

Eclipse Survivor II IUL

Help your clients create a legacy they can depend on.

Eclipse Survivor II IUL is a second-to-die policy that offers couples death benefit protection and the potential for strong cash value accumulation with competitive index crediting options. The policy's flexible design allows for either accumulation or protection-focus depending on your clients' needs. The addition of the No-Lapse Guarantee Agreement offers your clients lifetime protection at an affordable cost – especially at shorter premium durations. Check out where Eclipse Survivor II IUL's death benefit stacks up against top competitors for your next protection sale:

\$500,000 death benefit

No-lapse guarantee - Lifetime

Key:

 Rank 1-2

 Rank 3-4

 Overall

		Age							
		45	50	55	60	65	70	75	
Full Pay									
	Male/Female	Pref Best/Pref Best	3	3	3	3	2	2	2
		Preferred/Preferred	3	3	3	3	3	2	3
		Standard/Preferred	2	3	4	4	2	3	3
Standard/Standard		3	3	3	3	1	2	4	
Overall ranking		2.8	3.0	3.3	3.3	2.0	2.3	3.0	
Ten Pay									
	Male/Female	Pref Best/Pref Best	2	2	2	2	1	1	1
		Preferred/Preferred	2	2	2	2	2	1	1
		Standard/Preferred	3	2	3	2	1	1	1
Standard/Standard		2	2	2	1	1	1	1	
Overall ranking		2.3	2.0	2.3	1.8	1.3	1.0	1.0	
Single Pay									
	Male/Female	Pref Best/Pref Best	1	1	1	1	1	1	1
		Preferred/Preferred	1	1	1	1	1	1	1
		Standard/Preferred	1	1	1	1	1	1	
Standard/Standard		1	1	1	1	1	1		
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	

These are hypothetical examples 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.

\$1,000,000 death benefit

No-lapse guarantee - Lifetime

Key:

Rank 1-2

Rank 3-4

Overall

		Age						
Full Pay		45	50	55	60	65	70	75
Male/Female	Pref Best/Pref Best	2	2	3	2	2	2	2
	Preferred/Preferred	3	3	3	3	2	2	2
	Standard/Preferred	3	3	4	3	2	2	2
	Standard/Standard	2	3	3	1	1	1	3
Overall ranking		2.5	2.8	3.3	2.3	1.8	1.8	2.3

		Age						
Ten Pay		45	50	55	60	65	70	75
Male/Female	Pref Best/Pref Best	2	2	2	2	1	1	1
	Preferred/Preferred	2	2	2	2	2	1	1
	Standard/Preferred	3	3	3	2	1	1	1
	Standard/Standard	2	2	2	1	1	1	1
Overall ranking		2.3	2.3	2.3	1.8	1.3	1.0	1.0

		Age			
Single Pay		45	50	55	60
Male/Female	Pref Best/Pref Best	1	1	1	1
	Preferred/Preferred	1	1	1	1
	Standard/Preferred	1	1	1	
	Standard/Standard	1	1	1	
Overall ranking		1.0	1.0	1.0	1.0

\$3,000,000 death benefit

No-lapse guarantee - Lifetime

Key:

Rank 1-2

Rank 3-4

Overall

		Age						
Full Pay		45	50	55	60	65	70	75
Male/Female	Pref Best/Pref Best	2	2	2	2	2	2	2
	Preferred/Preferred	2	3	3	3	2	2	2
	Standard/Preferred	2	2	3	2	2	2	2
	Standard/Standard	2	2	3	1	1	1	2
Overall ranking		2.0	2.3	2.8	2.0	1.8	1.8	2.0

		Age						
Ten Pay		45	50	55	60	65	70	75
Male/Female	Pref Best/Pref Best	2	2	2	2	1	1	1
	Preferred/Preferred	2	2	2	2	2	1	1
	Standard/Preferred	3	2	3	1	1	1	1
	Standard/Standard	2	2	2	1	1	1	1
Overall ranking		2.3	2.0	2.3	1.5	1.3	1.0	1.0

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Learn more

Call your Life Sales Support Team to learn how Eclipse Survivor II IUL can help protect your clients' legacy:

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, December 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 seven total products, including Eclipse Survivor II IUL, used to determine each individual ranking. Each number is the average ranking of the product among its peers.

Benchmarking scenarios: Male and female; ages 45-75 by 5s; preferred best, preferred, standard plus and standard risk classes; full, ten and single pay; \$500K, \$1MM and \$3MM death benefits; Lifetime NLG.

Companies and products included in this comparison:	Ameritas - Ameritas Value Plus Survivor Index UL
Lincoln Financial - LifeGuarantee® SUL (2019)	Nationwide® - Survivorship Indexed UL 2020
Pacific Life - Pacific Indexed Estate Preserver 3 2020	Penn Mutual - Survivorship Plus Select® IUL
Prudential® - PruLife® SUL Protector (2017)	Securian Financial - Eclipse Survivor II IUL

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.

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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