

Field Bulletin

Global Atlantic to Update Life Rates

Global Atlantic will be adjusting IUL cap rates and current assumption UL interest rates effective March 15, 2022 on in-force products no longer available for sale. New cap and interest rates are listed below by product.

Policyholders will be notified of this change on their annual statement.

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Foundation Builder Plus					
Basic	3.00%	3.00%		3.00%	3.00%
5fixed	3.00%	3.00%		3.00%	3.00%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Generation Bridge					
Basic	3.00%	3.00%		3.00%	3.00%
5fixed	3.00%	3.00%		3.00%	3.00%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Independent Choices					
Basic	5.00%	5.00%		5.00%	5.00%
5fixed	5.00%	5.00%		5.00%	5.00%
1yrPTP	6.00%	5.00%		6.00%	5.00%
Landmark Whole Life					
Basic	5.00%	5.00%		5.00%	5.00%
5fixed	5.00%	5.00%		5.00%	5.00%
1yrPTP	6.00%	5.00%		6.00%	5.00%
Professional Choices					
Basic	5.00%	5.00%		5.00%	5.00%
5fixed	5.00%	5.00%		5.00%	5.00%
1yrPTP	6.00%	5.00%		6.00%	5.00%
Liberty Builder					
Basic	2.75%	2.75%		2.75%	2.75%
1fixed	2.75%	2.75%		2.75%	2.75%
5fixed	2.05%	2.05%		2.05%	2.05%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Multi	4.00%	2.92%		4.00%	2.92%
MoCap	2.15%	3.14%		2.15%	3.17%
MoAvg	6.50%	3.75%		6.50%	3.77%
2yrPTP	12.00%	4.03%		12.00%	4.06%

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Liberty Performance EVIP					
Basic	2.75%	2.75%		2.75%	2.75%
1fixed	2.75%	2.75%		2.75%	2.75%
5fixed	2.05%	2.05%		2.05%	2.05%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Liberty Solution					
Basic	2.75%	2.75%		2.75%	2.75%
1fixed	2.75%	2.75%		2.75%	2.75%
5fixed	2.05%	2.05%		2.05%	2.05%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Multi	4.00%	2.92%		4.00%	2.92%
MoCap	2.15%	3.14%		2.15%	3.17%
MoAvg	6.50%	3.75%		6.50%	3.77%
Liberty Solution Plus					
Basic	2.75%	2.75%		2.75%	2.75%
1fixed	2.75%	2.75%		2.75%	2.75%
5fixed	2.05%	2.05%		2.05%	2.05%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Multi	4.00%	2.92%		4.00%	2.92%
MoCap	2.15%	3.14%		2.15%	3.17%
MoAvg	6.50%	3.75%		6.50%	3.77%
Performance Builder EVIP					
Basic	2.75%	2.75%		2.75%	2.75%
1fixed	2.75%	2.75%		2.75%	2.75%
5fixed	2.05%	2.05%		2.05%	2.05%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Vision Builder					
Basic	2.75%	2.75%		2.75%	2.75%
1fixed	2.75%	2.75%		2.75%	2.75%
5fixed	2.05%	2.05%		2.05%	2.05%
1yrPTP	6.00%	4.03%		6.00%	4.06%
Multi	4.00%	2.92%		4.00%	2.92%
MoCap	2.15%	3.14%		2.15%	3.17%
MoAvg	6.50%	3.75%		6.50%	3.77%
2yrPTP	12.00%	4.03%		12.00%	4.06%
Life Builder					
Basic	3.00%	3.00%		2.90%	2.90%
1fixed	3.00%	3.00%		2.90%	2.90%
5fixed	2.30%	2.30%		2.20%	2.20%
1yrPTP	6.50%	4.33%		6.00%	4.06%
Multi	6.50%	4.33%		6.00%	4.06%
MoCap	2.35%	3.61%		2.15%	3.17%
MoAvg	7.50%	4.14%		7.00%	3.98%

