	2

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