

Guaranteed Interest Annuity

Interest Rates effective as of: Nov 03, 2023

Term (Months)	Policy Value		
	Under \$50,000	\$50,000 - \$99,999.99	\$100,000+
Daily	1.00%	1.00%	1.00%
9	4.00%	4.25%	4.50%
12	4.80%	5.05%	5.30%
15	4.80%	5.05%	5.30%
18	4.90%	5.15%	5.40%
21	4.90%	5.15%	5.40%
24	5.40%	5.65%	5.90%
27	4.75%	5.00%	5.25%
30	4.75%	5.00%	5.25%
33	4.75%	5.00%	5.25%
36	4.75%	5.00%	5.25%
39	4.35%	4.60%	4.85%
42	4.35%	4.60%	4.85%
45	4.35%	4.60%	4.85%
48	4.35%	4.60%	4.85%
51	4.25%	4.50%	4.75%
54	4.25%	4.50%	4.75%
57	4.25%	4.50%	4.75%
60	4.25%	4.50%	4.75%

Rates are subject to change at any time without notice.

Rates are applicable to Serenia Life's ISA product.

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