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Lifetime Builder					
Basic	3.00%	3.00%		2.90%	2.90%
1fixed	3.00%	3.00%		2.90%	2.90%
5fixed	2.30%	2.30%		2.20%	2.20%
1yrPTP	6.50%	4.33%		6.00%	4.06%
Multi	6.50%	4.33%		6.00%	4.06%
MoCap	2.35%	3.61%		2.15%	3.17%
MoAvg	7.50%	4.14%		7.00%	3.98%
2yrPTP	15.00%	4.33%		13.50%	4.06%
Life Builder 2					
Basic	3.00%	3.00%		2.90%	2.90%
1fixed	3.00%	3.00%		2.90%	2.90%
5fixed	2.30%	2.30%		2.20%	2.20%
1yrPTP	6.50%	4.33%		6.00%	4.06%
Multi	6.50%	4.33%		6.00%	4.06%
MoCap	2.35%	3.61%		2.15%	3.17%
MoAvg	7.50%	4.14%		7.00%	3.98%
Lifetime Builder 2					
Basic	3.00%	3.00%		2.90%	2.90%
1fixed	3.00%	3.00%		2.90%	2.90%
5fixed	2.30%	2.30%		2.20%	2.20%
1yrPTP	6.50%	4.33%		6.00%	4.06%
Multi	6.50%	4.33%		6.00%	4.06%
MoCap	2.35%	3.61%		2.15%	3.17%
MoAvg	7.50%	4.14%		7.00%	3.98%
2yrPTP	15.00%	4.33%		13.50%	4.06%
Life Builder 3					
Basic	3.10%	3.10%		2.95%	2.95%
1fixed	3.10%	3.10%		2.95%	2.95%
5fixed	2.40%	2.40%		2.25%	2.25%
1yrPTP	8.25%	5.32%		7.50%	4.94%
Multi	8.25%	5.32%		7.50%	4.94%
MoCap	2.35%	3.61%		2.05%	2.93%
MoAvg	9.00%	4.65%		8.25%	4.44%
IncrPar	7.00%	4.87%		6.00%	4.23%
Intern'l HS	8.00%	4.82%		7.00%	4.23%
ElevCap	10.50%	5.32%		9.50%	4.94%

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Lifetime Builder 3					
Basic	3.10%	3.10%		2.95%	2.95%
1fixed	3.10%	3.10%		2.95%	2.95%
5fixed	2.40%	2.40%		2.25%	2.25%
1yrPTP	8.25%	5.32%		7.50%	4.94%
Multi	8.25%	5.32%		7.50%	4.94%
MoCap	2.35%	3.61%		2.05%	2.93%
MoAvg	9.00%	4.65%		8.25%	4.44%
IncrPar	7.00%	4.87%		6.00%	4.23%
Intern'l HS	8.00%	4.82%		7.00%	4.23%
ElevCap	10.50%	5.32%		9.50%	4.94%
2yrPTP	20.00%	5.32%		18.00%	4.94%
Aviva Survivorship Builder					
Basic	3.50%	2.25%		3.30%	2.05%
1fixed	3.50%	2.25%		3.30%	2.05%
5fixed	2.80%	1.75%		2.60%	1.55%
1yrPTP	7.50%	3.26%		6.50%	2.79%
Multi	7.75%	3.26%		6.75%	2.79%
MoCap	2.70%	3.26%		2.30%	2.79%
MoAvg	8.25%	3.26%		7.25%	2.79%
IncrPar	6.50%	3.26%		5.25%	2.79%
Intern'l HS	9.50%	3.26%		8.25%	2.79%
ElevCap	9.00%	3.26%		7.75%	2.79%
2yrPTP	18.50%	3.26%		16.00%	2.79%
Aviva Survivorship Builder NY					
Basic	3.50%	3.50%		3.30%	3.30%
1fixed	3.50%	3.50%		3.30%	3.30%
5fixed	2.80%	2.80%		2.60%	2.60%
1yrPTP	7.50%	4.91%		6.50%	4.36%
Multi	7.75%	4.91%		6.75%	4.36%
MoCap	2.70%	4.42%		2.30%	3.52%
MoAvg	8.25%	4.40%		7.25%	4.07%
IncrPar	6.50%	4.54%		5.25%	3.73%
Intern'l HS	9.50%	4.91%		8.25%	4.36%
ElevCap	9.00%	4.91%		7.75%	4.36%
Advantage Builder					
Basic	3.25%	3.25%		3.10%	3.10%
1fixed	3.25%	3.25%		3.10%	3.10%
5fixed	2.55%	2.55%		2.40%	2.40%
1yrPTP	6.75%	4.48%		6.00%	4.06%
Multi	5.25%	3.71%		4.50%	3.25%
MoCap	2.50%	3.96%		2.20%	3.29%
MoAvg	7.25%	4.05%		6.50%	3.77%
2yrPTP	15.50%	4.48%		13.50%	4.06%

