



QoL Value+ Protector is an affordable protection-focused Index Universal Life (IUL) insurance product with innovative death benefit features.

It is an attractive bridge product between GUL and cash accumulation focused IUL and offers competitive premiums with guarantees up to age 90 or longer for all payment structures.

## 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
- Ability to overfund the policy and be rewarded in later years through greater cash accumulation, coverage extensions and access to cash value through liquidity features built into the policy at no additional cost
- 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 index account
- Two innovative volatility control index options available, with ML Strategic Balance Index for stable returns and PIMCO Global Optima Index for greater growth potential.
- Built-in Accelerated Benefit Riders covering Chronic, Critical and Terminal illnesses at no additional cost
- Option to add the Accelerated Access Solution (AAS) which pays death benefit dollar-for-dollar for qualified chronic illness conditions
- 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

## QoL Value+ Protector for Full Pay

Male, 45, Preferred, Full Pay, \$1,000,000 Death Benefit, Solve for Minimum Premium to Carry to Maturity at 6% or Max Rate (where it's less than 6%)

Company / Product	Premium	Cash Value Year 20	CSV YR 20 Surplus of Total 10 YR Premium	Guarantee Age	Target
<b>American General Life</b> QoL Value+ Protector IUL (PIMCO) w/SIR	\$5,711	\$135,090	\$20,870	84	\$8,690
<b>American General Life</b> QoL Value+ Protector IUL (PIMCO)	\$6,391	\$151,711	\$23,891	86	\$8,690
<b>Global Atlantic</b> Lifetime Foundation Elite	\$6,405	\$66,896	(\$61,204)	85	\$9,500
<b>Securian Financial</b> Value Protection IUL	\$6,579	\$142,824	\$11,244	85	\$8,434
<b>Nationwide</b> Indexed UL Protector II w/NLG	\$6,816	\$152,290	\$15,970	90	\$8,798
<b>Prudential</b> PruLife Founders Plus UL (2019)	\$7,701	\$148,828	(\$5,192)	86	\$9,530
<b>North American</b> Guarantee Builder IUL (Gen 4)	\$8,312	\$169,576	\$3,336	96	\$9,180

## QoL Value+ Protector for Short Pays

Female, 50, Preferred, Ten Pay, \$500,000 Death Benefit, Solve for Minimum Premium to Carry to Maturity at 6% or Max Rate (where it's less than 6%)

Company / Product	Premium	Cash Value Year 20	CSV YR 20 Surplus of Total 10 YR Premium	Guarantee Age	Target
<b>American General Life</b> QoL Value+ Protector IUL w/PIMCO account and SIR	\$6,660	\$116,656	\$50,056	83	\$4,590
<b>Global Atlantic</b> Lifetime Foundation Elite	\$7,087	\$68,375	(\$2,495)	84	\$5,075
<b>American General Life</b> QoL Value+ Protector IUL w/PIMCO account	\$7,277	\$126,517	\$53,747	83	\$4,590
<b>Securian Financial</b> Value Protection IUL	\$7,685	\$137,830	\$60,980	76	\$4,593
<b>Nationwide</b> Indexed UL Protector II w/NLG	\$9,787	\$177,550	\$79,680	90	\$4,664
<b>North American</b> Guarantee Builder IUL (Gen 4)	\$9,880	\$149,276	\$50,476	98	\$4,785
<b>Prudential</b> PruLife Founders Plus UL (2019)	\$10,057	\$155,740	\$55,170	88	\$4,820

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