

# Indexed Interest Allocation Options

Indexed Universal Life Express<sup>SM</sup>



## Choosing a Crediting Strategy

The accumulation value within an Indexed Universal Life Express<sup>SM</sup> (IUL Express) policy may earn interest at a rate that is calculated based on the performance of a market index.

You can choose from three index interest crediting strategies, all based on the performance of the S&P 500<sup>®</sup>, as well as a fixed account. This allows you to tailor your policy based on how you believe the index will perform. You can allocate all of your accumulation value to a single crediting strategy or you can distribute it among multiple crediting strategies.

The index interest crediting strategies you can choose from include:

1. **100% participation rate**
2. **Higher participation rate (greater than 100%) with a lower cap**
3. **Lower participation rate (less than 100%) with no cap**

For all index interest crediting strategies the 0% floor applies – if there happens to be a negative index percentage change, the minimum crediting rate is 0%.

At each segment maturity date, you have the flexibility and control to reallocate your money based on your then-current goals and objectives.

## Which Crediting Strategy is Right for You?

Here are some general considerations as you choose a strategy:

- **100% participation rate** – Those who believe the index will perform at an average or slightly above average rate might be more comfortable with this strategy.
- **Higher participation rate with lower cap** – People who believe the index will perform below the cap or below the index average might be more comfortable with this strategy.
- **Lower participation rate with no cap** – This strategy might be better suited for those who believe the market will outperform the cap.
- **Fixed account** – This option may appeal more to those who aren't comfortable allocating all of their accumulation value into an index interest crediting strategy.



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## Some Helpful Definitions

**Participation Rate** – The percentage of the overall index return that will be used in the calculation of the index interest credit.

**Cap Rate** – The maximum interest rate used in the calculation of the index interest credit for each segment.

**Floor** – The minimum interest rate used in the calculation of the index credit. IUL Express has a 0% floor, which means your index interest credit will not be less than 0% due to negative market index returns.

**Segment** – A portion of an index account that may be credited interest based upon the performance of the index. New segments are created on the 10<sup>th</sup> of each month. The policy may contain multiple segments at one time. Each segment will end or mature one year after it begins (on the segment maturity date).

The company declares the participation rate, cap rate and floor monthly. Once a segment is created, these are guaranteed until the segment matures.

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Indexed Universal Life Express<sup>SM</sup> – GPT Sex Distinct Policy Forms: ICC19L190P, or state equivalent. In FL, D776LFL19P. GPT Unisex Policy Forms: ICC19L191P, or state equivalent. In FL, D777LFL19P.

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