



Savings with Select Income Rider

On its own, Value+ Protector II provides a great alternative to Guaranteed Universal Life (GUL) Insurance.

Value+ Protector II offers:

- Competitive premiums;
- Guaranteed death benefit; and
- Upside cash value potential.

What if you can get even more benefits and make the policy work harder for your value-conscious clients? Let's explore the addition of some attractive riders and their impact to the policy.

50-year-old male, standard non-tobacco, \$1,000,000 death benefit, solve for 20 pay premium to carry to age 121

Value+ Protector II: Base policy only; no riders	Premium	\$14,354/year
	Guaranteed to	Age 83
	Target Premium	\$13,500
Base policy PLUS 100% 30-year Select Income Rider	Premium	\$12,840/year
	Guaranteed to	Age 84
	Target Premium	\$13,500
Base policy PLUS 2% AAS PLUS 100% 30-year Select Income Rider	Premium	\$14,265/year
	Guaranteed to	Age 84
	Target Premium	\$14,770

When adding SIR to the base policy, the cost of insurance savings can reduce the premium by over \$1,500 per year while increasing the guarantee duration by one year!

But, when AAS is coupled with SIR, the value is apparent! For \$14,265 per year - which is less than the base policy with no riders - the client can accelerate up to 2% of their death benefit per month* in the event they are diagnosed with a chronic illness. This type of case design allows you to provide your clients valuable death benefit and chronic illness protection for less than the original premium...plus, an additional year of guaranteed death benefit and higher target premium!

Rates as of 7/1/2021

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For additional value, consider including the Select Income Rider (SIR).

SIR is a no-cost rider that pays the death benefit to the beneficiary in installment payments. Spreading out the death benefit payments, instead of being paid in one lump sum, may lower the policy premium by up to 10%. The policy owner may elect how much of their death benefit to spread out, and may choose to distribute the death benefit over 10, 20, or 30 years. The more of the death benefit that is paid in installments, and the longer the installment period, the larger the possible reduction to the policy's cost of insurance.

In the hypothetical case we illustrated on the previous page, SIR effectively lowers the premium while increasing the guarantee duration, making this rider ideal for cost-conscious clients.

For added peace of mind, the Accelerated Access Solution® (AAS) rider can be included.

AAS allows the client to accelerate their death benefit if diagnosed as chronically ill. This monthly death benefit acceleration provides additional protection and peace of mind while still having the same competitive premiums and guaranteed death benefit duration.

In the hypothetical case on the last page, the combination of SIR and AAS gives added chronic illness protection at an even lower premium than the base policy, making this design ideal for value-conscious clients.

We see the future in you.SM — 

*IRS caps the maximum per diem limitation excludable from taxable income each year. The 2021 maximum is \$400/day or \$12,167/month. Subsequent years may be higher.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

For more information about ABR's please visit RetireStronger.com.

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