



> Comparing IUL Policy Performance

With an Income AdvantageSM Indexed Universal Life (IUL) insurance policy, your clients get life insurance protection, and more. That “more” includes the potential for growth based on the performance of a market index. But, not all policies are designed the same. See how Income Advantage compares to other carriers’ products.

With an indexed universal life policy, clients have the ability to access their policy’s cash value¹ through loans or withdrawals. This money may be used to help pay for a child’s college education expenses or to provide supplemental retirement income. It can also come in handy for emergency expenses. That’s why it’s important for your clients to purchase a policy that has strong accumulation potential.

A COMPARISON OF VALUES

The table below shows how we compare to some top competitors at a projected rate of 6 percent. These values make the following assumptions:

- > Male, age 45, in a preferred nontobacco class
- > \$25,000 annual premium and purchasing a policy with an increasing death benefit
- > Uses the lowest initial non-MEC death benefit allowed

Company	Product Name	Accumulation Value at 10 Years (Age 55)		Accumulation Value at 20 Years (Age 65)		Initial Death Benefit	
		Value	Rank	Value	Rank	Value	Rank
United of Omaha	Income Advantage IUL	\$316,843	1	\$877,066	3	\$536,942	5
Allianz	Life Pro+	\$301,013	2	\$890,558	2	\$527,035	7
American General	Max Accumulator+ IUL	\$298,104	4	\$875,499	4	\$529,769	6
John Hancock	Accumulation IUL 15	\$300,661	3	\$939,277	1	\$735,533	3
Lincoln Financial	WealthAdvantage IUL	\$280,199	6	\$837,115	6	\$495,704	9
Minnesota Life	Eclipse Indexed Life	\$287,045	5	\$846,440	5	\$521,652	8
Nationwide*	YourLife Indexed UL Accumulator	\$269,320	8	\$808,730	8	\$736,954	2
Principal	Indexed Universal Life Accumulation	\$264,787	9	\$792,218	9	\$690,865	4
Prudential	PruLife Indexed Advantage IUL	\$270,885	7	\$836,659	7	\$803,088	1

*Nationwide values reflect the maximum interest rate of 5.73%
Values calculated as of January 2019.

AN ADDITIONAL LAYER OF PROTECTION

Your client may wonder what happens if their policy doesn’t perform as illustrated.

This is where United of Omaha’s Guaranteed Refund Option Rider comes in. This rider is included at no additional cost on qualifying policies.² It provides clients with an additional layer of protection – especially in an unpredictable market. Should

the index not experience positive growth, the policyowner can surrender their policy during one of the seven 60-day windows and receive their paid premiums back – up to 50 percent at the end of year 15 and up to 100 percent at the end of years 20, 21, 22, 23, 24 and 25.³ **No questions asked!**

Learn more about Income Advantage by visiting www.discoveriul.com.

¹The amount that may be available through loans or withdrawals, as defined in the contract.

²The GRO rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5 – 16 at ages 50 and above. In order to remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider.

³The refund amount is capped at 50 percent of the policy’s lowest specified amount and is reduced by any previous withdrawals and outstanding loans.