

Important Interest Rate Changes

2024 Pool Rates

The Interest Rate Committee has declared the following pool rates for Portfolio Director (PD), Equity Director, PD Freedom Plus, ProFlex Fixed Account Plus and Inside Edge Fixed Interest Option for calendar year 2024, or the clients contractually guaranteed minimum interest rate, if higher, as reflected in the client’s applicable contract or certificate (2.0% or 3.0%).

Pool Rates for PD Fixed Account Plus

Deposits Received	Applicable Series*		Higher Ed Series	
	“New” Calendar Year 2024 Rate	“Old” Calendar Year 2023 Rate	“New” Calendar Year 2024 Rate	“Old” Calendar Year 2023 Rate
Prior to 2018	1.24%	1.16%	1.74%	1.66%
2018	1.78%	1.71%	2.28%	2.21%
2019	1.94%	1.87%	2.44%	2.37%
2020	1.57%	1.50%	2.07%	2.00%
2021	1.50%	1.43%	2.00%	1.93%
2022	1.80%	N/A	2.30%	N/A

*Applies to all Portfolio Director Series except higher education Series 2.0 and 2.20. Governmental Series 7.0, 7.20, 12.0, 12.20, 12.40 and 13.20 uses portfolio crediting method.

2024 Pool Rates for Equity Director Fixed Account Plus

Deposits Received	“New” Calendar Year 2024 Rate	“Old” Calendar Year 2023 Rate
Prior to 2018	1.00%	1.00%
2018	1.00%	1.00%
2019	1.00%	1.00%
2020	1.00%	1.00%
2021	1.00%	1.00%
2022	1.00%	N/A

2024 Pool Rates for PD Freedom Plus Fixed Account Plus

Deposits Received	“New” Calendar Year 2024 Rate	“Old” Calendar Year 2023 Rate
Prior to 2018	1.00%	1.00%
2018	1.00%	1.00%
2019	1.00%	1.00%
2020	1.00%	1.00%
2021	1.00%	1.00%
2022	1.00%	N/A

2024 Pool Rates for ProFlex Fixed Account Plus

Deposits Received	“New” Calendar Year 2024 Rate	“Old” Calendar Year 2023 Rate
Prior to 2018	1.00%	1.05%
2018	1.00%	1.05%
2019	1.00%	1.00%
2020	1.00%	1.00%
2021	1.00%	1.00%
2022	1.00%	N/A

2024 Pool Rates for Inside Edge Fixed Interest Option

Deposits Received	"New" Calendar Year 2024 Rate	"Old" Calendar Year 2023 Rate
Prior to 2018	2.00%	2.00%
2018	2.00%	2.00%
2019	2.00%	2.00%
2020	2.00%	2.00%
2021	2.00%	2.00%
2022	2.00%	N/A

PD Short-Term Fixed Account

- Effective January 1, the new Short-Term Fixed Rate will be 1.00% or the clients contractually guaranteed minimum interest rate, if higher, as reflected in the client's applicable contract or certificate (2.0% or 3.0%).
- The applicable PD Short-Term Fixed Account rate will remain in effect for the entire 2024 calendar year.

PD Freedom Plus

- PD Freedom Plus new money rate will be 1.00% for 2024 or the clients contractually guaranteed minimum interest rate, if higher, as reflected in the client's applicable contract or certificate (2.0% or 3.0%).