

## **Guaranteed Interest Annuity**

Interest Rates effective as of: Dec 01, 2023

Term (Months)	Policy Value		
	Under \$50,000	\$50,000 - \$99,999.99	\$100,000+
Daily	1.00%	1.00%	1.00%
9	3.70%	3.95%	4.20%
12	4.50%	4.75%	5.00%
15	4.60%	4.85%	5.10%
18	5.10%	5.35%	5.60%
21	4.60%	4.85%	5.10%
24	4.60%	4.85%	5.10%
27	4.60%	4.85%	5.10%
30	4.60%	4.85%	5.10%
33	4.50%	4.75%	5.00%
36	4.50%	4.75%	5.00%
39	4.50%	4.75%	5.00%
42	4.50%	4.75%	5.00%
45	4.15%	4.40%	4.65%
48	4.15%	4.40%	4.65%
51	4.15%	4.40%	4.65%
54	4.15%	4.40%	4.65%
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.

**SER371**