



**Historical Dividend Rates  
Whole Life Insurance**

Largest whole life insurance companies

**Historical Whole Life Insurance Rates**

**Large Mutual Companies**

Year	MassMutual	New York Life	Northwestern	Penn Mutual	Ohio National	Guardian
2020	6.2		5	6.1		5.65
2019	6.4	6	5	6.1	5.4	5.85
2018	6.4	6.1	4.9	6.34	5.4	5.85
2017	6.7	6.3	5	6.34	5.75	5.85
2016	7.1	6.2	5.45	6.34	6	6.05
2015	7.1	6.2	5.6	6.34	6	6.05
2014	7.1	6	5.6	6.34	6	6.25
2013	7	5.9	5.6	6.34	6	6.65
2012	7	5.8	5.85	6.34	6.15	6.95
2011	6.85	6.11	6	6.34	6.15	6.85
2010	7	6.11	6.15	6.34	6.4	7
2009	7.6	6.14	6.5	6.34	6.4	7.3
2008	7.9	6.79	7.5	6.34	6.65	7.25
2007	7.5	6.79	7.5	6.3	6.65	6.75
2006	7.4	6.79	7.5	6.3	6.65	6.5
2005	7	6.79	7.5	5.74	6.9	6.75
2004	7.5	6.79	7.7	5.74	7.4	6.6
2003	7.9	6.79	8.2	6.48	7.7	7
2002	8.05	7.32	8.6	7.4	7.7	8
2001	8.2	7.9	8.8	7.4	8.3	8.5
2000	8.2	7.9	8.8	7.4	8.3	8.5
1999	8.4	7.9	8.8	7.4	N/A	8.75
1998	8.4	7.9	8.8	8	N/A	8.75
1997	8.4	7.9	8.5	8	N/A	8.5
1996	8.4	7.9	8.5	8.5	N/A	8
1995	9	8.25	8.5	8.5	N/A	8.5
1994	9.3	8.5	8.5	9.2	N/A	9
1993	9.45	8.05	9.25	9.7	N/A	9.75
1992	9.95	8.9	9.25	9.93	N/A	10.25
1991	10.5	9.75	10	9.93	N/A	10.5
1990	10.5	10.25	10	9.93	N/A	11
1989	11.15	10.25	10	9.93	N/A	11.5