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Empire Solution					
Basic	3.25%	3.25%		3.10%	3.10%
1fixed	3.25%	3.25%		3.10%	3.10%
5fixed	2.55%	2.55%		2.40%	2.40%
1yrPTP	6.75%	4.48%		6.00%	4.06%
Multi	5.25%	3.71%		4.50%	3.25%
MoCap	2.50%	3.96%		2.20%	3.29%
MoAvg	7.25%	4.05%		6.50%	3.77%
Advantage Builder 2					
Basic	3.50%	3.50%		3.30%	3.30%
1fixed	3.50%	3.50%		3.30%	3.30%
5fixed	2.80%	2.80%		2.60%	2.60%
1yrPTP	7.50%	4.91%		6.50%	4.36%
Multi	7.75%	4.91%		6.75%	4.36%
MoCap	2.70%	4.42%		2.30%	3.52%
MoAvg	8.25%	4.40%		7.25%	4.07%
2yrPTP	18.50%	4.91%		16.00%	4.36%
Empire Solution 2					
Basic	3.50%	3.50%		3.30%	3.30%
1fixed	3.50%	3.50%		3.30%	3.30%
5fixed	2.80%	2.80%		2.60%	2.60%
1yrPTP	7.50%	4.91%		6.50%	4.36%
Multi	7.75%	4.91%		6.75%	4.36%
MoCap	2.70%	4.42%		2.30%	3.52%
MoAvg	8.25%	4.40%		7.25%	4.07%
Indexed Survivor UL - AmerUs					
Basic	3.25%	3.25%		3.05%	3.05%
1fixed	3.25%	3.25%		3.05%	3.05%
5fixed	2.55%	2.55%		2.35%	2.35%
1yrPTP	6.75%	4.48%		5.75%	3.91%
Multi	5.25%	3.71%		4.25%	3.08%
MoCap	2.50%	3.96%		2.10%	3.05%
MoAvg	7.25%	4.05%		6.25%	3.67%
2yrPTP	15.50%	4.48%		13.00%	3.91%
Indexed Survivor UL - BLNY					
Basic	3.25%	3.25%		3.05%	3.05%
1fixed	3.25%	3.25%		3.05%	3.05%
5fixed	2.55%	2.55%		2.35%	2.35%
1yrPTP	6.75%	4.48%		5.75%	3.91%
Multi	5.25%	3.71%		4.25%	3.08%
MoCap	2.50%	3.96%		2.10%	3.05%
MoAvg	7.25%	4.05%		6.25%	3.67%

