

Whole Life Insurance - 20 Year Dividend Crediting History

Company	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Ameritas Life	8.00	8.00	7.13	6.75	6.25	6.25	5.85	5.85	5.85	5.45	5.65	5.45	5.35	5.25	5.25	5.15	5.00	5.00	5.00	5.00
AXA [Equitable]*	6.50	6.00	6.00	5.25	5.25	5.00	5.00	5.00	5.00	5.00	4.50	4.50	4.75	4.75	4.75	4.75	4.75	4.25	4.25	3.75
AXA [MONY]**	7.50	7.00	7.00	7.00	6.50	6.00	6.00	5.75	5.50	5.50	5.00	5.00	5.00	5.25	5.25	5.25	5.25	5.25	5.25	4.75
Guardian	8.50	8.00	7.00	6.60	6.75	6.50	6.75	7.25	7.30	7.00	6.85	6.95	6.65	6.25	6.05	6.05	5.85	5.85	5.85	5.65
John Hancock**	7.80	7.80	7.80	6.75	6.25	6.25	6.25	6.25	6.25	6.00	5.30	5.05	5.05	5.05	5.05	5.05	4.55	4.25	4.25	4.00
Mass Mutual****	8.20 8.30	8.05 8.10	7.90	7.50	7.00	7.40	7.50	7.90	7.60	7.00	6.85	7.00	7.00	7.10	7.10	7.10	6.70	6.40	6.40	6.20
MetLife Promise*****	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.10	5.50	5.25	5.10	5.10	5.00	4.70	4.70	4.70	4.70
Minnesota Life	7.00	5.50	5.00	4.25	4.50	5.10	5.30	5.30	5.80	6.00	5.50	5.5	4.50	4.75	5.00	4.75	4.75	4.75	4.75	4.50
National Life VT	7.75	7.75	7.25	6.75	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.00	5.75	5.75	5.75	5.75	5.75	5.25	5.25	4.50
New York Life (c)	7.90	7.32	6.79	6.79	6.79	6.79	6.79	6.79	6.14	6.11	6.11	5.80	5.90	6.00	6.20	6.20	6.20	6.10	6.00	6.00
Northwestern - NML	8.80	8.60	8.20	7.70	7.50	7.50	7.50	7.50	6.50	6.15	6.00	5.85	5.60	5.60	5.60	5.45	5.00	4.90	5.00	5.00
Ohio National	8.30	7.70	7.70	7.40	6.90	6.65	6.65	6.65	6.40	6.40	6.15	6.15	6.00	6.00	6.00	6.00	5.75	5.40	5.40	4.50
Penn Mutual	7.40	7.40	6.48	5.74	5.74	6.30	6.30	6.30	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.10	6.10
Phoenix	8.05	7.10	7.10	7.10	7.10	6.50	6.50	6.50	6.10	6.10	5.60	5.45	5.15	5.15	5.15	5.00	4.50	4.50	4.50	4.80

Crediting Rate Decreased
 Crediting Rate Increased
 Crediting Rate No Change

* For policy years starting in 2013, AXA (formerly Equitable) policies issued prior to 2002 credit at 4.75% and policies after credit at 4.5%

** AXA/MONY Life dividend rate for 2014 estimated based on available information

*** The JH whole life product has been discontinued, is no longer sold and/or the company no longer declares a rate. ** Split crediting on policies issued

**** Mass Mutual rates issued before/after 1996

***** MetLife Promise WL was issued in 2011 and credited at 5.10%; 1980 CSO inforce policies credited at 4.75%

The information provided is compiled from several carrier publications (incl. Lincoln Life and Mass Mutual) and intended to be accurate in regard to the content herein covered. It is not