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

App. Fed. Int. Rate (AFR)	Issue Year	10 Years or Less			10+ thru 20 Years			More Than 20 Years			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
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
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
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
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
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
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
1.66	2018	3.75	3.75*	4.75	3.75	3.75*	4.75	3.50	3.50*	4.50	2018
N/A	2019	3.75		4.75	3.75		4.75	3.50		4.50	2019
N/A	2020	3.75		4.75	3.75		4.75	3.50		4.50	2020
N/A	2021	3.25		4.00	3.25		4.00	3.00		3.75	2021
N/A	2022	3.25		4.00	3.25		4.00	3.00		3.75	2022
N/A	2023	3.25		4.00	3.25		4.00	3.00		3.75	2023
N/A	2024	3.25		4.00	3.25		4.00	3.00		3.75	2024
N/A	2025	3.75		4.75	3.75		4.75	3.50		4.50	2025
N/A	2026	4.25		5.25	3.75		4.75	3.50		4.50	2026
N/A	2027	4.25		5.25	4.25		5.25	4.00		5.00	2027

* Higher of Stat and AFR.