

## PRODUCT HIGHLIGHTS

# Eclipse Accumulator II IUL

### Why Eclipse Accumulator II IUL?

- Low charges for more accumulation potential
- Resilient in times of market volatility
- Built with transparency in mind
- Diverse and innovative indexed account options

<b>Policy type</b>	Flexible premium, indexed universal life with accumulation focus
<b>Issue ages</b>	0-80 based on "age nearest" birthday
<b>Minimum face</b>	\$100,000
<b>Death benefit test</b>	Guideline Premium Test (GPT) or Cash Value Accumulation Test (CVAT), chosen only at issue
<b>Death benefit options</b>	Level or increasing
<b>Crediting options</b>	Fixed, indexed or both
<b>Indexed account options</b>	<ul style="list-style-type: none"> <li>• Indexed Account A (S&amp;P 500<sup>®</sup>i 100% Participation)</li> <li>• Indexed Account G (S&amp;P 500<sup>®</sup> Low Volatility-1yr)<sup>i</sup></li> <li>• Indexed Account O (S&amp;P Prism<sup>SM</sup>)<sup>i</sup></li> <li>• Hindsight Indexed Account<sup>1</sup> (S&amp;P 500, Nasdaq 100, Russell 2000)<sup>ii, iii</sup></li> <li>• Performance Trigger Indexed Account<sup>2</sup> (S&amp;P 500)</li> </ul>
<b>Index crediting method</b>	Point to point with annual reset
<b>Surrender charge</b>	Applies for the first 10 years after issue or face amount increase
<b>Minimum guaranteed interest rates</b>	Contract minimum interest rate is 2% cumulative average upon death or termination of contract (less surrender charges and withdrawals)
<b>Fixed interest rate loans<sup>3,4</sup></b>	<ul style="list-style-type: none"> <li>• <b>Loan charge rate:</b> 4%</li> <li>• <b>Loan crediting rate:</b> 3% in years 1-10; 4% in years 11+</li> </ul>
<b>Variable interest rate loans<sup>4,5</sup></b>	<ul style="list-style-type: none"> <li>• <b>Loan charge rate:</b> Varies based on Moody's Corporate Bond Yield Average (3% minimum)</li> <li>• <b>Loan crediting rate:</b> Directly tied to performance of client's account allocations</li> <li>• Available after year 1; net variable loan cost could be positive or negative</li> </ul>
<b>Indexed loans<sup>4</sup></b>	<ul style="list-style-type: none"> <li>• <b>Loan charge rate:</b> 5%</li> <li>• <b>Loan crediting rate:</b> Directly tied to performance of the Indexed Loan Account</li> <li>• Available after year 1; net indexed loan cost could be positive or negative</li> </ul>
<b>Short-term loans<sup>6</sup></b>	Available after the first policy anniversary; interest will not be charged if entire loan is repaid within 90 days
<b>Compensation</b>	Based on a two-year rolling target approach; external 1035 exchanges apply toward target premium
<b>Optional agreements</b>	Accelerated Death Benefit for Chronic Illness Agreement, Accelerated Death Benefit for Terminal Illness Agreement, Chronic Illness Access Agreement, Early Values Agreement, Exchange of Insureds Agreement, Guaranteed Insurability Option Agreement, Income Protection Flex Agreement, Inflation Agreement, Long-term Care Agreement, Overloan Protection Agreement, Premium Deposit Account Agreement, Surrender Value Enhancement Agreement, Term Insurance Agreement, Waiver of Premium Agreement

1. The Hindsight index is made up of the following indices: S&P 500<sup>®</sup>; Nasdaq 100<sup>®</sup>; Russell 2000<sup>®</sup>. Each index within the hindsight account is weighted based on performance (60 percent of the highest performing index; 40 percent from the second highest; and 0 percent from the third). The weight is used when calculating the return of the index and amount credited to the policy, and is subject to a cap.

2. If the index growth rate for a performance trigger account is positive, the segment growth rate will be equal to the trigger rate. If the index growth rate is 0.00% or less, the segment growth rate will be 0.00%.

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

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

5. Because of the risk involved to the client with variable interest rate loans, use caution when illustrating or discussing variable rate loans.

6. The short-term loan provision provides for interest waiver if the loan is paid in full within 90 days of the date the loan was taken. In the event the policyholder does not repay the loan in full within 90 days, interest and other policy loan provisions will apply as of the date the loan was taken. Additional restrictions may apply.

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.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy in force.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the indexed 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.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and this policy may contain restrictions, such as surrender periods. Policyholders 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 fifteen 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.

Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index.

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