



VUL product updates

As a valued financial professional, you're receiving advanced notice of enhancements and rate changes to our VUL portfolio.

Fund changes and additions

To further diversify our variable allocation options we're excited to let you know that we are adding three new subaccount choices to Premier Variable Universal Life (PVUL) and Variable Universal Life (VUL) Defender policies along with inforce Accumulator VUL policies. These subaccount options will be available **April 29, 2022**.

The new funds include:

Asset Category	Investment Option
International Bond	PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) — Advisor Class
Sector	T. Rowe Price Health Sciences Portfolio — II Class
Asset Allocation	TOPS® Target Range™ Portfolio — Class S

Rate Changes

Due to ongoing volatility in the capital markets, it has become necessary to reduce cap rates and participation rates on some of the accounts within our Variable Universal Life product portfolio.

These changes take effect for all premium received and new indexed segments created after **Friday, April 15, 2022**. Illustrations will be updated **April 16, 2022**.

Premier VUL

April

May

	Cap	Cap
Indexed Account A — S&P 500® — 100% Participation	8.00%	7.50%
Indexed Account B — S&P 500 — 140% Participation	5.25%	5.00%
Indexed Account G: S&P 500 — Low Volatility	uncapped	uncapped
Participation rate	60%	55%
Optimizer Account 1 — S&P 500 — 100% Participation	12.25%	10.50%
Optimizer Account 2 — S&P 500 — Non-guaranteed Participation	uncapped	uncapped
Participation rate	70%	65%

VUL Defender	April	May
	Cap	Cap
Indexed Account A — S&P 500 — 100% Participation	6.75%	6.50%
Indexed Account B — S&P 500 — 140% Participation	4.50%	4.25%
Indexed Account G: S&P 500 — Low Volatility	uncapped	uncapped
Participation rate	55%	50%

Learn more about our variable products and see our full investment option lineup.

[Visit VUL Defender website](#)

[Visit PVUL website](#)

[Contact us](#)

Questions?

Please call our Life Sales Support Team at **1-888-413-7860, option 1**



Product features and availability may vary by state.

Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index.

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