



Lifetime Builder ELITE vs. Pacific Life

Lifetime Builder ELITE continues to stand out with industry-leading cash accumulation and distribution projections.

Lifetime Builder ELITE offers a number of innovative features, including:

- Guaranteed Account Value Enhancement of 1% beginning at the end of the fifth policy year
- Three loan options, including Linked Loan
- An 11-month initial indexed interest crediting period
- More flexibility in strategy transfers

Take a look at supplemental income scenarios

Global Atlantic blends innovative features with highly competitive pricing. The result is one of the best cash accumulation-focused IUL products on the market today. Let's see how Lifetime Builder ELITE compares to Pacific Life's cash accumulation IUL on supplemental income scenarios.

Maximum Distributions Based on Maximum Non-Guaranteed Illustrated Rates

Global Atlantic Lifetime Builder ELITE

\$95,565*

Pacific Trident IUI \$68,455*

Male, 45, Premier, min non-MEC Death Benefit, Increasing DB Option switch to level @ 65, premium of \$25,000 to 65, 20-year distributions starting at 66, participating loan with max 0.5% spread targeting \$10,000 CSV at age 100. For corresponding guaranteed rates and values please refer to the Basic Illustration for the specific scenario depicted.

This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. This comparison isolates certain features of the product depicted. Customers should always examine all features and limitations of products they are considering.

Competitor information is current and accurate to the best of our knowledge as of June 16, 2021. Product features and rates are subject to change.

^{*} Projected distributions are Non-Guaranteed

What about a death benefit spread option?

Some indexed universal life products have added: a death benefit spread option, which reduces the cost of insurance charges on a non-guaranteed basis if the client elects to spread their death benefit over a length of time instead of taking it as a lump sum. Let's see how Global Atlantic compares when you add this rider to the Pacific Life product.

Maximum Distributions Based on Maximum Non-Guaranteed Illustrated Rates

Global Atlantic Lifetime Builder ELITE

\$95,565 *

Pacific Discovery
Xelerator 2020
with Benefit Distribution Rider

\$66,068*

Male, 45, Premier, min non-MEC Death Benefit, Increasing DB switch to level @ 65, premium of \$25,000 to 65, 20-year distributions starting at 66, participating loan with max 0.5% spread targeting \$10,000 CSV at age 100.For corresponding guaranteed rates and values please refer to the Basic Illustration for the specific scenario depicted.

Make sure you consider everything that Lifetime Builder ELITE offers:

- Death benefit protection
- Strong cash accumulation potential
- Industry-leading distribution projections

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Product not available in all states.

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