

Guaranteed Interest Annuity

Interest Rates effective as of: Nov 16, 2023

Term (Months)	Policy Value		
	Under \$50,000	\$50,000 - \$99,999.99	\$100,000+
Daily	1.00%	1.00%	1.00%
9	3.80%	4.05%	4.30%
12	4.60%	4.85%	5.10%
15	4.70%	4.95%	5.20%
18	5.20%	5.45%	5.70%
21	4.70%	4.95%	5.20%
24	4.70%	4.95%	5.20%
27	4.70%	4.95%	5.20%
30	4.70%	4.95%	5.20%
33	4.60%	4.85%	5.10%
36	4.60%	4.85%	5.10%
39	4.60%	4.85%	5.10%
42	4.60%	4.85%	5.10%
45	4.25%	4.50%	4.75%
48	4.25%	4.50%	4.75%
51	4.25%	4.50%	4.75%
54	4.25%	4.50%	4.75%
57	4.15%	4.40%	4.65%
60	4.15%	4.40%	4.65%

Rates are subject to change at any time without notice.

Rates are applicable to Serenia Life's ISA product.