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Advantage Builder 3					
Basic	3.50%	3.50%		3.30%	3.30%
1fixed	3.50%	3.50%		3.30%	3.30%
5fixed	2.80%	2.80%		2.60%	2.60%
1yrPTP	7.50%	4.91%		6.50%	4.36%
Multi	7.75%	4.91%		6.75%	4.36%
MoCap	2.70%	4.42%		2.30%	3.52%
MoAvg	8.25%	4.40%		7.25%	4.07%
2yrPTP	18.50%	4.91%		16.00%	4.36%
Advantage Builder 4					
Basic	3.50%	3.50%		3.30%	3.30%
1fixed	3.50%	3.50%		3.30%	3.30%
5fixed	2.80%	2.80%		2.60%	2.60%
1yrPTP	7.50%	4.91%		6.50%	4.36%
Multi	7.75%	4.91%		6.75%	4.36%
MoCap	2.70%	4.42%		2.30%	3.52%
MoAvg	8.25%	4.40%		7.25%	4.07%
IncrPar	6.50%	4.54%		5.25%	3.73%
Intern'l HS	9.50%	4.91%		8.25%	4.36%
ElevCap	9.00%	4.91%		7.75%	4.36%
2yrPTP	18.50%	4.91%		16.00%	4.36%
Empire Solution 3					
Basic	3.50%	3.50%		3.30%	3.30%
1fixed	3.50%	3.50%		3.30%	3.30%
5fixed	2.80%	2.80%		2.60%	2.60%
1yrPTP	7.50%	4.91%		6.50%	4.36%
Multi	7.75%	4.91%		6.75%	4.36%
MoCap	2.70%	4.42%		2.30%	3.52%
MoAvg	8.25%	4.40%		7.25%	4.07%
Empire Solution 4					
Basic	3.50%	3.50%		3.30%	3.30%
1fixed	3.50%	3.50%		3.30%	3.30%
5fixed	2.80%	2.80%		2.60%	2.60%
1yrPTP	7.50%	4.91%		6.50%	4.36%
Multi	7.75%	4.91%		6.75%	4.36%
MoCap	2.70%	4.42%		2.30%	3.52%
MoAvg	8.25%	4.40%		7.25%	4.07%
IncrPar	6.50%	4.54%		5.25%	3.73%
Intern'l HS	9.50%	4.91%		8.25%	4.36%
ElevCap	9.00%	4.91%		7.75%	4.36%

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Multi-Choice Indexed Life					
Basic	2.50%	2.50%		2.35%	2.35%
5fixed	3.25%	3.25%		3.10%	3.10%
1yrPTP	5.75%	3.88%		5.00%	3.44%
MoCap	2.15%	3.14%		2.00%	2.81%
MoAvg	7.00%	3.88%		6.25%	3.44%
Multi-Choice Indexed Life NY					
Basic	2.50%	2.50%		2.35%	2.35%
5fixed	3.25%	3.25%		3.10%	3.10%
1yrPTP	5.75%	3.88%		5.00%	3.44%
MoCap	2.15%	3.14%		2.00%	2.81%
MoAvg	7.00%	3.88%		6.25%	3.44%
Accordia Lifetime Builder					
Basic	3.10%	3.10%		2.90%	2.90%
1fixed	3.10%	3.10%		2.90%	2.90%
1yrPTP	8.25%	5.32%		7.25%	4.80%
MoCap	2.35%	3.61%		1.95%	2.69%
IncrPar	7.00%	4.87%		5.75%	4.07%
Intern'l HS	8.00%	4.82%		6.75%	4.09%
ElevCap	10.50%	5.32%		9.25%	4.80%
2yrPTP	20.00%	5.32%		17.50%	4.80%
Accordia Lifetime Foundation					
Basic	2.90%	2.90%		2.70%	2.70%
1fixed	2.90%	2.90%		2.70%	2.70%
1yrPTP	7.75%	5.05%		6.75%	4.51%
MoCap	2.65%	4.30%		2.25%	3.40%
IncrPar	6.75%	4.71%		5.50%	3.90%
Intern'l HS	8.25%	4.96%		7.00%	4.23%
ElevCap	8.75%	4.92%		7.50%	4.39%
2yrPTP	17.50%	5.05%		15.00%	4.51%
Accordia Provider					
Basic	2.90%	2.90%		2.70%	2.70%
1fixed	2.90%	2.90%		2.70%	2.70%
1yrPTP	7.75%	5.05%		6.75%	4.51%
MoCap	2.65%	4.30%		2.25%	3.40%
IncrPar	6.75%	4.71%		5.50%	3.90%
Intern'l HS	8.25%	4.96%		7.00%	4.23%
ElevCap	8.75%	4.92%		7.50%	4.39%
2yrPTP	17.50%	5.05%		15.00%	4.51%

Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Accordia Survivorship Builder					
Basic	3.00%	3.00%		2.75%	2.75%
1fixed	3.00%	3.00%		2.75%	2.75%
1yrPTP	6.25%	3.73%		5.00%	3.44%
MoCap	2.25%	3.37%		1.75%	2.23%
IncrPar	5.00%	3.54%		4.50%	3.22%
Intern'l HS	7.50%	3.73%		6.00%	3.44%
ElevCap	7.00%	3.73%		5.50%	3.39%
2yrPTP	14.50%	3.73%		11.00%	3.44%
Accordia Lifetime Builder Elite					
Basic	3.75%	3.75%		3.55%	3.55%
1fixed	3.75%	3.75%		3.55%	3.55%
1yrPTP	9.75%	6.08%		8.75%	5.62%
MoCap	3.10%	5.30%		2.70%	4.46%
IncrPar	7.25%	5.03%		6.00%	4.23%
Intern'l HS	10.50%	6.08%		9.25%	5.42%
ElevCap	14.00%	6.08%		12.75%	5.62%
2yrPTP	23.00%	6.08%		20.50%	5.62%
Accordia Benefit Builder					
1fixed	3.85%	3.85%		3.65%	3.65%
Basic	3.85%	3.85%		3.65%	3.65%
Intern'l HS	9.75%	5.74%		8.50%	5.03%
1yrPTP	9.50%	5.96%		8.50%	5.48%
MoCap	2.60%	4.19%		2.20%	3.29%
IncrPar	7.50%	5.20%		6.25%	4.40%
ElevCap	12.75%	5.96%		11.50%	5.48%
Accordia Benefit Builder Xtra					
1fixed	4.00%	4.00%		3.90%	3.90%
Basic	4.00%	4.00%		3.90%	3.90%
1yrPTP	9.50%	5.96%		9.00%	5.75%
IncrPar	8.00%	5.52%		7.25%	5.06%
1%Flr	8.50%	5.74%		8.00%	5.50%
Diversa	13.50%	5.74%		13.25%	5.50%
Intern'l EA	10.75%	5.89%		10.00%	5.56%
PBU	13.50%	5.96%	3.00%	13.00%	5.75%
PBUX	14.50%	5.96%	5.00%	14.00%	5.75%
Accordia Lifetime Foundation Elite					
Linked Loan	10.00%	6.17%		8.25%	5.35%
Linked Loan	12.00%	7.05%		7.75%	5.08%
Linked Loan	12.00%	7.05%		9.00%	5.75%
Linked Loan	10.50%	6.40%		7.75%	5.08%
Indexed Loan	10.00%	6.17%		7.50%	4.94%

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Strategy	Current/Prior		BuyUp Charge	New	
	Rate/Cap	Illustrated Rate		Rate/Cap	Illustrated Rate
Accordia Assure UL					
Fixed UL	4.00%	4.00%		3.70%	3.70%
Guarantee UL Solution					
Fixed UL	4.00%	4.00%		3.50%	3.50%
Guarantee UL Solution 2					
Fixed UL	4.00%	4.00%		3.50%	3.50%
Guarantee UL Solution 3					
Fixed UL	4.00%	4.00%		3.50%	3.50%

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Products not available in all states.

Products issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group LLC. Global Atlantic Financial Group (Global Atlantic) is the marketing name for The Global Atlantic Financial Group LLC and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations. These subsidiaries are not authorized to do business in New York.do business in New York.