

Eclipse Protector II IUL with chronic illness

A competitive death benefit and chronic illness solution

Eclipse Protector II indexed universal life (IUL) was designed to offer affordable premiums and lifetime protection with the No-Lapse Guarantee Agreement. Its competitive premiums and addition of the Accelerated Death Benefit for Chronic Illness Agreement (ADB-CIA) can make it an attractive alternative to protect clients as they age.

Check out where it stacks up against top competitors for your next protection sale:

\$500,000 death benefit

Key:

Rank 1 Rank 2-3 Overall

Full pay

Age		No-lapse guarantee - lifetime							No-lapse guarantee - age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Ten pay

Age		No-lapse guarantee - lifetime							No-lapse guarantee - age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

This is a hypothetical example for illustrative purposes only and cannot be shared with the general public. A customer's experience may be different depending on their specific situation. When providing personalized illustrations to customers, it must always be accompanied by a complete basic illustration.

Single pay

Age		No-lapse guarantee - lifetime							No-lapse guarantee - age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

\$1,000,000 death benefit

Key:

Rank 1 Rank 2-3 Overall

Full pay

Age		No-lapse guarantee - lifetime							No-lapse guarantee - age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	2
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	2	1	1	1	1	1	1	2
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.3

Ten pay

Age		No-lapse guarantee - lifetime							No-lapse guarantee - age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

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Single pay

Age		No-lapse guarantee - lifetime					No-lapse guarantee - age 100				
		35	40	45	50	55	35	40	45	50	55
Male	Preferred Best	1	1	1	1	–	1	1	1	1	1
	Preferred	1	1	1	1	–	1	1	1	1	–
	Standard Plus	1	1	1	–	–	1	1	1	1	–
	Standard	1	1	1	–	–	1	1	1	–	–
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	–	1	1	1	1	–
	Standard	1	1	1	1	–	1	1	1	1	–
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

\$3,000,000 death benefit

Key:

Rank 1 Rank 2-3 Overall

Full pay

Age		No-lapse guarantee - lifetime							No-lapse guarantee - age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Ten pay

Age		No-lapse guarantee - lifetime							No-lapse guarantee - age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

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Learn more

Call your Life Sales Support Team to learn how Eclipse Protector II IUL with chronic illness can help protect your client's future:

1-877-696-6654 (Securian Financial and broker-dealer)

1-888-413-7860, option 1 (Independent brokerage)

All illustration and benchmarking data provided by Competitor Illustration Software, July 2021.

Calculations: Average rankings for each category were calculated by averaging the individual ranking for a male and female of a given age/risk class. There are six total products, including Eclipse Protector II IUL, used to determine each individual ranking for NLG - A100 scenarios and five total products, including Eclipse Protector II for NLG - Lifetime scenarios. Each number is the average ranking of the product amongst its peers.

Benchmarking scenarios: Male and Female; Ages 35-65 by 5's; Preferred Best, Preferred, Standard Plus, and Standard Risk Classes; Full pay, Ten Pay, Single Pay; \$500K, \$1MM, and \$3MM Death Benefits; NLG to Age 100 and Lifetime; S&P 500 Accounts; Assumed 5% IR; With 2% LTC/CI Riders (No Couples Discount Where Available).

Companies and products included in this comparison:

American General - Value+ Protector IUL with Accelerated Access Solution Chronic Illness rider (only available for benchmarking in NLG-A100 scenarios)

Nationwide - IUL Protector II 2020 with LTC Rider II

Pacific Life - Pacific Discovery Xelerator 2 with NLG and Premier LTC rider

Securian Financial - Eclipse Protector II IUL with ADB-CIA rider

Symetra - Symetra Protector IUL 3.0 (Core) with Chronic Illness Plus rider

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: investment options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult the policy carefully.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

The no-lapse guarantee is subject to the terms and conditions contained in the policy and may not be in effect even if premium payments are made. Please review the policy carefully.

The Accelerated Death Benefit for Chronic Illness Agreement may not cover all of the costs associated with chronic illness. The Agreement is generally not subject to health insurance requirements and does not provide long-term care insurance subject to state long-term care insurance law. This Agreement is not a state-approved Partnership for Long Term Care Program Agreement and is not a Medicare supplement policy. Receipt of chronic illness benefit payments under this agreement may adversely affect eligibility for Medicaid or other government benefits or entitlements.

The Accelerated Death Benefit for Chronic Illness Agreement is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill. The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

Product features and availability may vary by state.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time) and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

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