



> Life Full Throttle

INCOME ADVANTAGESM INDEXED UNIVERSAL LIFE INSURANCE

We're moving full throttle to bring you Income Advantage, our new Indexed Universal Life product.

THE BASICS

- > Sales Effective Date: March 1, 2016
- > Approved in All States except New York

CREDITING STRATEGIES (Effective March 1, 2016)

100 percent participation rate with mid-range cap	Higher participation rate with lower cap	Lower participation rate with no cap
100 percent participation with 11.5 percent cap	140 percent participation with 8.5 percent cap	Uncapped with 65 percent participation

> **A fixed account** with a 2 percent guaranteed interest rate is also available. **The current fixed rate is 3.25 percent**

> **Face Amounts:** \$100,000 and up

> **Issue Ages: 0-85** (Age Last Birthday)

- Ages 0-17 – Standard Nontobacco risk only (not available in WA)
- Ages 18-80 – All risks
- Ages 81-85 – Standard Nontobacco and Standard Tobacco risks only

Note: For the Unisex policy, issue ages start at 18. In WA, the minimum issue age is 18.

> **Loans:** Standard and Indexed

> **Target Markets**

- Ages 35 and up who want to protect their family and accumulate cash value for college, retirement and other long-term goals

> **Use with clients interested in:**

- Retirement income
- College funding
- Mortgage repayment

> **No-Cost Riders**

- Guaranteed Refund Option (GRO). When the policy has been in force for 15 years, the insured has seven 60-day windows in which they can surrender their policy and receive back their premiums. At the end of policy year 15, they can receive back 50 percent of their premiums and up to 100 percent at the end of years 20, 21, 22, 23, 24 and 25
- Accelerated Death Benefit for Chronic Illness. Provides benefits if at some time during the life of the policy the insured is unable to perform two of six Activities of Daily Living for 90 consecutive days or if he/she experiences a severe cognitive impairment
- Accelerated Death Benefit for Terminal Illness. If the insured is diagnosed with a terminal illness with a life expectancy of 12 months or less, this benefit allows them early access to a portion of their death benefit. The idea is to provide comfort to the insured and their family during a difficult time
- Lapse Guard Rider. Prevents over-funded policies from lapsing when level disbursements have been taken for an extended period of time in retirement

