



> IUL Portfolio Overview

PRODUCTS DESIGNED WITH SIMPLICITY IN MIND

Life Protection AdvantageSM, our protection-focused IUL, offers coverage projected to age 120 at competitive premiums, and an option to guarantee coverage to age 85.

Income AdvantageSM, our accumulation-focused IUL, builds competitive cash values¹ due to its lower charge structure, and has strong index loan provisions.

Both IUL products offer:

> A Simple Product Design

We don't believe that you need fancy (*and oftentimes confusing*) crediting strategies in order to offer your clients upside potential. By using only one index and a straightforward, annual point-to-point crediting method, our products are easier for you to explain to your clients.

> Three Index Interest Crediting Strategies

- 100% participation rate
- Higher participation rate with lower cap
- Lower participation rate with no cap

> Competitive Participation Rates and Caps

	100% participation	Higher participation/ lower cap	Lower participation/ no cap
Income Advantage	100% 11%	140% 8%	60% Uncapped
Life Protection Advantage	100% 10%	140% 7%	50% Uncapped

*Participation rates and caps as of January 2020.

> An Index Loan Option with a Cap

Our current index loan charge is only 4 percent – one of the lowest charges in the industry. We also GUARANTEE the charge will never be more than 6 percent.

Most companies don't set a limit on the rate they can charge, leaving client's susceptible to additional risk when it comes time to take their distributions.

> A Guaranteed Refund Option

Provides qualifying policies with seven 60-day windows in which policyowners can surrender their policy 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 25.²

Although the surrender value in an IUL policy should end up greater than the GRO rider benefit, this feature helps close the sale. It gives skeptical clients some reassurance that even if their policy doesn't perform as expected, they can get a refund of their paid premiums.

> Early access to the death benefit for Long-Term Care, Terminal and Chronic Illness

Terminal and Chronic Illness Riders are issued with the policy at no additional cost and with no additional underwriting. Clients also have the option to purchase a Long-Term Care rider.³

Learn more about our indexed universal life insurance products at www.discoveriul.com.

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

² For Life Protection Advantage, the GRO rider is not available for clients age 60 or above (regardless of risk class), for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. For Income Advantage, the 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.

³ Clients age 30-79 are eligible to apply. If the policy is issued with the LTC Rider, the Chronic Illness Rider will not be included.