

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	1992	6.00	8.40	7.50	6.00	8.40	7.50	5.50	8.40	7.00	1992
8.40	1993	6.00	8.10	7.50	6.00	8.10	7.50	5.00	8.10	6.25	1993
8.10	1994	5.50	7.45	7.00	5.25	7.45	6.50	5.00	7.45	6.25	1994
7.45	1995	5.50	6.99	7.00	5.25	6.99	6.50	4.50	6.99	5.75	1995
6.99	1996	5.50	6.63	7.00	5.25	6.63	6.50	4.50	6.63	5.75	1996
6.63	1997	5.50	6.33	7.00	5.25	6.33	6.50	4.50	6.33	5.75	1997
6.33	1998	5.50	6.31	7.00	5.25	6.31	6.50	4.50	6.31	5.75	1998
6.31	1999	5.00	6.30	6.25	4.75	6.30	6.00	4.50	6.30	5.75	1999
6.30	2000	5.00	6.09	6.25	4.75	6.09	6.00	4.50	6.09	5.75	2000
6.09	2001	5.00	6.00	6.25	4.75	6.00	6.00	4.50	6.00	5.75	2001
6.00	2002	5.00	5.71	6.25	4.75	5.71	6.00	4.50	5.71	5.75	2002
5.71	2003	5.00	5.27	6.25	4.75	5.27	6.00	4.50	5.27	5.75	2003
5.27	2004	5.00	5.00*	6.25	4.75	4.82	6.00	4.50	4.82	5.75	2004
4.82	2005	5.00	5.00*	6.25	4.75	4.75*	6.00	4.50	4.50*	5.75	2005
4.44	2006	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2006
3.98	2007	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2007
3.97	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
4.06	2010	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2010
3.81	2011	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2011
3.46	2012	4.50	4.50*	5.75	4.25	4.25*	5.25	4.00	4.00*	5.00	2012
2.89	2013										2013
	2014										2014
	2015										2015

* Higher of Stat and AFR.