



# Value+ Protector

Value+ Protector is an affordable protection-focused Index Universal Life (IUL) insurance product with strong value and innovative features.

It is an attractive bridge product to GUL that offers competitive premiums with guarantees up to 90 or even longer, as well as strong cash accumulation potential.

## Key attractive features include:

- Competitive premiums to carry with life expectancy guarantees for all underwriting class and funding patterns particularly for ages 40 to 70
- Downside protection of a guaranteed floor of 0% on index accounts plus an Account Value Enhancement of 0.75% guaranteed beginning in policy year 6, but available on a non-guaranteed basis up to 0.80% when using the MLSB and PIMCO index accounts
- Two unique volatility control index options available, with ML Strategic Balance Index for stable returns and PIMCO Global Optima Index for greater growth potential
- Innovative liquidity features that provide access to cash value built into the policy, adding flexibility for even more of life's uncertainties
- Possibly even lower premiums with the optional Select Income Rider at no additional cost that provides cost of insurance discounts through installment death benefit payout options
- Option to add the Accelerated Access Solution® (AAS), a chronic illness rider with a unique IRS per diem option and waiver of monthly deduction on entire policy when on claim
- Option to add the Lifestyle Income Solution® (LIS) that provides a guaranteed income stream at age 85 through acceleration of Death Benefit
- New Dollar Cost Averaging (DCA) Rider to smooth out market fluctuation impacts by transferring premium from the Guaranteed Interest Account to Indexed Options on a monthly basis

## See how Value+ Protector compares to competitors' IULs in Full Pay

Male, 50, Preferred Best, Full Pay, \$1,000,000 Death Benefit, Carry to Age 121, Illustrated at 6% or Max Rate available

COMPANY	PRODUCT	PREMIUM	CSVYR20	TOTAL PREMIUM TO CV DIFFERENCE	GUARANTEE TO AGE	TARGET
Symetra	Symetra Protector IUL 1.0	\$6,921	\$186,772	\$48,352	87	\$11,534
American General	Value+ Protector IUL w/MSLB and Select Income Rider	\$6,953	\$176,254	\$37,194	90	\$10,020
Global Atlantic	Lifetime Foundation ELITE	\$7,432	\$64,247	(\$84,393)	90	\$11,530
American General	Value+ Protector IUL w/MSLB	\$7,640	\$191,937	\$39,137	90	\$10,020
John Hancock	Protection IUL 20	\$7,658	\$112,041	(\$41,119)	82	\$10,480
Mutual of Omaha	Life Protection Advantage	\$7,687	\$182,818	\$29,078	60	\$9,180
Securian Financial	Value Protection IUL	\$7,861	\$168,822	\$11,602	90	\$10,095
Pacific Life	Pacific Discovery Protector IUL	\$8,123	\$97,062	(\$65,398)	88	\$12,606
Lincoln Financial	WealthPreserve IUL (2019)	\$8,200	\$201,140	\$37,140	90	\$10,020
Protective	Indexed Choice UL 12-19	\$8,214	\$204,667	\$40,387	86	\$10,010
Nationwide	Indexed UL Protector II w NLG Rider	\$8,373	\$198,973	\$31,513	90	\$9,959
Equitable Financial	IUL Protect Series 160	\$8,462	\$143,812	(\$25,428)	90	\$10,500
Prudential	PruLife Founders Plus UL (2019)	\$9,188	\$178,819	(\$4,941)	90	\$11,740

## See how Value+ Protector compares to competitors' IULs in Ten Pays

Male, 60, Preferred Best, Ten Pay, \$1,000,000 Death Benefit, Carry to Age 121, Illustrated at 6% or Max Rate available

COMPANY	PRODUCT	PREMIUM	CSVYR20	TOTAL PREMIUM TO CV DIFFERENCE	GUARANTEE TO AGE	TARGET
John Hancock	Protection IUL 20	\$22,632	\$254,710	\$28,390	84	\$11,534
Global Atlantic	Lifetime Foundation ELITE	\$23,395	\$173,385	(\$60,565)	84	\$10,020
Symetra	Symetra Protector IUL 1.0	\$23,768	\$428,756	\$191,076	86	\$11,530
American General	Value+ Protector IUL w/MLSB and Select Income Rider	\$24,186	\$421,381	\$179,521	87	\$10,020
American General	Value+ Protector IUL w/MLSB	\$26,002	\$444,278	\$184,258	87	\$10,480
Securian Financial	Value Protection IUL	\$26,378	\$375,279	\$111,499	83	\$9,180
Lincoln Financial	WealthPreserve IUL (2019)	\$26,489	\$462,464	\$197,574	80	\$10,095
Mutual of Omaha	Life Protection Advantage	\$26,775	\$403,975	\$136,225	85	\$12,606
Pacific Life	Pacific Discovery Protector IUL	\$28,737	\$287,064	(\$306)	89	\$10,020
Protective	Indexed Choice UL 12-19	\$28,911	\$473,090	\$183,980	92	\$10,010
Equitable Financial	IUL Protect Series 160	\$31,261	\$363,751	\$51,141	87	\$9,959
Prudential	PruLife Founders Plus UL (2019)	\$33,415	\$447,072	\$112,922	93	\$10,500
Nationwide	Indexed UL Protector II w NLG Rider	\$33,961	\$651,836	\$312,226	90	\$11,740

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