



UNIVERSAL LIFE FINANCING REFERENCE RATE (ULF)

Universal Life Financing Reference Rate (ULF)	Interest Rate
1 st July 2015	0.85%
3 rd August 2015	0.85%
1 st September 2015	0.89%
1 st October 2015	0.90%
2 nd November 2015	0.90%
1 st December 2015	0.90%
4 th January 2016	0.86%
2 nd February 2016	1.09%
1 st March 2016	1.04%
1 st April 2016	1.04%
3 rd May 2016	1.04%
1 st June 2016	1.14%
1 st July 2016	1.14%
1 st August 2016	1.14%
1 st September 2016	1.24%
4 th October 2016	1.45%
1 st November 2016	1.57%
1 st December 2016	2.04%
3 rd January 2017	2.13%