

PRODUCT HIGHLIGHTS

Eclipse Survivor II IUL

Why Eclipse Survivor II IUL?

- Strong cash value growth potential
- Unique estate planning solutions
- Joint coverage for cost savings
- Optional No-Lapse Guarantee Agreement

Policy	Second-to-die, indexed universal life
Issue ages	20-85 based on age at nearest birthday
Minimum face	\$200,000 for all ages
Death benefit test	Guideline Premium Test (GPT) or Cash Value Accumulation Test (CVAT) chosen only at issue
Death benefit options	Level or Increasing ¹
Crediting options	Fixed, indexed or both
Indexed account options	<ul style="list-style-type: none"> • S&P 500^{®i} with 100% participation • S&P 500[®] Low Volatility¹, guaranteed participation² and uncapped • EURO STOXX 50^{®ii} with 100% participation • S&P PRISM^{SMi}, uncapped³
Indexed crediting method	Point-to-point with annual reset
Surrender charge	Applies for the first 10 years after issue or face increase
Minimum guaranteed interest rates	Contract minimum interest rate is 2% cumulative average upon death or termination of contract (less surrender charges and withdrawals)
Fixed interest rate loans^{4, 5}	<ul style="list-style-type: none"> • Loan charge rate: 4% • Loan crediting rate: 3% in years 1-10; 4% in years 11+
Variable interest rate loans⁴	<ul style="list-style-type: none"> • Loan charge rate: 3% minimum; varies based on Moody's Corporate Bond Yield Average • Loan crediting rate: 0% minimum up to cap of client's allocated indexed accounts • Net variable loan cost could be positive or negative
Indexed loans^{5, 6}	<ul style="list-style-type: none"> • Loan charge rate: 5% • Loan crediting rate: 0% minimum up to cap of the Indexed Loan Account
Compensation	Based on a 2-year rolling target approach; external 1035 exchanges apply toward target premium
Optional agreements	Early Values Agreement, ¹ Estate Preservation Agreement, Indexed Loan Agreement, No-Lapse Guarantee Agreement Overloan Protection Agreement, Policy Split Agreement, Premium Deposit Account Agreement, Surrender Value Enhancement Agreement, ¹ Term Insurance Agreement ¹ No-Lapse Guarantee Agreement The length of the guarantee can be any duration, up to age 120.

1. Not available with the No-Lapse Guarantee Agreement

2. Guaranteed participation rate for S&P 500 Low Volatility indexed account is 30%. For current rate, please log into our Financial Professional site.

3. Cap and other parameters may change for each segment.

4. A fixed-rate loan will begin a 12-month lockout period during which no transfers from the fixed account to an indexed account will apply.

5. Only one loan rate type available at one time; may switch between loans once per year.

6. Indexed loans are only available with the Indexed Loan Agreement. The Indexed Loan Agreement may be added to in-force Eclipse Survivor II IUL policies for no charge.

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 policy carefully.

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

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the index crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit. One cannot invest directly in an index.

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

Policy loans and withdrawals may create an adverse tax result in the event of a lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first 15 years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

Guarantees are based on the claims-paying ability of the issuing insurance company.

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