

Protection Extend IUL is now available in New York! New Term Conversion Product

Effective April 6, 2020, The United States Life Insurance Company in the State of New York is excited to share our new term conversion Index Universal Life (IUL) insurance product, Protection Extend IUL, is available in New York.

This new product, designed on the 2017 CSO Mortality Tables, provides clients with longer guarantees, and new features. Protection Extend IUL replaces the 2001 CSO product, AG Extend IUL, that was previously discontinued in December, 2019.

Key Features

Protection Extend IUL offers the benefits and flexibility of traditional universal life plus the potential for greater growth in the policy value, and the opportunity to access these funds while living.

- Potential to increase your policy's cash value through two index options
- **New** Guaranteed Account Value Enhancement (AVE) of 0.75% from year 6+ for all index and fixed accounts
- **New** Return of Premium (ROP) feature through Enhanced Cash Surrender Value Rider (50% in year 20 and 100% in year 25, up to 40% of death benefit)
- **New** Up to lifetime death benefit guarantee through Guaranteed Minimum Death Benefit rider – most attractive at life expectancy guarantee
- Fixed declared Interest Account with a minimum guaranteed rate of 2%
- Fixed and Participation loans available
- Other Riders Include:
 - ✓ Terminal Illness Benefit
 - ✓ Accidental Death Benefit
 - ✓ Children's Insurance Benefit
 - ✓ Waiver of Monthly Deduction

Sales & Marketing Materials

- [Protection Extend IUL Product Highlights](#)
- [Term Conversion Playbook](#)

Consumer Marketing Materials

- [Protection Extend IUL Consumer Guide- NY](#)

Form Revision: US Life IUL Supplemental Application

- [Bulletin 20-027](#)