

Life Insurance Historical Maximum Valuation, Tax and Non-Forfeiture Interest Rates

App. Fed. Int. Rate (AFR)	Issue Year	<u>10 Years or Less</u>			<u>10+ thru 20 Years</u>			<u>More Than 20 Years</u>			Issue Year
		Statutory	Tax	Non-Forfeiture	Statutory	Tax	Non-Forfeiture	Statutory	Tax	Non-Forfeiture	
	1983	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50	1983
	1984	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50	1984
	1985	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50	1985
	1986	7.25	7.25	9.00	6.75	6.75	8.50	6.00	6.00	7.50	1986
	1987	6.50	6.50	8.25	6.00	6.00	7.50	5.50	5.50	7.00	1987
7.77	1988	6.00	7.77	7.50	6.00	7.77	7.50	5.50	7.77	7.00	1988
8.16	1989	6.00	8.16	7.50	6.00	8.16	7.50	5.50	8.16	7.00	1989
8.37	1990	6.00	8.37	7.50	6.00	8.37	7.50	5.50	8.37	7.00	1990
	1991	6.00	8.42	7.50	6.00	8.42	7.50	5.50	8.42	7.00	1991
8.42	1991	6.00	8.42	7.50	6.00	8.42	7.50	5.50	8.42	7.00	1991
8.40	1992	6.00	8.40	7.50	6.00	8.40	7.50	5.50	8.40	7.00	1992
8.10	1993	6.00	8.10	7.50	6.00	8.10	7.50	5.00	8.10	6.25	1993
7.45	1994	5.50	7.45	7.00	5.25	7.45	6.50	5.00	7.45	6.25	1994
6.99	1995	5.50	6.99	7.00	5.25	6.99	6.50	4.50	6.99	5.75	1995
	1996	5.50	6.63	7.00	5.25	6.63	6.50	4.50	6.63	5.75	1996
6.63	1996	5.50	6.63	7.00	5.25	6.63	6.50	4.50	6.63	5.75	1996
6.33	1997	5.50	6.33	7.00	5.25	6.33	6.50	4.50	6.33	5.75	1997
6.31	1998	5.50	6.31	7.00	5.25	6.31	6.50	4.50	6.31	5.75	1998
6.30	1999	5.00	6.30	6.25	4.75	6.30	6.00	4.50	6.30	5.75	1999
6.09	2000	5.00	6.09	6.25	4.75	6.09	6.00	4.50	6.09	5.75	2000
	2001	5.00	6.00	6.25	4.75	6.00	6.00	4.50	6.00	5.75	2001
6.00	2001	5.00	6.00	6.25	4.75	6.00	6.00	4.50	6.00	5.75	2001
5.71	2002	5.00	5.71	6.25	4.75	5.71	6.00	4.50	5.71	5.75	2002
5.27	2003	5.00	5.27	6.25	4.75	5.27	6.00	4.50	5.27	5.75	2003
4.82	2004	5.00	5.00*	6.25	4.75	4.82	6.00	4.50	4.82	5.75	2004
4.44	2005	5.00	5.00*	6.25	4.75	4.75*	6.00	4.50	4.50*	5.75	2005
	2006	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2006
3.98	2006	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2006
3.97	2007	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2007
4.06	2008	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.06	5.00	2008
4.06	2009	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.06	5.00	2009
3.81	2010	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2010
	2011	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2011
3.46	2011	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2011
2.89	2012	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2012
2.16	2013	3.75	3.75*	4.75	3.75	3.75*	4.75	3.50	3.50*	4.50	2013
1.79	2014	3.75	3.75*	4.75	3.75	3.75*	4.75	3.50	3.50*	4.50	2014
1.68	2015	3.75	3.75*	4.75	3.75	3.75*	4.75	3.50	3.50*	4.50	2015
	2016	3.75	3.75*	4.75	3.75	3.75*	4.75	3.50	3.50*	4.50	2016
1.56	2016	3.75	3.75*	4.75	3.75	3.75*	4.75	3.50	3.50*	4.50	2016
1.46	2017	3.75	3.75*	4.75	3.75	3.75*	4.75	3.50	3.50*	4.50	2017
	2018										2018
	2019										2019
	2020										2020

* Higher of Stat and AFR.